



KALINDI COLLEGE



UNIVERSITY OF DELHI

NAAC ACCREDITED GRADE 'A+'

NIVESH

Finance Cell

3rd Edition

FINANCE
MAGAZINE
OF THE
YEAR

FOR THOSE OF YOU
WHO LIKE FINANCE

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Introduction

धन-Verse, Finance Cell,
Department of Commerce,
Kalindi College,
University of Delhi
presents the 3rd Edition
of its magazine- Nivesh.



This magazine intends to highlight recent happenings in the finance world and how our college is creating a dedicated forum for students interested in finance.

Nivesh will serve as a student's corner consisting of all the contributions of the very many talented

students in our college. धन-Verse, Finance Cell was introduced in the year 2022 with the resolution of enhancing the financial knowledge of students through various events, activities, seminars and workshops which would also discuss the different financial ideologies all around the world.

Preface

It gives us immense pleasure to present the second edition of Nivesh magazine of धन-Verse, Finance Cell, Department of Commerce.

Nivesh aims to encourage students to enter the financial world. The magazine provides updates on the financial and economic environment.

We encourage involvement by conducting various seminars and workshops.

Lots of toil and diligence have gone into preparation for this magazine.

We sincerely hope this magazine helps build a more profound interest in the Financial environment.

We would appreciate your feedback and suggestions.

धन-Verse

Finance Cell

Department Of Commerce

Kalindi College

University of Delhi

Acknowledgment

This magazine has been running an initiative for a long time and the combined efforts of various creative minds have made it possible. We want to extend our gratitude to our hon'ble patron/principal Prof. Meena Charanda for making it possible and always being a constant source of encouragement. We would like to thank our Teacher-In- Charge/Convenor Ms. Alka Rani,our Co-Convenor Ms. Shweta Raj and our co-ordinator Ms. Sonia Kamboj for their constant support and guidance. Their mentorship has been extremely valuable for us throughout this journey. We appreciate the entire Finance Cell for their constant dedication towards this magazine. Their initiative has resulted in stellar results. Last but not least, we treasure the insightful entries that we received for our magazine.



NIVESH



DEPARTMENT OF COMMERCE
KALINDI COLLEGE, UNIVERSITY OF DELHI

Principal's Desk



Prof. Meena Charanda

It gives me immense pleasure to pen this note for Dhan-verse, the Finance Cell of the Department of Commerce. I extend my heartfelt congratulations to the entire team on the successful release of the third edition of NIVESH.

The magazine aptly showcases well-researched and thought-provoking insights by students on a wide array of topics spanning business, finance, and economics. This publication will undoubtedly help spread awareness and inspire innovation in these domains.

Our students have shown commendable dedication in bringing out this issue — from data collection to writing the articles. I am confident that this endeavor will serve as a valuable learning experience for them and play a significant role in shaping their futures.

Editorial Board



Editor in Chief
Ms. Sonia Kamboj

It's a matter of immense pleasure and pride for me to present the third edition of 'Nivesh', the finance magazine of Dhanverse. It is the hard work and dedication that produced a publication that is both informative and engaging.

The team of Nivesh has always strived for excellence and to provide quality insights. It is the perfect and apt place for all the curious minds thriving for knowledge while providing an opportunity for writers passionately working towards sharing their opinions . From emphasizing upon topics of crypto currencies taking a journey from past to future in the world of finance .

It has been a great experience to guide all our students who worked hard for publishing Nivesh and come up with something informative to all the other students.

We sincerely hope that it is as much of an enriching experience for our readers as it was for us.

Editorial Team

2024-25



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Editorial Head



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ARTICLES

Women in Finance:

Defying Barriers and Shaping the Future

By: Khushi Goyal
(Bcom 2nd Year).

Women's contributions in finance have also experienced tremendous evolution over the last decades. The finance sector, traditionally speaking, was led by men while women fought their way to move forward into higher-ranking positions. Though there were notable improvements made along the line, women have become unstoppable now as they persist in defying stereotypes, building career success stories, heading firms, and making waves in charting the direction of the future financial landscape. Throughout most of the 20th century, the financial sector was dominated by men. Women were not only subject to societal norms but also institutional constraints, such as limited opportunities, mentorship, and fair compensation. Women started to make their way into finance during the 1980s and 1990s but were usually confined to lower-level positions or viewed as anomalies when they entered leadership roles. Most struggled with the dilemma of juggling the demands of a working life with domestic responsibilities, which were perceived as the main role for a woman in society. Despite qualification, women working in finance were frequently passed over for promotion or management positions due to wider gender prejudices within corporate life.



Shattering the Glass Ceiling Slowly, women in finance began resisting these systemic constraints. In the 21st century, the financial sector has opened up to greater diversity, fueled by evolving social attitudes and growing appreciation of the contribution that women can make to leadership roles. Prominent female executives like Mary Callahan Erdoes, CEO of J.P. Morgan Asset Management, and Sallie Krawcheck, ex-CEO of Merrill Lynch Wealth Management, set the stage for others.

Key Drivers of Change A number of drivers have propelled the increased visibility and success of women in finance:

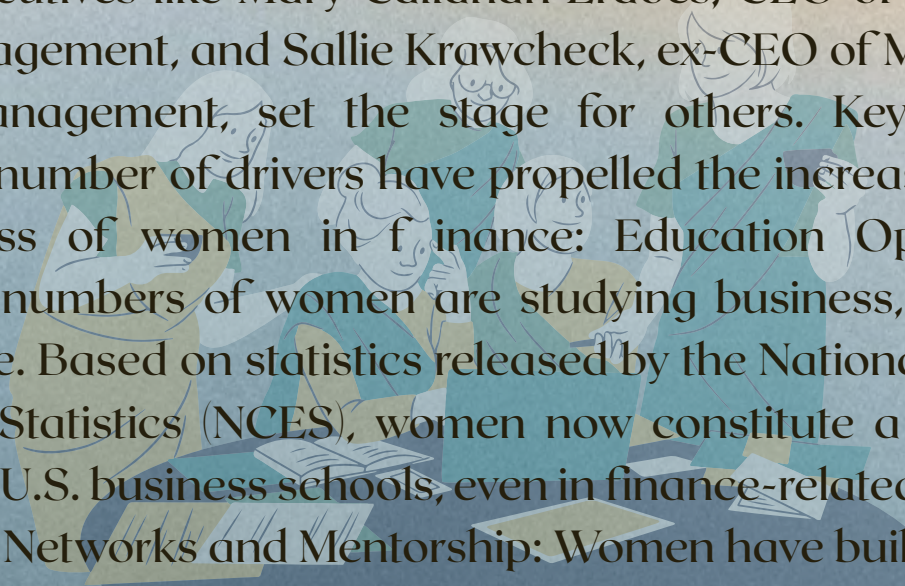
- Education Opportunities:** Increasing numbers of women are studying business, economics, and finance. Based on statistics released by the National Center for Education Statistics (NCES), women now constitute a majority of students in U.S. business schools, even in finance-related disciplines.
- Supportive Networks and Mentorship:** Women have built supportive networks, such as groups like Women in Finance and Ellevest Network, to advance each other's careers. Access to mentors and role models is essential in facilitating women's understanding of the dynamics of a male-dominated industry.
- Legislation and Corporate Policies:** Governments and corporations are implementing policies to counteract gender inequality. Policies like paid family leave, equal pay audits, and diversity quotas have opened up more opportunities for women in finance.
- Emphasis on Diversity and Inclusion:** Firms are now paying more attention to diversity in the decision-making process. Research has proved that a diverse team brings in improved performance and more creative solutions. It is for this reason that many financial institutions are making conscious efforts to recruit women and other minorities as leaders.



Challenges Still Prevailing Despite the achievements made, there are still challenges that women in finance encounter, and these include:

- Gender Pay Gap:** There is still a gender pay gap in finance, with women continuing to earn less than men for equivalent jobs and duties. The World Economic Forum's Global Gender Gap Report indicates that women working in finance earn 27% less than men on average across the world.
- Underrepresentation in Senior Positions:** Women remain underrepresented in senior leadership roles, especially in investment banking, private equity, and hedge funds. Although some companies have progressed toward gender parity in their junior levels, the upper echelons are still a male-dominated arena.
- Work-Life Balance:** While there are more flexible working arrangements offered by companies, the finance sector's demanding environment tends to preclude women, especially those with family commitments, from maintaining work-life balance. The "always on" finance culture continues to be a challenge for individuals wishing to separate personal and professional life.

Women's contributions in finance have also experienced tremendous evolution over the last decades. The finance sector, traditionally speaking, was led by men while women fought their way to move forward into higher-ranking positions. Though there were notable improvements made along the line, women have become unstoppable now as they persist in defying stereotypes, building career success stories, heading firms, and making waves in charting the direction of the future financial landscape. Throughout most of the 20th century, the financial sector was dominated by men. Women were not only subject to societal norms but also institutional constraints, such as limited opportunities, mentorship, and fair compensation. Women started to make their way into finance during the 1980s and 1990s but were usually confined to lower-level positions or viewed as anomalies when they entered leadership roles.



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Understanding Finance: A Key to Wealth and Stability

By: Priya Kumari
(Bcom 2nd Year)

Forecasting. It's super important for both personal and business success, as it helps ensure stability and growth. We can think of finance as having three main areas: personal finance, corporate finance, and public finance. Personal Finance when we talk about personal finance, we're looking at how an individual manages their money. This includes income, expenses, savings, and investments. Key parts of personal finance are budgeting, creating an emergency fund, planning for retirement, and investing in things like stocks, bonds, and real estate. Having a solid financial plan helps people reach their long-term goals, whether it's buying a new home, paying for education, or saving up for a comfy retirement. Corporate Finance is all about how businesses handle their financial resources. This includes things like capital budgeting, risk management, financial planning, and investment strategies. Businesses need to make sure they have enough money to operate, grow, and maximize the value for their shareholders. They often raise money through loans, selling stocks, or reinvesting their profits. Good financial management is key to making sure a business stays profitable and sustainable. Public Finance looks at government revenue and expenses. This includes things like taxation, government spending, budgeting, and managing public debt. Governments use finance to fund things like infrastructure, social programs, and economic development. Efficiently managing public finances is essential for ensuring economic stability and growth. Importance of financial literacy Knowing about finance is super important for making smart financial decisions. Whether it's managing personal savings, running a business, or dealing with public funds, having financial literacy helps with planning for the future and avoiding debt. In today's ever-changing economy, staying informed about finances is more important than ever. By learning and applying financial principles, both individuals and businesses can achieve financial stability, growth, and overall success.

The Rise of Fintech: Revolutionizing Financial Services

By: Ishika Kohli
(Bcom 3rd Year)

In recent years, financial technology (Fintech) has transformed the way individuals and businesses manage money. With advancements in artificial intelligence, blockchain, and digital banking, Fintech has disrupted traditional financial services, making transactions faster, safer, and more efficient. The Growth of Fintech startups have gained immense popularity due to their ability to offer innovative solutions like mobile payments, digital lending, and robo-advisory services. Companies like Paytm, PhonePe, and Razorpay have revolutionized the Indian financial landscape by providing seamless online transactions. Similarly, investment platforms like Zerodha and Groww have made stock market trading accessible to the masses. Impact on Traditional Banking Banks and financial institutions have had to adapt to the digital era by integrating technology into their services. Net banking, mobile banking apps, and AI-driven customer support are now common features. However, Fintech firms offer greater speed and convenience, often at lower costs, challenging traditional banking systems. The Role of Blockchain and Cryptocurrency Blockchain technology has introduced decentralized finance (DeFi), enabling peer-to-peer transactions without intermediaries. Cryptocurrencies like Bitcoin and Ethereum continue to gain global attention, with many investors exploring them as alternative assets. While regulatory concerns persist, blockchain has the potential to enhance security, transparency, and efficiency in financial transactions. Future of Fintech in India

With increasing internet penetration and a growing tech-savvy population, India's Fintech sector is poised for further expansion. Government initiatives like UPI and Digital India have encouraged financial inclusion, making digital transactions mainstream. The future will likely see the rise of AI driven financial advisors, enhanced cybersecurity measures, and greater integration of blockchain technology. Conclusion Fintech is not just a trend; it is the future of financial services. As technology continues to evolve, embracing Fintech solutions will be crucial for businesses and individuals alike. Whether through digital payments, online investing, or blockchain applications, Fintech is reshaping the financial world, making it more accessible and efficient.



The Rise of sustainable investing: A new Paradigm in finance

By: Monika
(Bcom)

Sustainable investing has gained significant traction over the past decade, transforming how investors approach their portfolios. This investment strategy integrates Environmental, Social, and Governance (ESG) criteria into the decision-making process, allowing individuals and institutions to align their investments with their values while pursuing financial returns.

One of the primary drivers behind the rise of sustainable investing is the increasing awareness of global challenges such as climate change, social inequality, and corporate governance issues. Investors are increasingly recognizing that companies that prioritize sustainability are likely to be more resilient and better positioned for long-term success. Research has shown that firms with strong ESG practices tend to outperform their peers, as they are often more efficient, innovative, and better at managing risks associated with environmental and social factors.

Moreover, the demand for sustainable investment options has surged, leading to a proliferation of funds and products focused on ESG criteria. Asset managers are now offering a variety of sustainable investment vehicles, including mutual funds, exchange-traded funds (ETFs), and impact investing opportunities. This growth provides investors with more choices than ever, enabling them to construct portfolios that reflect their ethical values while still seeking competitive returns.

Institutional investors are also playing a pivotal role in this trend. Many pension funds, endowments, and foundations are incorporating sustainable investing principles into their strategies, recognizing that long-term sustainability is crucial for preserving capital. By actively engaging with companies on ESG issues, these investors can drive positive change and encourage better corporate practices.

However, the rise of sustainable investing is not without challenges. One significant concern is the lack of standardized metrics and reporting frameworks for assessing ESG performance. This inconsistency can lead to “greenwashing,” where companies exaggerate their sustainability efforts to attract investment. Investors must conduct thorough due diligence and seek transparency to ensure that their investments genuinely align with their values.

Furthermore, there is ongoing debate about the trade-off between financial returns and ethical considerations. Critics argue that focusing on sustainability may lead to underperformance in certain sectors. However, proponents maintain that integrating ESG factors can enhance risk management and create long-term value.

In conclusion, sustainable investing represents a paradigm shift in the financial landscape, encouraging investors to consider the broader impact of their choices. As awareness of social and environmental issues continues to grow, the demand for sustainable investment options is likely to expand further. By embracing this approach, investors can contribute to positive change while working toward their financial goals, demonstrating that profit and purpose can coexist in the world of finance.



THE STOCK MARKET CODE:

Crack the code and unlock your financial Dreams

By: Bhoomi

(Bcom hons. 3rd Year)

Are you ready to take control of your financial future? Investing in the stock market can seem intimidating, but with the right mindset and strategy, you can unlock its secrets and achieve your long-term financial goals.

The Potential for Life-Changing Returns

The stock market offers the potential for significant returns on investment, making it an attractive option for those looking to grow their wealth. Historically, it has outperformed other investment options like bonds or savings accounts.

A Wild Ride

However, the stock market can be unpredictable. Stock prices can fluctuate rapidly due to various economic and market factors. To succeed, you need to be prepared for the ups and downs.

Education and Research are Key Before investing, educate yourself on the basics. Understand different types of investments, such as stocks, bonds, and ETFs. Research companies and their financials, and stay up-to-date on market trends and economic news.

Managing Risk

To navigate the high-risk, high-reward environment of the stock market, consider the following strategies:

1. **Diversify your investments:** Spread your investments across different asset classes, sectors, and geographic regions.
2. **Take a long-term approach:** Ride out market fluctuations by taking a long-term view.
3. **Do your research and due diligence:** Research companies and their financials.

- . 4 Use risk management techniques: Set stop-losses, limit position sizes, and use other risk management techniques.

The Power of Compounding

Compounding is a powerful force in investing. It occurs when your investments earn returns on their returns, creating a snowball effect that can help your wealth grow exponentially over time.

Discipline and Patience

Investing in the stock market requires discipline and patience. Stick to your investment strategy and avoid making emotional decisions based on short-term market volatility.

The Most Important Message

Investing in the stock market requires careful thought, research, and strategy. By understanding the risks and rewards and using strategies to manage risk, you can increase potential returns and achieve long-term financial goals.

Take the First Step

Investing in the stock market is a journey, not a destination. It takes time, effort, and patience, but the potential rewards are well worth it. So, take the first step today, and start unlocking your financial dreams!!!

Digital Assets: The Future of Finance

By: Krishna Gain
(Bcom Hons. 1st Year)

The financial landscape is evolving rapidly, with digital assets leading the charge in transforming how we think about money, investment, and wealth creation. Cryptocurrencies, blockchain technology, and tokenization are reshaping the traditional financial model, making it more inclusive, transparent, and efficient. These innovations pave the way for a future where digital assets are central to the global economy.

The Rise of Cryptocurrencies like Bitcoin, Ethereum, and countless others have moved from being niche investments to becoming mainstream financial products. Once viewed with skepticism, these digital currencies have gained significant credibility, and institutional investors are increasingly embracing them as part of their portfolios. The introduction of investment vehicles such as cryptocurrency exchange-traded funds (ETFs) has made it easier for the general public to participate in the digital revolution. Today, cryptocurrencies are not just speculative assets; they are fast becoming an integral part of global finance.

In addition to individual investors, governments and central banks are taking notice. Many are now exploring how cryptocurrencies and blockchain can improve their existing financial systems. Some central banks are even exploring the creation of Central Bank Digital Currencies (CBDCs), which could offer the benefits of digital assets—such as faster transactions and lower costs—while still being backed by the full trust and authority of the state. As digital assets continue to gain legitimacy, their role in the global economy will undoubtedly expand.

Blockchain technology, the backbone of cryptocurrencies, offers more than just a secure payment system. Its decentralized nature, which removes the need for middlemen, enhances transparency, security, and efficiency across various industries beyond just finance. In banking, blockchain is making transactions faster and cheaper, and it's transforming real estate by simplifying property ownership transfers and reducing fraud. Supply chain management is becoming more transparent and efficient, and even voting systems are being tested on blockchain platforms to ensure integrity.

The possibilities of blockchain are virtually endless. With blockchain, companies and governments can achieve greater operational efficiency, cost savings, and more trustworthy systems. Its integration into traditional industries is accelerating, and its adoption is poised to expand further as more businesses and organizations realize its potential.

Tokenization—the process of converting real-world assets, such as real estate, stocks, or art, into digital tokens—has gained substantial traction in recent years. This technology is not only revolutionizing the way assets are bought, sold, and traded but is also democratizing access to investment opportunities. By tokenizing assets, fractional ownership becomes a reality, allowing small investors to participate in markets and industries that were once reserved for the wealthy elite.

Tokenization brings increased liquidity to traditionally illiquid markets, such as real estate, private equity, and fine art, making it easier to buy, sell, and trade fractional shares. The ability to divide high-value assets into smaller, more accessible units opens the door to a broader base of investors. This innovation is poised to create a more diverse, accessible, and dynamic investment environment, shifting the landscape of wealth creation.

Though there are still Challenges to Overcome Despite the immense potential of digital assets, there are still significant challenges to address. One of the biggest hurdles remains regulatory uncertainty. Governments around the world are grappling with how to regulate cryptocurrencies and other digital assets without stifling innovation. Finding the right balance between fostering technological advancements and protecting consumers from fraud and scams is no easy task. Security risks also remain a pressing concern. As decentralized finance (DeFi) platforms grow in popularity, they create new opportunities for innovation, but

they also expose vulnerabilities that malicious actors may exploit. The risk of hacking, scams, and other security breaches makes it crucial for developers, investors, and regulators to address these challenges in order to ensure the long-term stability and security of the ecosystem. While challenges remain, digital assets are here to stay. The influence of digital currencies, blockchain technology, and tokenization on global finance is only set to grow as these technologies mature. Over time, we can expect to see a seamless integration of traditional financial systems with digital innovations, creating a more fluid, efficient, and accessible financial ecosystem.

For investors and finance professionals, staying ahead of the curve on these trends will be crucial. As digital assets continue to gain acceptance, those who are informed and adaptable will be best positioned to capitalize on the opportunities these innovations present. The future of finance is digital, and those who embrace it early will reap the rewards of this exciting new era.



Equity Research and Investment Banking: The Backbone of Financial Markets

By: Vanshika Panchal
(Bcom Hons. 2nd Year)

Investment banking plays a crucial role in the financial world by facilitating capital raising, mergers and acquisitions, and advisory services. A key component of investment banking is equity research, which helps investors make informed decisions about stocks and companies by analyzing financial statements, industry trends, economic conditions, and company management. Equity research is essential in determining the intrinsic value of stocks, aiding both institutional and retail investors in making strategic investment choices. Investment banks rely on equity research to support initial public offerings (IPOs), mergers and acquisitions (M&A), and risk management. Research analysts provide critical insights into the financial health and growth prospects of companies, helping investment banks assess the viability of deals and transactions. By studying market movements, equity researchers contribute to developing trading strategies that maximize returns while mitigating risks.

Equity analysts use various analytical methods, including fundamental analysis, which examines a company's earnings, balance sheets, and cash flows, and technical analysis, which identifies price trends and trading volumes to predict future stock movements. Macroeconomic factors such as interest rates, inflation, and fiscal policies also play a crucial role in influencing stock performance. A successful career in equity research or investment banking demands expertise in financial modeling, valuation techniques, and proficiency in tools such as Bloomberg Terminal and Microsoft Excel. Strong analytical thinking, problem-solving skills, and effective communication are also vital, as analysts must present complex financial information in a clear and actionable manner. Equity research is the foundation of investment banking, guiding financial institutions in making well-informed decisions. As global financial markets evolve, the role of equity analysts and investment bankers will remain crucial in shaping economic landscapes and driving capital investments forward.

Blockchain Technology: Transforming the Digital World

By: Pihu

(Bcom 2nd Year)

Blockchain technology is a revolutionary digital ledger system that enables secure, transparent, and decentralized transactions across multiple industries. Initially introduced in 2008 as the foundation of Bitcoin by the anonymous entity known as Satoshi Nakamoto, blockchain has since evolved far beyond cryptocurrencies. It operates as a peer-to-peer network, where transactions are recorded in blocks and linked together in a chronological chain. Each block contains a unique cryptographic hash, ensuring that once data is recorded, it cannot be altered or deleted. This immutability makes blockchain highly resistant to fraud and cyberattacks.

One of the key features of blockchain is decentralization, meaning no single entity controls the network. Instead, transactions are verified through consensus mechanisms such as Proof of Work (PoW) or Proof of Stake (PoS), which ensure transparency and security. This decentralized nature eliminates the need for intermediaries like banks or government authorities, making blockchain particularly valuable in financial services. Cryptocurrencies like Bitcoin, Ethereum, and Ripple utilize blockchain to enable fast and secure peer-to-peer transactions, reducing costs and improving efficiency. Beyond finance, blockchain has found applications in supply chain management, where it enhances transparency and traceability, helping companies track the movement of goods from production to delivery.

Another groundbreaking application of blockchain is smart contracts, self-executing agreements with predefined rules written in code. These contracts automate transactions and eliminate the need for third-party intermediaries, streamlining processes in sectors like real estate, insurance, and legal services. Similarly, in healthcare, blockchain is revolutionizing medical record-keeping by providing a secure and interoperable system that ensures patient data remains accurate and tamper-proof.

Governments and organizations are also exploring blockchain-based voting systems to enhance election transparency and prevent fraud.

Despite its many advantages, blockchain technology faces several challenges. Scalability remains a significant issue, as networks struggle to handle high transaction volumes efficiently. Additionally, energy consumption is a concern, especially for Proof of Work (PoW) systems, which require immense computational power. Regulatory uncertainty also poses a hurdle, as governments around the world work to establish clear guidelines for blockchain adoption. Moreover, the complexity of implementation and lack of widespread understanding slow down its adoption in some industries.

Looking ahead, blockchain technology is expected to continue evolving, with advancements in Layer 2 solutions, sharding, and energy-efficient consensus mechanisms making it more scalable and sustainable. Many enterprises and governments are also exploring Central Bank Digital Currencies (CBDCs) and enterprise blockchain solutions for financial transactions and data security. As innovation progresses, blockchain is likely to become an integral part of global digital infrastructure, transforming industries and reshaping economies. With its ability to enhance security, transparency, and efficiency, blockchain is set to redefine the way transactions and digital interactions occur in the modern world.



The Importance of Financial Literacy for Young Professionals

By: Vanisha Kawrani

(Bcom 2nd Year)

Financial literacy is one of the most crucial life skills, yet it is often overlooked in formal education. Many young professionals enter the workforce with little understanding of how to manage their personal finances, investments, or credit. This gap in knowledge can lead to poor financial decisions, increased debt, and missed opportunities for long-term wealth creation. Developing financial awareness early in life can help individuals navigate financial challenges, make informed decisions, and build a secure future.

Understanding financial literacy begins with recognizing its core components, such as budgeting, saving, investing, credit management, and tax planning. Budgeting is the foundation of financial well-being, allowing individuals to track their income and expenses. By setting a budget, one can ensure that spending aligns with financial goals and avoid unnecessary debt. A well-planned budget also enables individuals to allocate a portion of their income towards savings and investments, both of which play a significant role in securing financial stability.

Saving money provides financial security, but investing helps it grow. Young professionals must educate themselves on investment options such as mutual funds, stocks, bonds, and real estate. Investing early allows individuals to benefit from the power of compounding, which can significantly increase wealth over time. However, making informed investment decisions requires knowledge and discipline, as poorly planned investments can lead to financial setbacks.

Credit management is another essential aspect of financial literacy. A good credit score is critical for securing loans, renting property, and even getting better job opportunities.

Many young individuals fall into the trap of excessive credit card spending without understanding how interest rates and repayment terms work. By maintaining timely bill payments, keeping credit utilization low, and avoiding unnecessary debt, one can ensure financial stability and avoid the burden of high-interest liabilities.

Tax planning is also an integral part of financial literacy. Understanding tax-saving instruments and deductions can help individuals reduce their tax liability and maximize savings. Many young professionals overlook tax benefits available through retirement funds, insurance policies, and investment-linked deductions. By staying informed about tax regulations, individuals can make better financial decisions and optimize their earnings.

Although retirement may seem like a distant concern for young professionals, planning for it early can have significant benefits. Many retirement funds and pension plans offer compound growth, meaning small contributions made in the early years can result in substantial savings over time. Developing a habit of consistent saving and investing ensures financial security in the later stages of life.

Financial literacy is essential for achieving financial independence, avoiding debt traps, and handling economic uncertainties. Many individuals struggle financially not because of insufficient income but due to a lack of financial knowledge and planning. Learning about financial management from an early stage can prevent common financial mistakes and help individuals build a stable and prosperous future. Governments, educational institutions, and workplaces should emphasize financial education to create a financially aware and empowered generation.



The Green Wave: A Global Look at the Booming Green Bond Market

By: Anjali Sharma
(Bcom 3rd Year)

The world is changing, and so is the way we finance its future. From towering wind farms to energy-efficient urban developments, the need for sustainable projects has never been more critical. Enter the green bond: a financial instrument designed to channel capital towards environmentally friendly initiatives.

What was once a niche market has now blossomed into a global phenomenon, with green bonds playing a pivotal role in the transition to a low-carbon economy. Here's a glimpse into the forces driving this remarkable growth:

A Global Surge: From Niche to Mainstream:

The concept, pioneered by institutions like the European Investment Bank and the World Bank, has gained immense traction. Today, corporations, governments, and municipalities worldwide are issuing green bonds.

Regional Dynamics:

Europe has long been a leader, driven by strong regulatory frameworks and investor demand.

The United States is a major player, with increasing corporate involvement.

Emerging markets, particularly in Asia-Pacific, are rapidly expanding their green bond issuance, signaling a global commitment to sustainability.

Investor Appetite:
Institutional investors, pension funds, and even individual investors are increasingly prioritizing environmental, social, and governance (ESG) factors. This surge in demand is fueling the growth of the green bond market.

Driving Forces: Climate Action:

The urgency of addressing climate change is a primary driver. Green bonds provide a mechanism to finance projects that mitigate greenhouse gas emissions and promote climate resilience.

Policy & Regulation Governments worldwide are implementing policies to encourage green finance. Regulatory frameworks, such as the EU Green Bond Standard, aim to enhance transparency and prevent "green washing."

Corporate Responsibility:

Companies are recognizing the importance of sustainability and using green bonds to demonstrate their commitment to environmental stewardship.

Challenges and Opportunities:

Combating Greenwashing:

Maintaining the integrity of the green bond market is crucial. Standardized definitions and rigorous reporting are essential to prevent misleading claims.

Expanding Scope:

While renewable energy projects dominate, there's a growing need to finance a wider range of sustainable initiatives, including biodiversity conservation and the circular economy.

Emerging Market Growth:

While emerging markets are growing, they may face challenges creating the necessary regulatory frameworks. There is a large opportunity for growth in these markets.

The Future is Green:

The green bond market is poised for continued growth as the world accelerates its transition to a sustainable future. By channeling capital towards environmentally sound projects, green bonds are playing a vital role in building a cleaner, more resilient planet.



Mastering Personal Finance: A Guide for College Students

By: Harshita Verma
(Bcom Hons. 3rd Year)

As college students, managing personal finances can seem daunting. With limited income, multiple expenses, and a plethora of financial options, it's easy to get overwhelmed. However, developing good financial habits early on can set you up for long-term financial success. Personal finance is not just about budgeting and saving; it's about making conscious decisions about your money to achieve your goals. By mastering personal finance, you can reduce financial stress and anxiety, build credit and improve your credit score, develop healthy spending habits, save for short-term and long-term goals, and invest in your future.

Creating a budget is the foundation of personal finance. To get started, track your expenses for one month, writing down every single transaction you make, including small purchases like coffee or snacks. Next, categorize your expenses into needs (housing, food, utilities), wants (entertainment, hobbies), and debt repayment. Determine what you want to achieve, whether it's saving for a car, paying off student loans, or building an emergency fund. Allocate a percentage of your income to each category based on your goals and priorities. Regularly review your budget to ensure you're on track to meet your goals.

In addition to budgeting, there are several smart money moves to consider. Start saving by aiming to save at least 10% to 20% of your income each month. Take advantage of tax-advantaged accounts such as Roth IRAs or 529 plans for long-term savings. Build an emergency fund by saving 3-6 months' worth of living expenses in an easily accessible savings account. Invest wisely by considering a diversified portfolio of low-cost index funds or ETFs.

Mastering personal finance takes time and effort, but it's a crucial skill for achieving financial stability and success. By creating a budget, setting financial goals, and making smart money moves, you'll be well on your way to securing your financial future

For more information on personal finance, check out resources such as "The Total Money Makeover" by Dave Ramsey, NerdWallet, and Mint. Stay financially savvy, and happy learning!



Understanding Credit Scores:

How They Work and How to Improve Them

By: Kanak Sinha

(Bcom Hons. 1st Year)

A credit score is a numerical representation of an individual's creditworthiness, which lenders use to assess the risk of lending money. This three-digit number typically ranges from 300 to 850, with higher scores indicating greater financial responsibility. Credit scores play a significant role in determining loan approvals, interest rates, and even rental agreements or job applications, making them an essential aspect of financial health.

Credit scores are determined by analyzing various aspects of a person's credit history. One of the most crucial factors is payment history, which reflects whether an individual has consistently met their financial obligations on time. Late or missed payments can significantly lower a credit score. Another key factor is credit utilization, which measures the proportion of available credit that has been used. Maintaining a low credit utilization ratio, ideally below 30%, can positively impact the score. The length of credit history is also important, as a longer credit history provides lenders with more data on an individual's financial habits. Additionally, having a diverse mix of credit accounts, such as credit cards, auto loans, and mortgages, can enhance a score. However, applying for multiple new credit accounts within a short period may reduce a score, as it suggests increased financial risk.

Improving a credit score requires consistent and responsible financial behavior. One of the most effective strategies is to ensure that all bills and debts are paid on time, as late payments can have a lasting negative effect. Reducing outstanding debt and maintaining low credit utilization also contribute to a healthier score. It is advisable to apply for new credit only when necessary, as frequent credit inquiries can lower the score. Keeping older credit accounts open can be beneficial as well, as it extends credit history and improves the utilization ratio.

Well, as it extends credit history and improves the utilization ratio. Additionally, monitoring credit reports regularly to check for errors or inaccuracies is crucial, as disputing incorrect information with credit bureaus can lead to score improvements.

Understanding and maintaining a good credit score is essential for financial stability and access to better financial opportunities. By practicing responsible credit management, individuals can achieve a stronger financial standing, secure lower interest rates, and enjoy a more secure financial future. Regular monitoring and disciplined financial habits can help ensure long-term credit success.



Examining Central Bank Digital Currencies (CBDCs) and Their Potential to Transform Payment Systems in the Future of Money

By: Mehak Sharma
(Bcom 2nd Year)

Digital innovations are progressively shaping the future of money, and the emergence of Central Bank Digital Currencies (CBDCs) is one of the most exciting trends in the financial industry. These central bank-issued and regulated digital currencies have the potential to completely disrupt how people use and trade money, upending established payment methods everywhere. A safe and reliable substitute for cash and private digital currencies, CBDCs are completely regulated and supported by the government, in contrast to decentralized cryptocurrencies like Bitcoin. By introducing quicker, less expensive, and more secure payment options, CBDCs could solve a number of long-standing inefficiencies in the financial system.

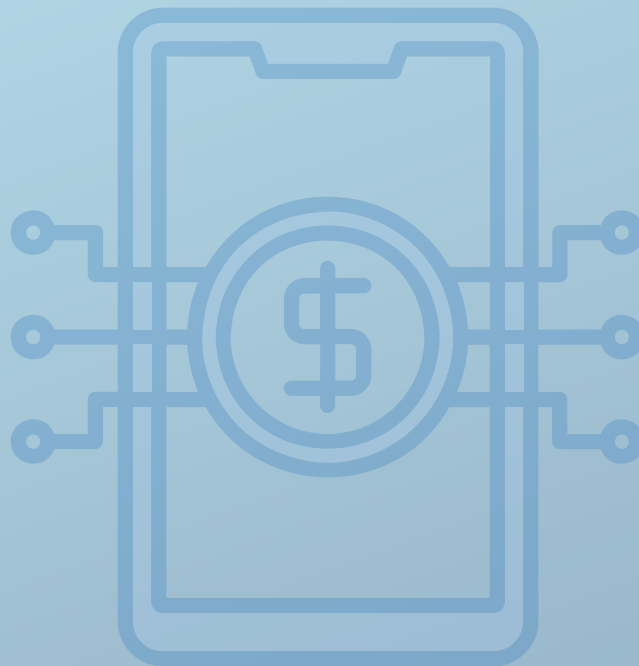
The ability of CBDCs to speed up the payment procedure is one of its main advantages. Multiple middlemen are frequently employed in traditional banking systems, which causes delays and expensive transaction costs, especially when making cross-border payments. On the other hand, real-time transactions made possible by CBDCs might drastically cut down on the time and expense involved in money transfers, both domestically and abroad. For example, without the use of intermediaries or expensive foreign currency costs, a person in one nation might transfer money virtually instantly to another in another. This increased payment system efficiency may help businesses as well as consumers by promoting faster and easier global trade and economic activity.

CBDCs have the potential to increase financial accessibility in addition to efficiency. Formal banking services are still unavailable to some 1.7 billion individuals globally, especially in poorer nations with inadequate infrastructure. By providing an affordable, easily available substitute for conventional bank accounts, CBDCs may be able to close this gap. Even in underserved areas, cellphones are becoming more and more popular, so people might use CBDCs to access financial services, send money, and make payments without going to a physical bank office. Millions of people might be able to engage in the formal economy as a result, giving them more options for investing, borrowing, and saving.

Adoption of CBDCs comes with difficulties, despite their many benefits. Because CBDCs are digital, it may be simpler for governments to monitor people's financial actions, which raises privacy concerns about possible data exploitation and monitoring. Furthermore, the extensive usage of CBDCs may destroy existing banking models, requiring a significant redesign of current financial systems and possibly resulting in job losses in the financial industry. Cybersecurity threats are also a serious concern because any weaknesses in CBDCs' digital infrastructure could result in devastating system failures or large financial losses.

In conclusion, by providing a quicker, less expensive, and more secure method of conducting transactions, central bank digital currencies have the potential to completely change the global financial scene. They might increase security, promote economic growth, and offer central banks greater authority over monetary policy. The risks and difficulties of putting them into practice, including as privacy issues, cybersecurity hazards, and possible banking industry disruptions, must be carefully considered.

The successful acceptance of CBDCs by central banks might mark a significant change in the way money and payments are handled in the future, resulting in a more effective and inclusive global financial system.



AI and the Stock Market: The Next Big Disruption in 2025

By: Jahnvi

(Bcom Hons. 2^d Year)

The stock market in 2025 is witnessing a profound transformation, driven by artificial intelligence (AI) and its far-reaching impact across industries. The AI revolution, which started as a tech sector phenomenon, has now become a critical force shaping financial markets, corporate earnings, and investor sentiment. Companies investing heavily in AI must now prove that their enormous capital expenditures will translate into revenue growth, or risk a market correction. This article explores how AI is influencing stock markets, the challenges it faces, and its potential to reshape global economies.

AI has been a major catalyst for stock market growth over the past two years. Companies like Nvidia, Microsoft, and Broadcom have surged due to their dominance in AI infrastructure and chip manufacturing. In 2024, Nvidia saw a staggering 170% rise in stock value, and AI-driven stocks like Palantir and Vertiv recorded triple-digit gains. However, as AI investment reaches unprecedented levels, investors are demanding concrete financial results. The market is now closely watching whether AI-driven productivity gains will translate into sustained revenue and profit growth. If AI investments fail to generate tangible financial benefits, companies reliant on AI spending—particularly semiconductor firms—may experience a sharp decline in stock prices.

Another crucial factor shaping the AI-driven stock market is monetary policy. The U.S. Federal Reserve's stance on interest rates plays a key role in determining market sentiment. AI stocks, which belong to the high-growth technology sector, are particularly sensitive to interest rate fluctuations. If inflation remains a concern and the Fed slows down its rate-cutting plans, AI-driven companies may face increased borrowing costs, impacting their valuations. On the other hand, if rate cuts accelerate, AI stocks could continue their upward trajectory, attracting further investments.

The geopolitical landscape is another critical component of AI's impact on financial markets. The U.S.-China trade tensions, particularly around semiconductor technology, have led to increased regulatory scrutiny. China's reliance on American AI chips has resulted in export restrictions, potentially disrupting supply chains and impacting stock prices of major chipmakers. Additionally, the U.S. presidential transition is expected to bring policy shifts that could affect AI investments. With a new administration potentially reshaping trade policies, taxation, and corporate regulations, the AI industry may face either headwinds or tailwinds, depending on the direction of policy changes.

Despite these challenges, AI continues to offer immense opportunities for stock market investors. The AI sector is expanding beyond traditional tech giants, influencing industries such as healthcare, finance, and manufacturing. Companies leveraging AI for automation, predictive analytics, and efficiency improvements are likely to outperform their competitors. As a result, investors are diversifying their AI exposure, moving beyond chipmakers to companies utilizing AI in innovative ways.

Moreover, the intersection of AI and consumer behavior is reshaping market dynamics. AI-driven e-commerce, personalized marketing, and automated customer service are revolutionizing the retail sector. Companies like Amazon, Tesla, and Meta are at the forefront of integrating AI into their business models, creating new revenue streams and enhancing profitability. The broader economic impact of AI adoption will be a key determinant of stock market performance in 2025 and beyond.

While the AI-driven stock market presents lucrative opportunities, it also carries risks. The hype surrounding AI could lead to overvaluations, reminiscent of the dot-com bubble. If AI-driven companies fail to deliver on growth expectations, stock prices could experience significant corrections. Additionally, regulatory challenges, ethical concerns, and workforce disruptions may create uncertainties that investors need to navigate carefully.

In conclusion, AI is undeniably the most influential force shaping the stock market in 2025. As companies strive to demonstrate the financial viability of their AI investments, investors must remain vigilant and adaptable. While AI presents unprecedented growth opportunities, its success will ultimately be measured by its ability to generate real-world economic value. Whether AI continues to drive stock market gains or faces a correction depends on its ability to translate technological advancements into sustainable financial performance.

Management of Credit Risk: Approaches for Financial Stability

By: Khayati
(Bcom 1st Year)

Financial organizations and companies that grant loans or credit depend critically on the management of credit risk. It entails evaluating, keeping an eye on, and reducing the possibility that a borrower would fail to satisfy debt or default on a loan. Effective risk management techniques are crucial for banks, lenders, and investors since bad credit risk management can cause financial losses, instability, and even economic crises.

Expecting Credit Risk

Credit risk is the likelihood that a borrower will not pay back a loan as agreed, therefore causing financial losses to the lender. It can develop from many sources, including:

1. **Default Risk** - Should a borrower fail entirely to pay back a loan.
2. **Concentration Risk**— Should a lender be overly exposed to one borrower or industry.
3. **Counterparty Risk** - Deals with the possibility of a financial transaction default by the opposite side.
4. **Sovereign Risk** – Should political unrest in a nation cause default of its government.

Main Ideas of Credit Risk Management

Good credit risk management is based on numerous ideas, among which are:

Credit Analysis & Risk Assessment

Lenders have to carefully consider a borrower's creditworthiness before issuing credit. This covers looking at credit history, financial statements, repayability of debt, and collateral. Financial ratios and credit scoring systems among other tools assist in determinin

Lenders should steer clear of too close proximity to a single borrower, industry, or geographical area. A well-diverse loan portfolio lowers general credit risk and lessens the impact of defaults.

Institutions apply several techniques to assess and quantify credit risk. Common methods consist in:

The probability of default (PD) — The possibility of a borrower not paying back.

The anticipated financial loss should a borrower default is known as Loss Given Default (LGD).

Exposure at Default (EAD) – The overall value under risk at default.

Many strategies help lower credit risk; among these are:

Collateral requirements call for borrowers to pledge assets as collateral.

Loan Covenants — imposing terms to guarantee financial discipline.

Credit default swaps (CDS) are among the instruments used to hedge risk.

5. Early warning systems and continuous monitoring

Management of credit risk is not a one-time endeavor. To find early indicators of financial difficulty, financial institutions have to keep an eye on borrower performance, market conditions, and economic factors constantly. Finding possible defaults depends much on automated risk monitoring systems and predictive analytics.

6. Regulatory Compliance

Regulating frameworks like Basel III, which define capital requirements and risk management criteria, banks and other financial organizations have to follow. Following rules guarantees investor trust and financial stability.

Summary

Maintaining financial stability and stopping losses depend on effective control of credit risk. Financial institutions can protect their portfolios and reduce the effect of borrower default by means of strict risk assessment, diversification, constant monitoring, and regulatory compliance. Using cutting-edge credit risk models and data-driven insights can help risk management techniques be even more strengthened when economic conditions change.



Financial Faux Pas:

7 Costly Mistakes Startups Should Steer Clear Of

By: Gazal Taneja
(Bcom 2nd Year)

As a startup founder, navigating the financial landscape can be a daunting task. With limited resources and a plethora of expenses, it's easy to get caught up in costly mistakes that can derail your business. One of the most critical errors startups make is a lack of financial planning. Many dive headfirst into their business without a solid financial plan in place, leading to cash flow management issues, inadequate funding, and poor decision-making.

Maintaining insufficient cash reserves is another mistake startups often make. Without adequate reserves, you may struggle to cover unexpected expenses, payroll, or rent. Aim to save 3-6 months' worth of operating expenses to ensure your startup can weather any financial storms. Poor budgeting is also a common pitfall. Budgeting is crucial for startups, as it helps allocate resources effectively and prioritize spending. However, many startups fail to create a realistic budget or regularly review and adjust it.

Inadequate funding is another mistake that can stunt a startup's growth. Many startups rely on a single funding source, which can be a recipe for disaster. Diversify your funding options by exploring alternative sources, such as venture capital, angel investors, or crowdfunding. Mismanaged accounts receivable can also cripple a startup's cash flow. Late payments and uncollected invoices can quickly add up.



Inefficient expense management is another area where startups often struggle. Implement a system that includes categorization, tracking, and regular review of expenses to ensure you're not wasting resources. Finally, a lack of financial transparency can damage your startup's reputation and erode trust with investors, employees, and customers. Maintain accurate and up-to-date financial records, and provide regular financial updates to stakeholders.

By avoiding these seven financial mistakes, startups can ensure a solid financial foundation, make informed decisions, and drive sustainable growth. Remember, financial prudence is key to startup success. By being mindful of these common pitfalls, you can steer your startup clear of financial faux pas and set yourself up for long-term success.

In conclusion, startups must be vigilant in their financial management to avoid costly mistakes. By creating a comprehensive financial plan, maintaining adequate cash reserves, establishing a realistic budget, diversifying funding options, managing accounts receivable, tracking expenses, and maintaining financial transparency, startups can ensure a solid financial foundation and drive sustainable growth.

Fintech and the Future of Finance: Revolutionizing the Banking World

By: Sonakshi Sharma
(Bcom 2nd Year)

The best way to predict the future is to create it.” – Peter Drucker. This quote conveys the essence of fintech’s impact on the finance industry. Fintech is not just responding to the future needs of consumers and businesses but is actively shaping it, creating new ways of managing money, investing, and interacting with financial systems.

A Brief History of Fintech The term “fintech” was first coined in the late 20th century. In the 1950s, the introduction of credit cards like the Diners Club Card laid the foundation for modern fintech.

How Fintech is Changing the Future of Banking By harnessing the power of technology, fintech companies are providing faster, more efficient, and more accessible financial services. Online banks like Chime and Revolute have gained popularity for offering low-cost, tech-driven alternatives to traditional banks.

The Rise of Robo-Advisors in Investment Management Investment management is another area where fintech is making waves. Traditionally, investment advice was accessible only to the wealthy who could afford to hire financial advisors. Robo-advisors like Betterment and Wealthfront use algorithms and AI. They are an excellent option for individuals looking to invest without the need for a personal advisor who prefer low-cost, accessible investment solutions.

Mobile Payments and Digital Wallets: A Growing Trend With smartphones becoming an integral part of daily life, it’s no surprise that mobile payment systems like Apple Pay, Google Pay, and Samsung Pay have gained widespread adoption. Services like PayPal and Venmo have made it easier & leading to a

CASHLESS SOCIETY.

Blockchain Market Growth The global blockchain market in finance is projected to grow from \$5.9 billion in 2021 to \$69.04 billion by 2027, according to Fortune Business Insights. The increasing use of blockchain technology for applications such as cross-border remittances, smart contracts, and digital identity verification is driving this growth. The blockchain is the new Internet. It is the underlying structure that will change the way the world does business. – Don Tapscott.

The Role of AI in Financial Decision-Making Artificial intelligence is another game-changer in the financial sector. Like Kensho, an AI-powered analytics platform and AI-powered chatbots like Erica from Bank of America assist customers with banking tasks, such as checking account balances, transferring funds, answering questions, improving customer service and operational efficiency

Current

AFFAIRS

European Central Bank Cuts Interest Rates Amid Trade Tensions

The European Central Bank (ECB), which is responsible for managing monetary policy for the eurozone (countries using the euro), has decided to cut its benchmark interest rate by 0.25%, bringing it down to 2.25%. This marks the seventh time since June 2024 that the ECB has lowered interest rates.

Why did they do this?

- **Trade Tensions:** Global trade tensions, especially between major economies like the U.S. and the EU, are increasing. These tensions usually result in tariffs (taxes on imports/exports) and restrictions, which hurt international trade.
- **Slowing Economic Growth:** The eurozone is currently experiencing slower economic growth. When economies slow down, central banks often reduce interest rates to stimulate spending and investment.

What does cutting interest rates do?

- It makes borrowing cheaper, encouraging businesses and consumers to take loans and spend more.
- It reduces the cost of existing loans, giving people more disposable income.
- It may weaken the euro, helping boost exports by making them cheaper in foreign markets.

Overall, this rate cut is meant to support the economy during a time of uncertainty and slow growth.

India Forecasts Above-Average Monsoon Rains, Boosting Economic Outlook

The Indian government has predicted that the country will receive above-average monsoon rainfall in 2025, estimating about 105% of the long-term average. This is an important piece of news because the monsoon season (June to September) plays a crucial role in India's economy.

Why is the monsoon so important?

- **Agriculture Dependence:** Nearly 50% of India's farmland is rain-fed, meaning it depends directly on monsoon rains for irrigation.
- **Rural Economy:** A good monsoon improves crop yields, boosts rural income, and supports farmers' livelihoods.
- **Food Prices:** Adequate rainfall ensures a good harvest, which helps keep food supply stable and controls inflation (rise in prices).
- **Economic Growth:** Better agricultural output contributes to the overall GDP growth, as agriculture supports many allied industries.

Broader Impact:

- **Inflation Control:** With food production stable, prices of essentials like rice, pulses, and vegetables remain under control.
- **Export Potential:** A good harvest allows India to export more crops like rice and sugar.
- **Policy Benefits:** If inflation stays low, the Reserve Bank of India (RBI) may have room to cut interest rates, encouraging investment and spending.

Conclusion:

Overall, above-average monsoon rain is seen as a positive sign for the Indian economy, especially for agriculture, rural employment, and food security.

ESG is Out, “Greenwashing” is in the Spotlight

In 2025, the finance world is facing a major reality check. For years, companies have used the label of ESG—Environmental, Social, and Governance—to present themselves as responsible and sustainable. But now, investors and regulators are calling out what many of those claims really were: greenwashing.

What is Greenwashing?

Greenwashing refers to the practice of exaggerating or fabricating a company’s environmental efforts to appear more sustainable than they truly are. For example, a fund might market itself as “climate-friendly” while investing heavily in fossil fuel companies, or a corporation might highlight its recyclable packaging while ignoring its massive carbon footprint.

Why It’s a Big Deal Now

Regulatory pressure is rising: Governments in the US, EU, and India are introducing stricter rules requiring companies and investment funds to provide transparent, verifiable data about their environmental impact.

Investor expectations have shifted: Stakeholders are no longer satisfied with vague mission statements. They want measurable impact—real data, not just good PR.

Trust is at stake: Companies caught greenwashing risk not only financial penalties but also long-term damage to their reputation and investor confidence.

What This Means Going Forward

The days of using ESG as a marketing buzzword are ending. The focus is shifting toward genuine sustainability practices, third-party audits, and long-term impact. Finance is entering a new era where only those who back their words with action will earn the trust of the market.

Let me know if you’d like to adapt this into a blog post, college magazine article, or Instagram carousel—it can work in multiple formats!

"UPI TAKES OVER THE WORLD: India's Fintech Flex Goes Global in 2025"

2025 is officially the year India said, "Catch up, world!" — and the world listened. The Unified Payments Interface (UPI), once just our go-to for splitting bills and paying sabziwala bhaiya, is now swiping its way across France, UAE, Singapore, Mauritius, and more. Yes, you read that right — desis abroad can now "scan and pay" in rupees even while buying croissants or catching a desert safari.

UPI is no longer just a payment method — it's a global fintech flex. With this move, India's digital payment system is being dubbed the "iPhone of Fintech" — sleek, smart, and just a bit addictive.

Here's why it's making headlines:

Zero-fee transfers: While the West still charges for interbank payments, UPI is out here being the Robinhood of money transfers.

Desi dominance: NRIs and travelers are thrilled — no more juggling forex rates for daily coffee runs in Paris!

Soft power move: India is not just exporting Bollywood and biryani anymore — it's exporting its tech genius. 53

But it's not just fun and QR codes. The global expansion of UPI is sparking serious conversations about the future of finance:

Will UPI challenge credit cards?

Is India setting the blueprint for digital public infrastructure?

And most importantly... can we get cashback offers globally now?

As the world catches on to UPI's magic, one thing's clear — India didn't just go digital, it went international.



FUN **FACTS**



1. Credit Card = Forgot Wallet

One guy forgot his wallet at dinner in 1949. Boom—credit cards. Procrastination invented debt.

2. \$100 Trillion Bill (No, Really)

Zimbabwe printed one. You could be a trillionaire and still not afford a sandwich.

3. Cows Were Cash

Ancient people literally said, “I’ll buy that goat for two cows.” Moo-ney talks!

4. Stocks Are Ancient Stress

The first stock market? 1602. That means people have been panicking about their portfolios since before America existed.

5. Monopoly Man Has a Name

It’s Rich Uncle Pennybags. Basically the original crypto bro—with a monocle.

6. Apple's Richer Than Countries

If Apple were a country, Siri would be president and you'd pay taxes in iPhones.

7. Shells as Money

Cowrie shells used to buy stuff. Beachcombing was basically treasure hunting.

8. Piggy Bank = Clay Pun

Medieval folks saved coins in pygg jars. Potters got cheeky and made them pig-shaped. Voila: piggy bank.

9. Paper Money: Ancient Swipe

China invented it 1,000+ years ago. Even back then, people hated carrying change.

10. Compound Interest = Money Baby Machine

Einstein (allegedly) said it's the 8th wonder. It's just your money... making little money babies.

Editorial Team 2024-25

