

**November 1-15, 2025**

**1) Investing for Goals.**

*By: Dr. Balaji Rao DG*

**2) Trusts in Personal Finance – Do You Need One?**

*By: Kiran Telang*

**3) Learn Money Lessons We Missed As Kids**

*By: Biharilal Deora*

**4) Understanding REITs: The Emerging Asset Class for Investors.**

*By: Preeti Chheda*



*\*A fortnightly series offering quick, engaging insights from investor education webinars.*



bit.ly/InvEduByt

## Key Takeaways<sup>1</sup>

November 1-15, 2025

### 1. Investing for Goals.

**Speaker:** Dr. Balaji Rao DG, Co-Founder & Director

**Context:** Why investing for goals is the best way to invest and efficiently achieve life goals.

#### ❖ Session Highlights:

- Beating inflation must be the paramount goal for common investors to achieve long-term financial objectives.
- Four key questions to ask before investing are: Why invest? Where to invest? When to invest? and How to invest? These questions set the tone for all investment decisions.
- A brief overview of the investment opportunities available.
- An SIP illustration showing how units can be accumulated under different market conditions or at different NAV levels.

#### ✓ Key Takeaways:

- Choose the right investment instrument accordingly.
- Learn how to manage market risks through a systematic investing approach.
- Investing small amounts can also help create the desired corpus to meet long-term life goals.
- It is better to understand how to manage risk through mutual fund investing rather than trying to avoid risk.

🔗 [Recording of Webinar Link](#) [in Tamil]

<sup>1</sup> The views expressed in Edubytes are those of the speaker(s) and do not represent the views of NISM. This initiative is part of investor education and should not be considered financial or investment advice.

## 2. Trusts in Personal Finance – Do You Need One?

**Speaker:** Kiran Telang, CFP®, SEBI Registered Investment Adviser

**Context:** The session aimed to help individuals understand the role of trusts in personal finance and estate planning. It explained how trusts can be used to protect family wealth, provide for dependents, and ensure the smooth and dispute-free transfer of assets across generations.

### ❖ Session Highlights:

- Simplified the concept of trusts — their structure, key roles, and how they differ from wills.
- Discussed the practical uses of family trusts for dependents, minors, elderly parents, and family businesses.
- Explained the process of setting up a trust, its taxation aspects, and common mistakes to avoid.
- Shared real-life examples illustrating how trusts ensure continuity and provide care for family members with special needs.

### ✓ Key Takeaways:

- A trust is a powerful tool for family protection, wealth preservation, and smooth succession — not just for the wealthy.
- It provides control, continuity, and privacy in managing assets during one's lifetime and thereafter.
- Proper drafting, careful selection of trustees, and professional guidance are essential for creating an effective trust structure.

### 🔗 [Recording of Webinar Link](#)

## 3. Learn Money Lessons We Missed As Kids.

**Speaker:** Biharilal Deora, Director, Abakkus

**Context:** Focused on financial literacy lessons schools never taught, blending psychology and practical strategies to help individuals overcome limiting money beliefs, build healthy habits, and master essentials like budgeting, saving, investing, and risk management for long-term wealth creation.

### ❖ Session Highlights:

- Schools often emphasize theory but fail to teach practical money skills like budgeting and investing.
- Early beliefs such as “money is hard to earn” influence your financial mindset and create unseen limitations.
- Delaying investments leads to significantly higher required monthly savings to reach the same goals.
- Smart planning for education shows that equity investments generally outperform fixed deposits for long-term needs.

✓ **Key Takeaways:**

- Saving reflects self-respect and shows that you trust yourself to plan for the future.
- Starting early and investing consistently helps even small amounts grow meaningfully over time.
- Compound interest accelerates long-term wealth; the Rule of 72 helps estimate how quickly your money can double.
- Following a simple budgeting method like the 50/30/20 rule and automating savings builds strong financial discipline.

🔗 **[Recording of Webinar Link](#)**

**Watch more investor education webinars:**

Webinar Date	Webinar Topic and Speaker	Webinar Link
11 <sup>th</sup> November 2025	<b>Understanding REITs: The Emerging Asset Class for Investors</b>  <i>By: Preeti Chheda</i>	<a href="#">Click here</a>