

**March 1-15, 2026**

**1) SIPs – Let Rupee Cost Averaging Work in Your Favour**

*By: Kavitha Menon*

**2) Planning for Children’s Education: A Major Priority for Every Parent**

*By: Suresh Sadagopan*

**3) Basic Principles of Financial Planning**

*By: V.Keerthiga*

**4) Options Made Simple: From Basics to Smart Strategies**

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*By: Mohankumar Ramakrishnan*



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



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

March 1-15, 2026

### 1. SIPs – Let Rupee Cost Averaging Work in Your Favour

**Speaker:** *Kavitha Menon, Founder, Probitus Wealth*

**Context:** This session focused on helping investors understand how Systematic Investment Plans (SIPs) and the principle of Rupee Cost Averaging (RCA) reduce market-timing risk, build long-term discipline, and empower individuals to create wealth in a volatile market environment.

#### ❖ *Session Highlights:*

- SIPs allow investors to buy more units when markets fall and fewer when they rise, automatically averaging the cost over time.
- The long-term benefits of disciplined investing through real examples comparing SIP vs. lump sum investing and early vs. late investing.
- Start early, stay consistent, step up SIPs as income grows, and avoid stopping SIPs during market corrections.

#### ✓ *Key Takeaways:*

- SIPs help eliminate the need to time the market by using Rupee Cost Averaging, reducing the impact of volatility and steadily lowering the average cost per unit.
- Staying invested—especially during market declines—helps create long-term wealth, as lower prices allow investors to accumulate more units at attractive valuations.
- Investors who start early, remain disciplined, and top up their SIPs regularly can significantly enhance their final corpus and achieve long-term financial goals with ease.

#### 🔗 [Recording of Webinar Link](#)

### 2. Planning for Children’s Education: A Major Priority for Every Parent

**Speaker:** *Suresh Sadagopan, MD & Principal Officer, Ladder7 Wealth Planners P. Ltd.*

**Context:** The importance of early financial planning for children's education. As education costs are rising faster than general inflation, families must plan their investments strategically to ensure that their children can pursue their desired education without compromising other financial goals, such as retirement.

#### ❖ *Session Highlights:*

- Education inflation (8–12%) is significantly higher than general inflation (~6%), making early planning essential.

<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.

- The best funding strategy follows a pyramid approach: investments and savings first, scholarships second, and education loans only to fill the gap.

✓ *Key Takeaways:*

- Costs can double every 6–7 years, meaning that a ₹20 lakh education today could cost ₹80 lakh in about 14 years, highlighting the urgency of early planning.
- Starting early allows families to benefit from compounding, reduce financial pressure, and avoid compromising on educational choices.
- The investment strategy should evolve over time—growth-oriented investments in the early years, balanced allocation in the mid-phase, and capital protection as the goal approaches.

🔗 [Recording of Webinar Link](#)

### 3. Basic Principles of Financial Planning [in Telugu]

**Speaker:** V.Keerthiga, Co founder-Finalaya Learning Hub Pvt Ltd

**Context:** The basic principles of financial planning to increase financial awareness among students and youth.

❖ *Session Highlights:*

- The importance of properly planning income, expenses, and savings.
- Managing money effectively using the 50–30–20 budgeting rule.
- The necessity of saving to achieve future financial goals.

✓ *Key Takeaways:*

- Understanding how to prepare a budget and control expenses.
- The difference between needs and wants.
- The importance of starting financial planning early to ensure financial security.

🔗 [Recording of Webinar Link](#)

### 4. Options Made Simple: From Basics to Smart Strategies

**Speaker:** Jyoti Budhia, SEBI Registered Research Analyst

❖ *Session Highlights:*

- Options simplify risk management for investors.
- Smart strategies (Covered Call, Protective Put, and Bull Call Spread) help balance risk and reward.

✓ *Key Takeaways:*

- Payoff diagrams provide visual clarity for strategies.
- Discipline is more important than tips. Awareness is more valuable than speculation.

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## 5. Buying a Home Needs Careful Planning: What Every Indian Aspires to Have

**Speaker:** *Suresh Sadagopan, MD & Principal Officer, Ladder7 Wealth Planners P. Ltd.*

**Context:** Buying a home is one of the most important financial goals for families and requires careful planning. It highlights the need to evaluate affordability, funding options, and the impact of home purchase decisions on other life goals, such as retirement and children's education.

### ❖ *Session Highlights:*

- Home buying involves a significant financial commitment, including upfront costs (down payment, stamp duty, registration, and interiors) as well as long-term EMIs. Therefore, affordability must be assessed carefully.
- Buyers should evaluate factors such as location, family needs, loan-servicing ability, the rent-vs-buy decision, and the overall impact on other financial goals.

### ✓ *Key Takeaways:*

- A home purchase should fit within a broader financial plan and should not compromise other long-term financial goals.
- Consider the total cost of ownership, loan burden, and timing before committing to buying a property.

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## 6. Mutual Funds - Ideal Route for Wealth Creation [in Tamil]

**Speaker:** *Mohankumar Ramakrishnan, SEBI Empaneled Securities Market Trainer*

### ❖ *Session Highlights:*

- The advantages of mutual funds and reinforced the concept of long-term wealth creation through the "Mutual Funds Sahi Hai" initiative.
- Demonstrated real-time financial planning tools such as the NISM Retirement Calculator and the Advisor Khoj platform, along with practical illustrations.
- To take the SEBI Investor Awareness Test to further strengthen their financial knowledge.

### ✓ *Key Takeaways:*

- Clarity on managing behavioral biases such as fear and greed in investing and understood the importance of staying invested for long-term wealth creation.
- The different types of Mutual Funds and their respective taxation structures.
- Participants developed an understanding of the structure of the Mutual Fund industry and its regulatory framework under SEBI.

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