Pragati Didi's Tips
Financial Prosperity for Sanitation Workers
MODULE 1
Understanding the Language of Money
The Family
Life Events and Expenses

Marriage

Child Birth

Education

Medicine

Clothing

Festivals

Business Investment

Buying a House

Asset

Old Age

House Repair

Death
Income at Various Ages

18-25y | 25-40y | 40-50y | 50-60y

Plan Your Money for Life
Cash Flow

Do We Earn More or Less Than We Spend?
Better Cash Flow

Less Income More Expenses

Deficit

More Income Less Expenses

Surplus

Selling Jewellery to Meet Expenses

Buying a New Motorcycle from Savings

We Should Live Within Our Means
Reduce Expenses

Repay High Interest Debts First

Cut Unnecessary and Avoidable Expenses

Avoid Unnecessary Expenses

Money Lender: 40%

Alcohol & Tobacco

Gambling

Social Functions
Increase Income

Upgrade Existing Professional Skills
- Trained and Certified Sanitation Worker
- Mechanised Cleaning
- Vacuum Truck Operator

Learn New Skills in Other Profession
- Sewing
- Masonry
- Mobile Repair

Learn and Earn
MODULE 2
Towards Prosperity: A Life of My Dreams
How to Reach Financial Goals?
Maintain Monthly Budget

**INCOME**
- Sanitation Work
- Sewing
- Mobile Repair
- Masonry
- Vacuum Truck Operator

**EXPENSES**
- Grocery Items
- Alcohol
- Electricity
- Savings
- Education

**INCOME** - **EXPENSES** = **SURPLUS**

Maintain Financial Diary
Invest Your Savings

₹ 10 per day

<table>
<thead>
<tr>
<th>SAVE</th>
<th>SAVE</th>
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<tr>
<td>₹ 3000 per year</td>
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<table>
<thead>
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<th>INVEST</th>
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<tr>
<td>6.5%</td>
<td>5 years</td>
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<td>₹ 3,195</td>
<td>₹ 18,191</td>
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A. Save Regularly
B. Grow Your Money
Invest in Safe Deposits

Beware of Ponzi Schemes
## Reaching Our Financial Goals

### Short Term

<table>
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<tr>
<th>Goal</th>
<th>Time</th>
<th>Amount</th>
<th>Save</th>
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### Long Term

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How To Get Money for Doing Business?
# Sources of Borrowing

<table>
<thead>
<tr>
<th>Source</th>
<th>Interest Rate</th>
<th>Amount</th>
<th>Id Proof</th>
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<tr>
<td>Family</td>
<td>0%</td>
<td>Money</td>
<td>Mortgage</td>
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<tr>
<td>Money Lender</td>
<td>40%</td>
<td>Amount</td>
<td>Mortgage</td>
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<tr>
<td>Bank</td>
<td>11%</td>
<td>Amount</td>
<td>Id Proof</td>
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<tr>
<td>Self Help Group</td>
<td>7%</td>
<td>Amount</td>
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**Borrow at a Lower Rate of Interest**
DAY-NULM
Deendayal Antyodaya Yojana-
National Urban Livelihoods Mission
Self Help Group

Join a SHG and Follow Panchsutra

- Regular Savings
- Regular Meetings
- Regular Internal Lending
- Regular Repayment
- Regular Book Keeping
Skill Training and Entrepreneurship

Skill Development
Multiple Allowances
Certification

Job Placement
Higher Income

Learn or Upgrade with New Skills Under DAY-NULM
Affordable Credit

Bank Account

2 Lakhs for Individuals

10 Lakh for Groups

Easy Loans

Lower Rate of Interest for Women

Grow Your Business with Affordable Credit
MODULE 3
Know Government Entitlements
Draw Entitlements Wisely
Government Entitlements

- Health Insurance
- Housing Schemes
- Maternity & Child Care
- Accidental Insurance
- Life Insurance
- Business Loans

Make Yourself Aware of the Numerous Government Schemes
Safety Nets

**Bank Account for All**
- Pradhan Mantri Jan Dhan Yojana

**₹ 2,00,000 Accident Cover**
- Pradhan Mantri Suraksha Bima Yojana

**Upto ₹ 2,00,000 Life Cover**
- Pradhan Mantri Jeevan Jyoti Bima Yojana

**Upto ₹ 5,00,000 Family Cover**
- Pradhan Mantri Jan Arogya Yojana

**Upto ₹ 5,000 per month**
- Atal Pension Yojana

Reap the Benefits of Government Entitlements
Welfare Schemes

Housing for All
- Pradhan Mantri Awas Yojana

LPG Cylinders for All
- Pradhan Mantri Ujjawala Yojana

Electricity for All
- SAUBHAGYA

₹ 6,000 for Pregnant Women
- Maternity Benefit

Toilet Construction
- Household Toilets

Immunisation for Children
- Poshan

Better Quality of Life for All
Business Loans

Get Loans from Government Schemes at Low Rate of Interest

₹ 10,00,000
MUDRA

₹ 25,00,000
PMEGP
# Loans for Safai Karamchari

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<tr>
<th>Scheme</th>
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<th>Description</th>
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<td>Loans for Sanitary Marts Scheme</td>
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<tr>
<td>Micro Credit</td>
<td>₹ 60,000</td>
<td>Loans for Green Business Scheme</td>
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<tr>
<td>Mahila Samridhi Yojana</td>
<td>₹ 60,000</td>
<td>Loans for Small Business</td>
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<tr>
<td>Mahila Adhikarita Yojana</td>
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<tr>
<td>Education Loan</td>
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<td>Swachhta Udyami Yojana</td>
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<td>Green Business Scheme</td>
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Loans for Safai Karamcharis at Low Rates of Interest
MODULE 4

Becoming Money Smart
Personal Records

Maintain Personal Records for Your Safety and Benefit

Pan Card
Aadhar Card
Tax Return
Property Documents
Electricity Bill
Pass Book

Avoid Frauds
Get Direct Benefit Transfers
Get Regular Mobile Updates

Maintain Personal Records for Your Safety and Benefit
Regular Repayment of Loan

Track Repayment
Credit Score
More Loan

Maintain Good Credit Record
Digital Finance

Making Payments Using Mobile

Using ATM for Cash Withdrawal

Using Internet Banking

Making Payments Using POS Machine

Simplify Banking with New Technology
BHIM & Digital Security

- Send Money
- Scan and Pay
- Request Money

- Profile
- Bank Account
- Internet Security

BHIM Easiest Way to Handle Money
Financial Well-Being Tips

01 Avoid Unnecessary Expenses
02 Maintain a Financial Diary
03 Save Regularly
04 Grow Your Money
05 Beware of Ponzi Schemes
06 Learn and Earn
07 Join a SHG and follow Panchsutra
08 Borrow at Lower Rates of Interest
09 Maintain Good Credit Record
10 Reap the Benefits of Government Entitlements