



MONIKA HALAN

Let's Talk Money!

**Powerful Money Habits
for Financial Wellbeing**

Get your money to work for you.



Let's Talk Money! is a conversation where **Monika Halan** takes you through some basic ground rules of getting your financial life in order.

Gives you the confidence that: **Yes, I can!**

Don't aim for overnight wealth — there is always the lottery or a casino for that.

Don't aim for thrills — there is the amusement park for that.

Build strong foundations for money. A foundation specific to your unique situation, needs and goals.

Let's Talk...

...Money!

- Powerful Money Habits for Financial Well Being
- India's favourite sensible money talk
- Builds a system and not a one-time fix

...Money, Ladies

- Get over the fear of investing
- Put on your money oxygen mask first
- Build a long-term stable portfolio

...Debt

- How much and which debt to keep
- Which home loan to take
- Should you be debt free

...Life Insurance

- How much is your life worth
- Which policies to retain and which to junk
- How to buy the life cover you need

...Retirement

- How much is enough
- In what products
- How to get there

...About Death

- Important details to document
- Create a 'If-I-Die-Before-You' file
- How to write a Will

...Health Insurance

- Office cover, own cover or both
- How much is enough cover
- How to buy a policy for the rest of your life

...Stock Markets

- Newbie lessons
- How much, when and how long to invest
- Invest with a seatbelt and helmet on

...Mutual Funds

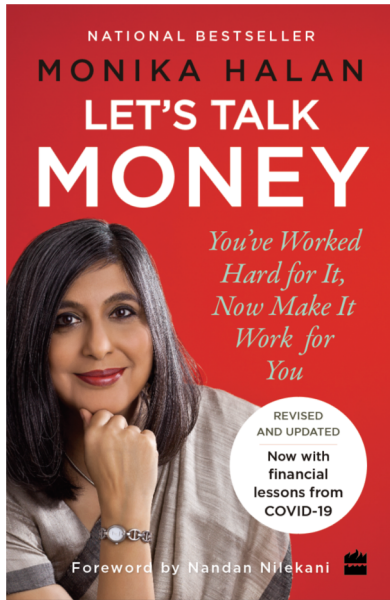
- Basics of mutual funds
- How to create your own portfolio
- How to choose funds

...Kids and Money

- Money lessons for kids
- How much is enough for their future
- How to choose products

...Single Money

- Going solo with your money
- Emergencies, insurances and investing
- Choose portfolios and products



Monika Halan is a trusted personal finance writer, speaker and author. She is the founder of Dhan Chakra Financial Education and the best-selling author of '**Let's Talk Money**' that is now available in Hindi, Marathi and Punjabi. She is the **Chairperson of SEBI's Advisory Committee for Investor Protection and Education Fund**. She is an Adjunct Professor at Banasthali Vidyapeeth, Rajasthan.

She is a regular **speaker on financial literacy, regulation, inclusion and consumer issues in retail finance**. She has worked across various **media organisations** in India that include

- The Mint
- The Economic Times
- The Indian Express
- Outlook Money (Editor)

Monika has run **four successful TV series** around personal finance in NDTV, Zee and Bloomberg India.

Monika has **public policy experience** as

- Member of the Task Force set up by the Government of India to put in place the Financial Redressal Agency
- Member on the SEBI Mutual Fund Advisory Committee from 2009 to 2021
- Member on the Ministry of Finance Committee on Incentives (Bose Committee)
- Advisor to Swarup Committee in 2009.

She has four **published academic papers** in the field of household finance.

She is a **Member of Sebi's Hybrid Securities Advisory Committee** from 2022 onwards.

She was chosen as a **Yale World Fellow** in 2011 and was a **Visiting Fellow** at the German Institute for Global and Area Studies, Hamburg, Germany in 2022.

She has a Master's in Economics from the Delhi School of Economics and a second Master's in Journalism Studies from College of Cardiff, University of Wales, UK.

Monika is based in New Delhi and tweets at @monikahalan