Lesson 3: How to Start Investing – Step by Step Guide

© Objective:

To provide a simple, clear process for rural women to begin investing confidently and safely.

★ Why It's Important:

Starting can feel scary or confusing. Having a step-by-step plan helps you take action, avoid mistakes, and build good habits.

Steps to Start Investing:

1. Check Your Savings:

Ensure you have some emergency savings (money you can use anytime) before investing.

2. Set Your Goal:

Why do you want to invest? For children's education, building a small business, health emergencies, or festivals?

3. Choose Investment Type:

Based on your goal, risk comfort, and amount, pick a safe investment like Post Office RD or PPF.

4. Open an Account:

Visit your local post office or bank with ID and open the savings/investment account. Ask for help if needed.

5. Start Small and Regular:

Invest small amounts regularly (monthly or weekly) instead of a big lump sum.

Keep Track:

Maintain a notebook or diary to record your investments and returns. Review every 6 months.

7. Ask Questions:

If unsure, ask bank staff or trusted community members about your investment.

Example:

- Radha wants to save ₹5,000 for her daughter's education in 5 years.
- She chooses Post Office RD and starts ₹100 monthly.
- She notes down monthly deposits and expected interest.

Activity:

- Fill out a "My First Investment Plan" sheet: goal, investment type, amount, start date.
- Role-play opening an account at post office or bank.

◯ Story:

Lakshmi was nervous about investing. With help from a friend, she opened a Post Office RD with ₹200 monthly. After 3 years, she was proud of her growing money.

Momework:

Plan your first investment. Visit the post office or bank with a family member. Start your account and make the first deposit.

Key Message:

"Start small, start today — your money will grow step by step."