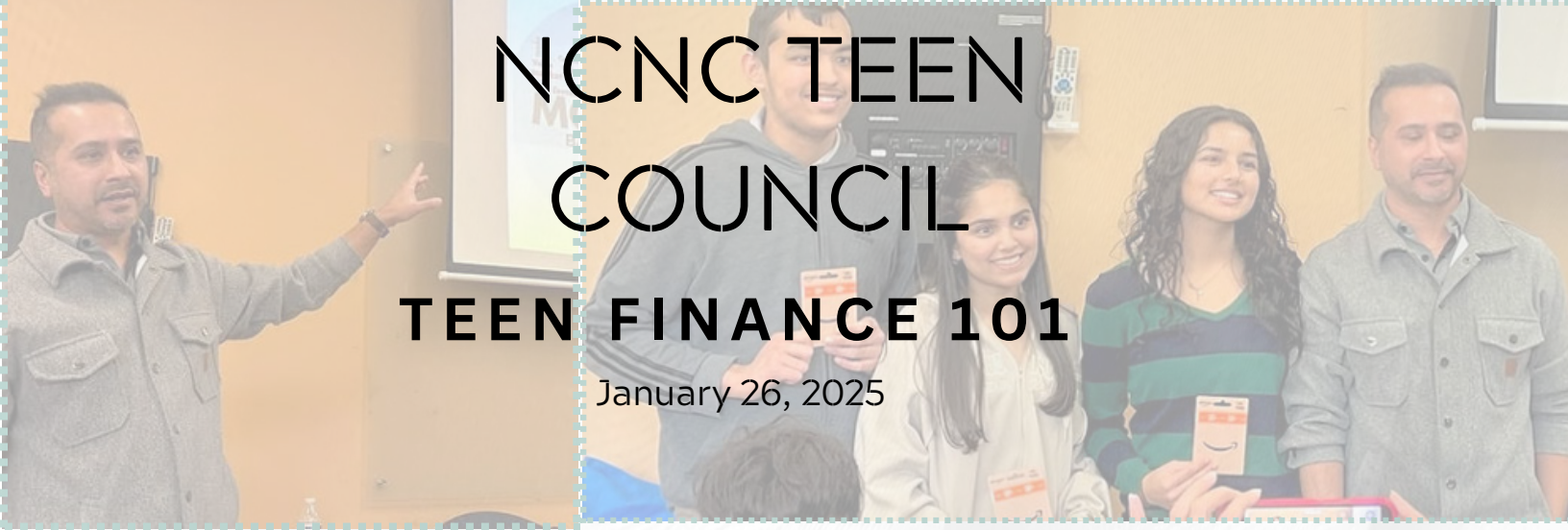




NCNC TEEN COUNCIL TEEN FINANCE 101

January 26, 2025

KICKOFF TO 2025

The NCNC Teen Council “Teen Finance 101” session was an exciting and stimulating kickoff to 2025. This allowed a head start early in the year to build important money management skills for teens in the Nepali Community.

Guest speaker Bikas Sapkota, who brings over 10 years of experience in software development, business ownership, financial planning, and property and casualty insurance, gave an enlightening meeting. His various areas of expertise gave an opportunity for Teen Council members to learn more about budgeting, finance, and credit. Some key points in this session included understanding needs vs wants, saving and investing, and exploring good investment options like ETFs, bonds, and how depreciation and appreciation work. A lot of teens tend to spend without thinking about it or don't have strong money management skills, so this session was really eye-opening for them. Giving this presentation to adolescents not only helps with understanding finances and smart budgeting, but also encourages them to start thinking about their financial future early.

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