



# LET'S TALK *money, honey*



The future belongs to those who understand money. We are living in an increasingly complex and rapidly evolving economy where the youth will eventually need to take charge of their own financial assets. The earlier we understand how money works, the more we can start investing and avoid lifelong struggles pertaining to money. Schools and colleges might not teach you to make financially responsible decisions, but it has become a core life skill in modern society. Here we bring to you some expert tips to set you up on your financial literacy journey.

**Spend two hours per week studying money and increasing Financial Literacy:** Financial Literacy refers to the ability to understand and manage financial resources effectively for lifelong financial stability. Major components of financial literacy include budgeting, saving, understanding the language of finance, and investing.

**Budgeting:** Keep track of your expenses and review the same periodically. This tracking mechanism helps reach financial goals sooner as it is also an effective means for saving. You can simply go old school and keep a pen-and-paper budget, or utilize any of the several online resources and apps available for the same.

**Saving:** Always spend less than you can earn; put your needs over wants. By learning to live within your means as a teenager, you'll set yourself up for a life where you are in control of your financial future. Start small, and eventually you will start observing massive progress in your personal finances.

**Learning financial language:** Start by learning basic financial terminologies like income, asset, liability, cash flow, equity, credit, expense, budget, bond etc. You can educate yourself financially, through sources like financial books, free e-books, YouTube channels etc.

**Investment:** When it comes to youth, they have more opportunities to invest their money as it grows with time. Educate yourself about different investment options like crypto currency, block chain technology, stock markets, bonds, mutual funds etc.

**Managing your own finances:** Managing your own finances gives you a better perspective of spending money- where it is going and how it's being spent. It leads to spending within your budget and increases personal savings, thereby being effective for the long term.

**Pay your future self first:** Calculate how much you need to put aside on a monthly basis to have a comfortable future. Then set this up as an automatic payment for the first of every month. Then spend the rest on whatever you need to that month.

**Time and skills over money:** Money at the end, is a means to achieve the desired goals in our life. So, instead of being directed by numbers, focus on skill development. Learn skills that are in demand, like data analysis, content writing, excel. Learn how to make money from money.



Savings



# FINANCE



# ECO FRIENDLY ALTERNATIVES TO YOUR REGULAR *sanitary pads*



Do you know that the first sanitary pad used hasn't been completely disposed till this date?

Every woman will use and dispose off between 5000 and 15 000 pads in a lifetime. Pads can contain up to 90% plastic; they are either thrown out as solid waste or end up in water systems if flushed down the toilet. If disposed as solid waste, these products end up in landfills or are burnt in incinerators to generate energy. One sanitary pad can take up to 500 to 800 years to break down completely.

So here are a few alternatives which are not only more environment friendly but also easy on your purse.

## WASHABLE & REUSABLE CLOTH PADS

Cotton pads are a great alternative to the regular disposable variety. They're made up of layers of cotton, and encased in waterproof fabric so you don't have to worry about leakage.

They also have wings that help keep them in place, just like regular disposable pads. They're comfortable, environmentally friendly and healthier than other options.



## MENSTRUAL CUP

Menstrual cups are silicone or rubber cups that are inserted into the vagina to hold menstrual blood. You can wash menstrual cups and reuse them, making them economical, eco-friendly and gentler on your body.



## TAMPONS

Tampons are easily available in the market these days, and You can get different sizes to suit your flow - from mini to super and super plus. They are also easy to carry with you.





# STYLE *file*

Low rise is back in the game ! Learn to style them with Supermodel Bella Hadid



Style low rise shorts with a crop top



Bella pairs a low rise skirt with a round hem jacket



Pair a denim with a loose fitting cardigan



Style a low rise cargo pant with a long t-shirt



# ULTRA PROCESSED FOODS LINKED TO *increased risk of cancer*

Research from the Imperial School OF Public Health has produced one of the most comprehensive assessments to date of association between ultra processed foods and risk of developing cancers. Ultra processed foods are relatively cheap, convenient, heavily marketed, often as healthy options. But these foods are generally high in salt, sugar, fat and as well as artificial additives.

It is now documented that they are linked to a range of health problems including obesity, diabetes and cardiovascular disease .

The first UK study of its kind used the UK Bio bank records to collect information on diets of 200,000 middle aged adult participants. Researchers monitored participants' health over a 10 year period, monitoring the risk of developing 34 types of cancer. They also monitored the probability of people dying from cancer.

For every 10 percent increase in ultra processed foodstuffs in a persons diet, there was an increased risk of 2 percent cancer development overall, and 19 percent of ovarian cancer.

Each 10 percent increase in ultra processed food consumption was also associated with increased mortality for cancer overall by 6 percent, alongside 16 percent increase for breast cancer and 30 percent increase for ovarian cancer.

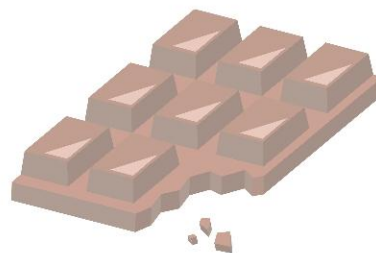
Dr Eszter Vamos, lead senior author of a study from Imperial College London School Of Public Health said, "This adds to growing evidence that ultra processed foods are likely to negatively impact our health including our risk for cancer . Given high level of consumption in UK adults and children, this has important implications for future health outcomes.

The World Health Organisation and United Nations Food and Agriculture Organisation has preciously recommended restricting ultra processed food as a part of healthy sustainable diet.

Their are ongoing efforts to reduce ultra processed food consumption around world, with countries such as Brazil, France and Canada updating their national dietary guidelines with recommendations to limit such food. Brazil has also banned marketing of ultra processed food in schools. There are currently no similar measures to tackle ultra processed food in India.

Lower income households are particularly vulnerable to cheap and unhealthy ultra processed foods. Minimally processed and freshly prepared meals should be substituted by packed goods to ensure everyone has access to healthy, nutritious and affordable options.

The study was funded by Cancer Research UK and World Cancer Research Fund.





# MOVIE REVIEW: *Tamasha*

Tara meets Don in Corsica. Don is a free-spirit, walking like there's no tomorrow. He talks to the mountains, drinks water directly from the river like an animal. Every word he speaks, seems to be coming from an imaginary realm of stories. They spend a week together promising to never meet again.

But the stars align, and Tara meets Ved in Delhi. Ved is a corporate employee. He is a chained animal working a regular 9 to 5 job. SWITCH ON- He wakes up, gets ready for office, eats his bland food, goes to office, fights for his boss' approval, gets back home disappointed- SWITCH OFF X REPEAT.

What if I tell you that Don and Ved live in the same skin! Tara meets Ved while she was trying to find Don. But Don is nowhere to be seen. Soon Tara realizes that Ved is not what she was looking for and leaves him midway.

Ved and Don; Don and Ved. How could two entirely different personalities lie inside a single human? Which one is true? First half of the film leaves us with many such questions.

Tara's rejection takes a toll on Ved. All of the repressed emotions come to the surface, unwinding his entire personality. Tara reminded him of the person he used to be, before he took the role of a corporate robot.

Imtiaz Ali's film 'TAMASHA' is a story of a person frustrated with life. His daily routine might be a dream of many but for him, it was no less than a prison. The director's vision of a man chained by fate is depicted physically through various sweaters that Ved wore during the course of the film. Sweater in the scorching heat of Delhi is a metaphor for how trapped Ved felt in his mind. Ved removes his sweater in middle of chaos which disturbingly points out that he felt more freedom in that confused state than in his regular, mundane life.

The director's message was appropriately conveyed by a wonderful set of actors. Ranbir Kapoor as Ved is as convincing as anyone can get to depict a person so frustrated and teeming with repressed emotions. Deepika Padukone as Tara is a perfect companion to Ved in his journey to self-discovery.

Tamasha is a cry of every student's heart who could have taken the road less travelled rather than the standard path but settled for security than satisfaction. 'TAMASHA' has the potential to be a cult-classic considering its fan following. It encourages us to follow our passion and depicts what we become if we allow our dreams to dwindle. I would recommend everyone, especially the younger generation to watch this film.

-- Samreen Monga

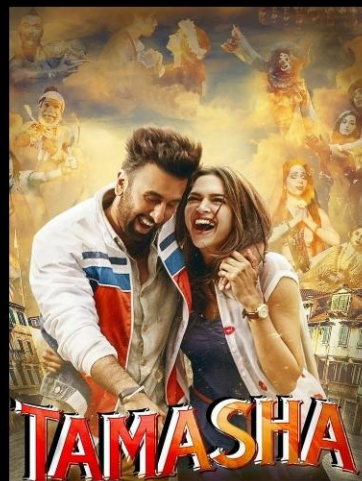
Director: Imtiaz Ali

Cast: Ranbir Kapoor,  
Deepika Padukone,  
Javed sheikh

Genre: Romantic Drama

Running Time: 2hrs 14  
minutes

Date of Release: 27th  
November 2015t





# THE VARIOUS SHADES OF *Indian Politics*

India is the largest democracy in the world. Almost 1 out of every 6 humans in the world is an Indian. With such an enormous and diverse population, there are a number of political ideologies and political parties which are present and functioning all over the country. The constitution of Indian gives the right to every citizen of the country to form political parties and contest elections in the country. Politics in India is not only limited to just political parties but has become central to all walks of life among everyone. Politics is said to be the art of influencing the will of the state. We have seen various pressure groups, advocacy groups, interests groups, etc which work with the political organizations. The work of the political parties is not just limited to winning elections, but it is the duty of every citizen of the country to ensure that our representatives remain responsive to the demand of the people and fulfil their electoral promises. Political parties in India are generally of two major categories, these are National Parties and Regional Parties. The National Parties are those political organizations that have a substantial presence in most parts of the country while the Regional parties are those parties that are limited to just one state or a few states where they have some influence. The regional parties are generally formed on the lines of languages as the states in India have been organized on the basis of language. The various political interest groups work along with these political parties to lobby for their interest and make sure that the issues which are of concern to the common people are brought to the attention of our leaders. The Media also plays a vital role in the functioning of a democracy and has been recognized as the pillar of a democracy.



# CURRENT NEWS:

## **1. 2024 polls will be exciting, BJP will face “tough time” if opposition coalesces around one candidate in every seat: Shashi Tharoor**

NEW DELHI: Predicting that the 2024 general elections will be ‘exciting’, senior congress leader Shashi Tharoor has said if the opposition by and large coalesces around one candidate in every constituency to take on the BJP, then the ruling party is going to face a ‘very tough time’.

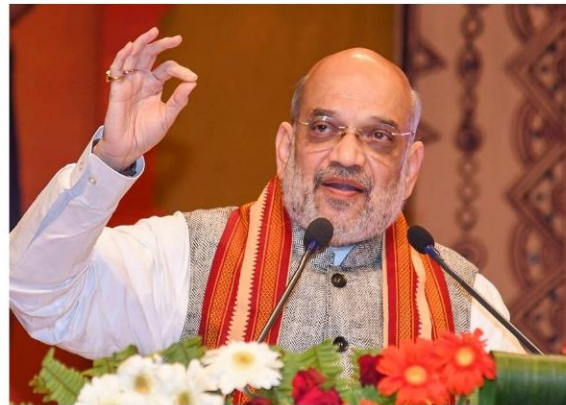


## **2. Elections results in Tripura, Meghalya, Nagaland not related to Bharat Jodo Yatra’s success, says congress**

NEW DELHI: The Congress has reiterated that the results of the forthcoming assembly elections in the three north-eastern states of Tripura, Meghalaya and Nagaland have no relation to the party’s recently concluded Barat Jodo Yatra (BJP). The elections were held in Tripura on 16 February 2023. The people votes will be counted and the results will be declared on 2 March 2023.

## **3. BJP has no competition in 2024, people wholeheartedly with PM Modi: Amit Shah.**

Exuding Confidence that BJP will form governments with full majority in the states where polls will take place this year, Union Home Minister Shah on Tuesday asserted that there was ‘no competition’ for the party in the 2024 Lok Sabha elections. The people of the Country are wholeheartedly with PM Modi since his initiatives have changed their lives. “During the small period of eight years we have tried to raise the standard of living of 60 crore people”, shah told ANI in an Interview.



## **4. Rs 5 meals for poor, bikes for girls in BJP Tripura manifesto.**

BJP’s National President JP Nadda on Thursday unveiled the party’s election manifesto - 'a’unnate Tripura shreshtho Tripura’ headlining it with a slew of welfare proposals such as special canteen meals to the poor three times a day at Rs 5 each, a Balika Samriddhi bond of Rs 50,000 to each underprivileged family on the Birth of a girl child and scooters for meritorious college girls.

## **5. Chandigarh: ‘Fake nationalism can’t save BJP govt’**

The Chandigarh Congress on Sunday resumed its program, 'Haath Se Haath Jodo Abhiyan', in Sector 35. This City- based program started around a month back to highlight the failures of the Central government. During the program, Chandigarh Congress president H.S Lucky distributed a chargesheet among the public against the BJP. The Congress leader said that the people of India feel cheated as BJP led Central government stands exposed now. The recent Adani scam has further eroded the faith of the common man. "The Narendra Modi Government has failed to deliver on all fronts and is now trying to engage people with fake nationalism." he said.