



Finance Fluency: What Every BBA Student Should Know Before Entering the Job Market



ANISHA

As a BBA student, you're probably learning the language of business—marketing, HR, operations, and, of course, finance. But when it comes to personal and professional readiness, **financial fluency** is more than a subject on your syllabus. It's a survival skill.

Whether you're planning to join a corporate firm, start your own venture, or pursue an MBA, understanding finance will give you an undeniable edge. The job market doesn't just demand talent—it demands **financial awareness, responsibility, and smart decision-making**. So, what exactly should every BBA student know before stepping out of college and into the real world?

Understand the Basics—Really Understand Them

Terms like **ROI (Return on Investment)**, **P&L (Profit and Loss)**, **EBITDA**, and **cash flow** are not just corporate jargon—they are the heartbeat of any business. If you cannot interpret a basic balance sheet or income statement, you're missing out on the foundation of business decision-making.

As a student, take time to:

- Analyze your own college fest budget like a mini-business.
- Practice reading annual reports of companies.
- Watch short finance explainers on YouTube or LinkedIn Learning.

Even if you don't plan to work in finance, these concepts will show up in marketing campaigns, HR strategies, and operations management.

Budgeting Is Not Just for Companies—It's for You Too

Let's be honest—most of us don't track our spending. But financial literacy begins with personal budgeting. Before you manage a company's money, learn to manage your own.

Use simple apps like:

- Mint
- Walnut
- Money Manager

These tools help you understand how much you're spending on food, travel, subscriptions, and more. Building this habit now will prepare you for salary management, saving, and even investing in the future.

Learn to Read the Fine Print—Loans, Credit, and EMIs

Many students step into the job market without realizing how **credit cards, education loans, and EMIs** can snowball into financial stress. Understanding terms like interest rates, credit score, and **compound interest** is crucial.

Before signing up for any financial product:

- Know the **APR (Annual Percentage Rate)**.
- Understand **pre-payment penalties**.
- Read the **tenure terms** clearly.

Financial fluency includes being smart with debt, not avoiding it altogether.

Start Investing—Yes, Even as a Student

Gone are the days when investing was reserved for people in suits. Today, even a ₹500 monthly SIP (Systematic Investment Plan) can get you started.

Understand:

- Mutual Funds
- Stock Market Basics
- Fixed Deposits vs. Equity Investments
- Risk and Return

Apps like **Groww, Zerodha**, or

Kuvera make it easy and beginner-friendly. You don't need to be a finance major—you just need to start early and be consistent. Even Warren Buffett once said, "The best investment you can make is in yourself." And the second-best? Compounding interest.

Corporate Finance vs. Personal Finance—Know the Difference

It's easy to confuse the two. Corporate finance deals with a company's capital structure, funding, and investment decisions. Personal finance is about how you earn, save, spend, and invest.

sources and newsletters:

- Economic Times (ET Markets)
- Mint
- Finshots (short & student-friendly!)
- BloombergQuint

Being financially literate also means being **financially aware**—of market trends, economic policies, and global shifts.

Conclusion: Financial Literacy Is Your Real Currency

In the job market, the ability to



Both are important:

- When you're in a business role, you must know how to **evaluate project costs, allocate budgets, and forecast profits**.
- As an individual, you must know how to **file taxes, build an emergency fund, and plan for your goals**.

Don't wait for your first job to learn these skills. Start while you're in college.

Stay Updated: Finance Is Fast-Changing

Subscribe to finance-related news

understand, manage, and talk confidently about money can set you apart. Recruiters appreciate candidates who are not just academically sound, but also financially sensible. Whether you're making a pitch, managing a team, or launching your startup, money matters.

So, start now. Build habits, read up, and practice your financial decision-making like any other skill. Because in business—and in life—those who master their money often end up leading the way.



AMIT SHARMA
EDITOR

Journalism in the Age of Deepfakes: Who Do We Trust?

The Credibility Crisis

Journalists already operate in a climate where public trust in media is shaky. Terms like “fake news” and “media bias” are commonly thrown around, often used to discredit legitimate reporting. Now, deepfakes add a new layer of confusion. If people can’t trust what they see or hear—even in video form—what happens to the credibility of news?

Imagine a video surfaces of a prime minister declaring a national emergency. Newsrooms pick it up. Social media explodes. Panic spreads. And only hours later do fact-checkers confirm it was fake. But by then, the damage is done. Trust erodes, fear lingers, and the media looks careless—even if they were also deceived.

Journalists vs. the Algorithm

In this new age, journalists are not just battling political spin or corporate interests—they’re up against **AI-powered misinformation machines**. Detecting deepfakes requires technical expertise and digital forensics, which not all newsrooms are equipped with.

Moreover, the speed of news has become both a necessity and a curse. The race to “break the story” often overshadows the need to verify the source. Deepfakes exploit this urgency, thriving in the short window before the truth catches up.

So how should journalism respond?

Back to the Basics: Verification and Integrity

If anything, the deepfake era is a reminder of why core journalistic values matter more than ever:

•**Verification over virality:** Newsrooms must prioritize double-checking content, especially video and audio, before publishing.

•**Transparent sourcing:** Citing reliable, on-the-record sources and clearly stating what is confirmed vs. unverified helps maintain reader trust.

•**Collaborating with fact-checkers and tech teams:** News media must now work hand-in-hand with digital forensic experts who can spot AI-generated content.

News organizations are beginning to adapt. Some are using AI tools to detect manipulated media. Others are investing in **media literacy training** for their journalists. There’s also a growing movement for authenticity markers, where videos and images include cryptographic proof of originality.

But technology alone isn’t the answer. **Ethical journalism**, rooted in patience, responsibility, and truth, is our best weapon.

The Role of the Audience: Don’t Just Consume—Question

It’s easy to blame technology, but we as consumers have a role too. In a world filled with fake content, we must learn to pause before we share. Ask: Is this from a credible source? Could it be edited? What are other reliable outlets saying?

Media literacy needs to be taught in schools and colleges, not just to future journalists but to every student who owns a smartphone.

Because in 2024, we are all part of the media ecosystem. Every like, share, and comment shapes what others see.

Conclusion: Trust Must Be Earned and Protected

Deepfakes may be smart, but journalism must be wiser. It must rise above the noise, resist the rush, and return to its roots—**reporting**



facts with integrity, accountability, and clarity.

The truth may be harder to find today, but it’s not lost. And if journalists, educators, tech experts, and citizens work together, it can still shine through the fog of digital deception.

Because in the age of deepfakes, **journalism is not just a profession—it’s a defense line for democracy**. And trust, once broken, takes much longer to restore than it does to lose.

For journalism, whose foundation rests on **facts and credibility**, this poses an unprecedented threat.





THE LAST CHANCE TO YOURSELF



SARIKA JAISWAL

My Dear Readers,

Yes, this is what I want to tell each one of you: give yourself one last chance. Have you ever felt like you can't take it anymore? Like no one is there to support you? Many of us have even thought about giving up on life.

Don't worry—this is a normal feeling, whether you're going through it now or have felt it in the past. But before giving up, have you ever thought of the heroes you admire? What exactly do you love about them? Isn't it their passion for never giving up, their consistent struggle through the worst situations, and their drive to win even after countless failures?

Leave that for now—tell me, have you ever heard the stories of the Divine? Lord Ram's life is a living story of pain, sacrifice, and struggle. Lord Krishna's life is a powerful example of letting go of the people he loved the most, and who loved him the most. These are the lives of Gods on Earth—lives filled with pain, despite their divinity.

So tell me, from the scenario I first gave you—didn't you feel that you

are not being the hero of your own life? Because if you were, would you give up so easily? Maybe you've already tried your best—but how do you know it was truly your best? Maybe you just need a little push, like a baby bird that hesitates before flying. Once it takes that leap, it soars. You can, too.

I'm telling you, no other creature gives up—only humans do. The little ant tries again after a thousand failures. The turtle tried to win the race, even though it seemed impossible. So as humans, are we really giving it our all? If we are, then why does the word "suicide" even exist? It's because we're weak—sometimes weaker than that little ant. We lose our spirit, our

strength.

The divine stories I mentioned are to remind you: when you lose hope and think it's over, don't make impulsive decisions like suicide. Even our Gods, who had all the power, endured unimaginable pain. And yet we, in the face of just a little pain or embarrassment, lose hope so quickly. Yes, you heard me right—a little pain, a little suffering.

Have you heard the story of Lord Krishna, how he tolerated 100 insults from Shishupala despite having the power to end it all?

Now maybe you understand me—and if not, let me be clear:

You need to have patience in suffering, just like clay endures the potter's beating to be shaped beautifully. You need to have an unbreakable spirit. Even if it feels like everything is over, even if no one is with you—you still need to try. Remember: the Divine helps those who help themselves.

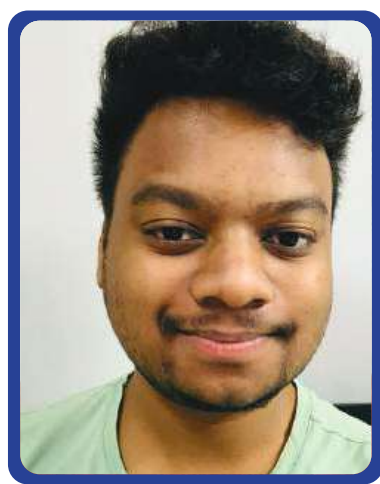
Give yourself a chance. A real chance, before thinking of doing something you can't take back.

BE STRONG. THE WINDS WILL CHANGE DIRECTION—BUT YOU MUST BE STRONG ENOUGH TO FACE THEM.





From Stadiums to Streams: How Gen Z Is Changing the Way We Watch Sports



SAJAL SRIVASTAV

Once upon a time, watching sports meant crowding around a television set or heading to a stadium, waving flags, chanting slogans, and feeling the electric buzz of live action. Fast forward to today, and the scene has shifted dramatically—especially with the rise of Gen Z. For this digital-first generation, the love for sports is no less intense—but the how, where, and why of watching have transformed completely.

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Welcome to the world of streaming, short clips, fantasy leagues, memes, and mobile alerts, where Gen Z is not just watching sports—they're reshaping it.

From 90 Minutes to 90 Seconds

The attention span of Gen Z is famously short, and this reflects in how they consume sports content. Why sit through an entire football match when you can catch the highlights on YouTube or Instagram reels? Why follow a five-day test match when a single meme can tell you the score and the drama?

Platforms like **Instagram**, **Twitter (X)**, **YouTube Shorts**, and **Snapchat** are now key sources of sports updates. For many young fans, their favorite athlete's Instagram story or a viral reel matters more than post-match analysis by seasoned commentators.

Streaming platforms have also picked up on this shift. **Disney+ Hotstar**, **JioCinema**, **SonyLIV**, and **FanCode** offer not just full matches, but also mini-highlights, bite-sized analytics, and player-focused content to keep the Gen Z viewer hooked—on the go, during class breaks, or even while multitasking during Zoom lectures.

The Rise of Fantasy Sports and Fan Involvement

Unlike previous generations who passively consumed sports, Gen Z wants to participate. Fantasy sports platforms like **Dream11**, **My11Circle**, and **MPL** have transformed viewers into virtual team managers, making every ball bowled or goal scored a personal moment of victory—or defeat.

Fantasy leagues aren't just games; they're mini-economies, with real money, strategy, and bragging rights involved. Students and young professionals are now building "dream teams," following underdog players, and learning analytics—all in the name of sports engagement. It's **interactive fandom**, and Gen Z loves it.

Beyond the Game: Storylines, Personalities, and Culture

For Gen Z, a cricketer's Instagram Q&A, a footballer's TikTok dance, or a locker-room prank video can be just as entertaining as their on-field performance. This generation follows **personalities, not just players**.

They root for athletes who represent more than sport—those who speak up on mental health, social justice, or gender equality. Athletes like **Naomi Osaka**, **Megan Rapinoe**, **KL Rahul**, and **Hardik Pandya** have massive followings not just for their talent but for their off-field identity.

In short, Gen Z isn't watching sports in isolation—they're watching culture, lifestyle, and influence unfold in real time.

Is the Stadium Experience Dying?

Not entirely. While fewer young fans may attend matches physically, stadiums are being redesigned to stay relevant. Many now offer **Wi-Fi zones**, **social media booths**, **giant screens for replays**, and **gamified apps** to enhance live engagement.

That said, the **cost**, **commute**, and **convenience** of watching from your phone often outweighs the excitement of being there in person. When JioCinema streams IPL for free in HD

with multiple camera angles and stats, why fight for a ₹1,000 ticket and sit in the heat?

Stadiums may never be obsolete, but their dominance is definitely being challenged.

The Future: Hyper-Personalized, Always-On Sports

With AI and machine learning in play, the sports experience is becoming even more tailored. Soon, you might get:

- Push notifications only for your favorite players
- Highlights that cut out boring bits
- Real-time fan polls and predictions while watching live
- AR/VR experiences from your living room

Gen Z wants control, convenience, and constant connection—and the sports industry is listening.

Conclusion: Not Less Passionate, Just Differently Passionate

Critics often say Gen Z doesn't "watch" sports like older generations. But in reality, they watch more—just **differently**. They stream, swipe, scroll, tweet, play, and post. They turn every match into a meme, every goal into a GIF, and every loss into a trending hashtag.

So while they may not fill up stadiums as often, Gen Z is shaping the future of sports entertainment. From the way it's marketed to how it's monetized, the new age of fandom is here—and it fits right in your pocket.

