



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | ISSN: 2320 - 2882

An International Open Access, Peer-reviewed, Refereed Journal

The Board of
International Journal of Creative Research Thoughts
Is hereby awarding this certificate to

AAKASH .A

In recognition of the publication of the paper entitled
**IMPACT OF FINANCIAL LITERACY ON PERSONAL BUDGETING AND
SAVING HABITS AMONG GENERATION Z.**

Published In IJCRT (www.ijert.org) & 7.97 Impact Factor by Google Scholar

Volume 14 Issue 2 February 2026 , Date of Publication: 10-February-2026

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2602336

Registration ID : 301354




EDITOR IN CHIEF

Scholarly open access journals, Peer-reviewed, and Refereed Journals, Impact factor 7.97 (Calculate by google scholar and Semantic Scholar | AI-Powered Research Tool) , Multidisciplinary, Monthly Journal



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | IJCRT
An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal
Website: www.ijcrt.org | Email id: editor@ijcrt.org | ESTD: 2013





INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | ISSN: 2320 - 2882

An International Open Access, Peer-reviewed, Refereed Journal

The Board of
International Journal of Creative Research Thoughts
Is hereby awarding this certificate to

Dr. C. Arun

In recognition of the publication of the paper entitled
**IMPACT OF FINANCIAL LITERACY ON PERSONAL BUDGETING AND
SAVING HABITS AMONG GENERATION Z.**

Published In IJCRT (www.ijert.org) & 7.97 Impact Factor by Google Scholar

Volume 14 Issue 2 February 2026 , Date of Publication: 10-February-2026

UGC Approved Journal No: 49023 (18)

PAPER ID : IJCRT2602336

Registration ID : 301354




EDITOR IN CHIEF

Scholarly open access journals, Peer-reviewed, and Refereed Journals, Impact factor 7.97 (Calculate by google scholar and Semantic Scholar | AI-Powered Research Tool) , Multidisciplinary, Monthly Journal



INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS | IJCRT
An International Scholarly, Open Access, Multi-disciplinary, Indexed Journal



Website: www.ijcrt.org | Email id: editor@ijcrt.org | ESTD: 2013