

# 13<sup>th</sup> International Conference on Science, Technology and Management



## Certificate

ICSTM-18  
ISBN : 978-93-87793-58-3

This certificate acknowledges and honours

**Dr. Reena Raj**

for presenting & publishing his/her paper on

**FINANCIAL PLANNING FOR GEN Z: BUILDING A SECURE  
FUTURE IN UNCERTAIN TIMES**

in

**13<sup>th</sup> International Conference on Science, Technology and Management**

**Held on 01<sup>st</sup> - 02<sup>nd</sup> December 2018 at**

**Mahratta Chamber of Commerce, Industries and Agriculture  
Tilak Road, Pune (India)**

760



*MV Ghamande*  
Mrs. Manasi V. Ghamande  
Editor ICSTM-18

*Dr. A.K. Sharma*  
Dr. A.K. Sharma  
Editor Conference World  
www.conferenceworld.in

*Conference World Team Wishes All the Best for your Bright Future*