The Gen Z guide to your first investments

MAISHA ISLAM MONAMEE

Your first salary teaches you how to spend. Your first tax season teaches you how to save.

One day, you are budgeting for coffee runs, concert tickets, and weekend trips. Months later, you are in the office listening to colleagues discuss Sanchaypatra, mutual funds, DPS, tax rebates, and insurance as if they are experts. Suddenly, everyone seems to know where to park their money and why interest rates matter.

If you are a young professional earning your first steady income, the world of saving and investing can feel surprisingly opaque. Personal finance is not something you are expected to know on day one. Like much of adulthood, it is a series of habits built over time. The key is starting with the right building blocks instead of chasing every investment trend on your LinkedIn feed.

BUILD YOUR EMERGENCY FUND BEFORE YOU BUILD YOUR PORTFOLIO

Before your money starts working for you, it needs to be there when you need it. An emergency fund should be your first financial milestone. Think of it as a buffer against life's surprises: a medical emergency, a family expense, an unexpected move, or a gap between jobs. It gives you breathing room without dipping into investments or borrowing.

A simple target is three to six months' worth of essential expenses. If your rent, food, transport, and utility bills total BDT 30,000 a month, aim to build between BDT 90,000 and BDT 180,000.

Accessibility matters more than returns here. An accessible savings account or short-term deposit makes more sense than a long-term investment. This is not the fund that earns the highest return; it is the fund that earns you peace of mind. With that cushion in place, investing becomes less stressful.

LET A DPS TURN SAVING INTO A HABIT YOU NEVER HAVE TO THINK ABOUT

Saving consistently often matters more than saving dramatically. A Deposit Pension Scheme (DPS) is one of the easiest ways to automate that consistency.

Many banks in Bangladesh let you choose a monthly contribution, perhaps BDT 2,000, BDT 5,000, or BDT 10,000, and a tenure of several years. With an automatic deduction, the money moves into savings each month. At maturity, you receive your deposits and accumulated interest, subject to the scheme's terms.

The beauty of a DPS is its simplicity. Once set up, the monthly decision disappears. Your savings move before your spending does, leaving less room for impulse purchases to eat into your goals. Choose an amount that fits your budget rather than stretching yourself. As your salary grows, you can consider opening another DPS or increasing contributions where permitted. Five years of steady deposits can do more for your future self than one ambitious year followed by long stretches of inactivity.

MAKE TAX SEASON THE MOMENT YOU LEARN ABOUT INVESTING

For many young professionals, tax filing is their first introduction to structured investing. As colleagues discuss rebates, eligible investments, and declarations, it becomes clear that tax planning is not reserved for accountants. It rewards people who start early.

Bangladesh's tax framework allows certain investments and payments, including eligible life insurance premiums, mutual funds, and government savings instruments, to qualify for tax rebates. In simple terms, you invest for your future while potentially reducing the tax you owe, within applicable limits.



ILLUSTRATION: ZARIF FAIAZ

Instead of scrambling for documents before the filing deadline, find out which investments qualify and what records you need. Your HR or finance department may offer guidance, while official tax resources can clarify the rules. Treat filing as an annual financial check-up: a chance to review your savings, rebalance investments where necessary, and set goals for the year ahead.

START WITH MUTUAL FUNDS INSTEAD OF PICKING INDIVIDUAL STOCKS

The stock market attracts young professionals with stories of spectacular returns. Long-term wealth, however, tends to come from consistency rather than excitement. Mutual funds can be a practical starting point.

Instead of researching individual companies, analysing quarterly reports, and deciding when to trade, you invest in a professionally managed portfolio. Your money is pooled with that of other investors and spread across different holdings, helping you diversify rather than depend on a single stock.

Many asset management companies in Bangladesh offer open-ended mutual funds with accessible minimum investments. You can also contribute regularly rather than waiting to accumulate a large sum. Treat mutual funds as a long-term commitment, not a short-term experiment. Market movements may feel less intimidating over five, ten, or fifteen years, although returns are not guaranteed. For someone balancing a full-time job with a busy life, mutual funds provide a way to invest without becoming a full-time market analyst.

LET SANCHAYPATRA DO THE HEAVY LIFTING FOR LONG-TERM GOALS

At some point in your first year at work, someone in your family will almost certainly ask, 'Have you thought about buying Sanchaypatra?' There is a reason it comes up so often.

National Savings Certificates (Sanchaypatra) are government-backed savings instruments that offer a predictable return over several years. Different schemes serve different investors and financial goals, making them familiar to long-term savers across Bangladesh.

Sanchaypatra can suit goals with a clear timeline: higher studies, a future home, a wedding fund, or long-term savings. These instruments encourage patience by rewarding those who stay invested until maturity.

Before investing, check the scheme's eligibility rules, limits, early encashment conditions, and tax treatment. Authorised banks and National Savings offices can explain the application process. Not every investment requires daily monitoring. Sometimes the smartest move is choosing an instrument that earns a return in the background while you build your career.

GIVE EVERY SALARY INCREMENT A PURPOSE BEFORE LIFESTYLE CATCHES UP

One of the biggest financial opportunities arrives disguised as a salary increment. A promotion, annual raise, or bonus creates room for better spending. It also creates room for better saving.

The smartest approach is deciding where each additional taka will go before it reaches your account. Imagine your monthly salary rises by BDT 10,000. You could put BDT 5,000 towards investments, BDT 2,000 towards travel or learning, and BDT 1,500 towards your emergency fund until it reaches its target. Enjoy the remaining BDT 1,500 through lifestyle upgrades.

This lets your savings grow alongside your income, without dramatic sacrifices or complicated budgeting. Small decisions, repeated over time, can build substantial wealth. Money grows through direction as much as discipline, and each increment offers another chance to point it the right way.

By your second or third tax season, those lunch-table conversations about investments will no longer sound like a foreign language. You may have an emergency fund doing its job, a DPS growing steadily, investments working towards your goals, and a clearer sense of where every taka goes.

Personal finance is not about mastering every product. It is about making thoughtful decisions, repeating them consistently, and giving them time to work. Your first year at work helps you earn your salary. The years that follow teach you how to make that salary earn something back for you.

Thailand becomes first country to launch Microsoft's AI and jobs initiative

NEXT STEP DESK

Thailand has become the first country to launch Microsoft's Elevate AI and Jobs national coalition, bringing together the government, employers, educational institutions, and civil society organisations to connect AI training with employment opportunities.

The initiative, announced on October 15, aims to help students, recent graduates, first-time job seekers, and mid-career workers develop practical AI skills aligned with employers' needs. Its first phase is scheduled to run from October 2026 to June 2027. The coalition will work to strengthen workforce training and recruitment systems as AI reshapes the labour market. It also aims to support Thailand's ambition to meet standards set by the OECD.



IMAGE: MICROSOFT

The Thai initiative will focus on four areas: establishing a coalition and developing a workforce transformation framework; creating AI learning programmes and skills credentials aligned with the European Union's DigComp 2.2 framework; providing practical learning opportunities, including hackathons; and connecting learners with jobs.

Its partners include Thailand's Ministry of Higher Education, Science, Research and Innovation, the Office of the Vocational Education Commission, the Department of Skill Development, the Department of Employment, and the Digital Economy Promotion Agency. Industry groups, employment platforms, and non-profit organisations, including the Federation of Thai Industries, the Digital Council of Thailand, JobsDB by SEEK, Generation Thailand, and Thai Fund Foundation, will also participate.

Anthropic co-founder warns AI's window for oversight is narrowing

NEXT STEP DESK

Anthropic co-founder Jack Clark has said the window for policymakers to regulate advanced AI is shrinking to "a small number of years", warning that the pace of change will feel confusing and disorienting for governments unprepared for it.

According to a Reuters report on the matter, Clark said at the IMF and World Bank annual meetings in Bangkok that an internal Anthropic model forecasts that AI could lift US economic output by nearly 50% by 2030, taking GDP from just over $30 trillion to an estimated $44 trillion. He conceded the figure "sounds very outlandish" but said it assumes the technology keeps improving and that new industries emerge to drive such growth.



IMAGE: REUTERS

Clark called for international cooperation on "unusual and serious rules", citing growing evidence of a "singularity" in which AI development outpaces human control. He said AI would bring "great wealth and potentially great peril", pointing to biological and cyber weapons as risks alongside advances in drug discovery and scientific research.

JOBS SPOTLIGHT

STANDARD CHARTERED BANK
Officer, Inbound, Voice & Virtual
Deadline: October 24
Eligibility:
- Bachelor's degree from a reputed educational institution.

Freshers are highly encouraged to apply.
Minimum experience: N/A

BRITISH COUNCIL
Academic Manager
Deadline: October 29
Eligibility:
- Undergraduate degree or equivalent by experience.

TEFL-Q (Cambridge DELTA/Trinity Diploma TESOL) or British Council-recognised equivalent.
Minimum experience: N/A

ACI PLC
Executive/ Senior Executive, RMIA
Deadline: October 31
Eligibility:
- BBA/MBA in Accounting/ Finance/ Economics/ Statistics, or a related discipline from any public or private university.

Minimum experience: 1-2 years

SHELTECH (PVT.) LTD
Executive/ Senior Executive, Sales
Deadline: October 31
Eligibility:
- BBA/ MBA/ Post Graduate/ Major in Marketing from any reputed university with good academic background.

Minimum experience: 2-4 years

FOR MORE DETAILS AND THE APPLICATION LINKS, SCAN THE QR CODE BELOW



IMAGE: PEXELS

Google to push links higher in AI search results

NEXT STEP DESK

Google will display links to websites and articles more prominently and higher up in AI-powered search results, the company announced last week, as brands and news publishers warn of steep declines in traffic.

Google has integrated AI features into search for over two years, launching AI Overviews in May 2024 and AI Mode in March 2025. Contextual links will now appear more frequently and nearer the top of AI-generated content, while Google will expand its link carousel worldwide and prioritise articles from users' preferred sources.

Chief executive Sundar Pichai said AI Overviews had more than two billion monthly users across 200 countries as of the second quarter of 2025. Studies show AI summaries reduce the rate at which users open suggested links. Consultancy Chartbeat reported a 40% drop in Google traffic to news sites between July 2025 and July 2026.

Millions of California students hit by data breach

NEXT STEP DESK

A hacker accessed the personal data of millions of California students by exploiting the systems of a non-profit contractor, the California Department of Education said last week. The compromised records include names, birth dates, addresses, and disability status, and cover all students enrolled in the three previous school years, states a report by Reuters on the matter. More than 5.7 million students were enrolled in California during the 2025-2026 school year.

The contractor, Educational Testing Service, identified the breach on September 25 and began notifying students and families on Friday. According to the education department, an unauthorised party used a compromised login credential to reach a secure file transfer protocol site and copy files at various points between May 22 and September 18, 2026. The breach was discovered late last month but had been ongoing since May.

The department said the testing service has not found that any of the information has been made public, and that Social Security numbers and sensitive financial information were not accessed. In an October 2 letter to county and district school officials, the agency said the testing service had halted normal enrolment data processing. The department said it is working to minimise disruption and resume affected assessment activities promptly. Educational Testing Service administers statewide assessments in California, including English language

