

Your Financial Snapshot

Use approximate monthly figures. The goal is clarity, not perfection. Review this worksheet every three months.

A. Personal details

Name

Review date

Age

B. Monthly cash flow (INR)

Take-home income

Essential expenses

Lifestyle expenses

Loan / EMI payments

Current savings / investments

Insurance premiums

Monthly surplus (income minus all outgo)

C. Emergency fund check

Suggested planning calculation

Essential monthly expenses x 6 months = your starting emergency-fund target.

My emergency-fund target (INR)

Amount already saved (INR)

A. Select your priorities

☐ Emergency fund☐ Pay off debt☐ Health protection☐ Retirement☐ Home / education☐ Long-term wealth

B. Goal planner

Goal 1

Target amount and date

Goal 2

Target amount and date

Goal 3

Target amount and date

C. Insurance review checklist

☐ Health insurance☐ Term insurance☐ Life insurance

Current total cover (INR)

Renewal date

Insurance may help manage eligible medical or family financial risks, subject to policy terms, exclusions, waiting periods and claim approval. Compare policies and read the policy wording before buying.

D. Questions to discuss with a qualified professional

Write your questions

A. Monthly action plan

Emergency-fund contribution (INR)

Debt repayment (INR)

Planned SIP / investment budget (INR)

Insurance review date

One expense I will reduce

Next review date

B. Investment-learning notes**Learn the purpose before choosing a product**

SIP: periodic investing. STP: scheduled transfers between eligible mutual-fund schemes. SWP: scheduled withdrawals. Minimum amounts, eligibility, taxation, costs and risk vary by scheme.

My learning notes**C. My 30-day commitment**

The three actions I will complete this month

This worksheet is for general financial education only. It is not investment, tax, legal or insurance advice and does not recommend any product. Investments and trading involve risk, including loss of capital. Past performance and student outcomes do not guarantee future results. Consider speaking with a SEBI-registered investment adviser and appropriately licensed insurance professional before acting.