

8

Tips To Keep Your Personal Finance On Track

1

Focus on Budgeting

Prudent budgeting will keep your expenses in check and keep you out of debt trap.

2

Maintain a Contingency Reserve

Park, at least 6 to 12 months of regular monthly expense (including EMIs) in a savings account and/or liquid fund.

3

Ensure you are Optimally Insured

As per 'Income Rule' have a life insurance cover of 8 to 10 times of your annual income. Alternatively, evaluate based on Human Life Value—expense method.

For health insurance, have a minimum cover of Rs 5 lakh.

4

Pay-off High Interest Debt first

Doing so will provide a relief, lest you may fall into a debt trap. Save and invest first, then spend.

5

List down your Financial Goals

Ensure that your financial goals are: Specific, Measureable, Adjustable, Realistic and Time Bound (S.M.A.R.T). Further, classify into short-term, medium-term, and long term.

6

Don't ignore Asset Allocation

A right mix of equity, debt, and gold is necessary to achieve your financial goals. Asset allocation is the foundation of financial planning.

7

Plan your Retirement

Retirement is the most important financial goal. Post-retirement you need to make the money saved during your working life work for you. So, invest wisely today!

8

Review your Financial Plan

This will help assess if you are on track to achieve the envisioned financial goals, and take measures if need be. A review includes analysing your investments.

Advanced Methods For Simple Personal Finance Tips

Tao Wei



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