



# Are you making every rupee count?

Small steps leading to a better life.



## Set Top 3 Goals

Start 2026 by listing your three big financial milestones for the year.



## The 50/30/20 Rule

Budget 50% for Needs, 30% for Wants and a non-negotiable 20% for Savings.



## The Pause Filter

Before any purchase, ask: "Is this essential, or just an impulse?"



## Automate Savings

Set up auto-transfers for RDs or SIPs to save before you have the chance to spend.



## Build a Safety Net

Prioritize an Emergency Fund covering 3–6 months of living expenses.