

IF YOU WANT TO REACH THE MILLION MARK, YOU NEED TO STAY

S.H.A.R.P.

WONDERING WHAT S.H.A.R.P. IS?



Save Each Penny:

Holding on to the money you got is more vital than earning more. So, save more, spend less, and fortify yourself in challenging times.

Tip: Shift your spending priorities.



Have A Budget:

Budgeting will help you figure out how much money you need every month. It will help you avoid overspending and focus on your goals.

Tip: Use the 50-20-30 rule to get a starting point. To know how it works, scan the QR code shared alongside.

Avoid Debt:

Instead of taking loans, put aside money every month and postpone your purchase. Buy with your own money later. (The Reverse EMI approach).

Tip: Along with saving goals, save for emergencies too.

Regular Investing:

Make regular investments a habit. It would help if you had the discipline to stay invested too.

Tip: Use Systematic Investment Plans (SIPs) to ensure investing every month.

Perform Periodic Reviews:

Know your performers and non-performers.

Tip: Seek professional help to know how often you should review and rebalance your portfolio.



Bottom Line: Wealth creation becomes easier when you are financially disciplined and practice good financial habits.