

WHAT NEXT?

The above calendar is a generic one. You can easily use it. However, don't forget to tailor it. And for that, you need to consider your milestones.

MILESTONES TO PLAN FOR IN A YEAR

1

YOUR CHILD'S SCHOOL FEES

This one is one of the most important payments you make. But ensure you try to spread out the burden on your salary.

2

YOUR INSURANCE PREMIUMS

Insurance premiums are usually quarterly, half-yearly or annual affairs. They can be an additional burden around the due date.

3

BIRTHDAYS AND ANNIVERSARIES

Don't forget to earmark money for special occasions. Gifts, parties and 'treats' can make a big hole in your wallet and ruin your financial plan.



Lengthy vacations can often cost a lot of money. Don't forget to save for one whether or not you have them planned.

4

VACATIONS

You earn to lead a good life. So you should spend a little on yourself, be it for entertainment, spa, or gourmet food. So long as you plan for them.

5

MONTHLY LUXURIES



*This content was created exclusively for UTI Swatantra

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