

Things to do: your money calendar



APRIL

Week 1

Review your investment portfolio



Week 2

Check if your Aadhar details are updated

Week 3

Prepare a monthly budget and stick to it

Week 4

Invest in a gold ETF this Akshaya Tritiya

MAY

Week 1

Create a will to ensure a hassle-free future for your family

Week 2

Ensure your computer's security if you transact online



Week 3

Assess your insurance needs and mitigate risks accordingly

Week 4

Start a SIP investments with your salary increment

JUNE

Week 1

Check if your home loan is at a competitive interest rate

Week 2

Pay advance tax

Week 3

Organise your financial documents and keep them safely in one place

Week 4

Invest your bonus amount at the earliest



JULY

Week 1

Take a step towards going cashless with an e-wallet app like BHIM



Week 3

Go for your annual health check up

Week 2

Consult a Chartered Accountant who can help you file taxes

Week 4

Top up your SIP investment

AUGUST

Week 1

Gift a SIP to your sibling on Raksha Bandhan

Week 2

Find out your risk appetite and asset allocation ratio

Week 3

Keep a check on the premium payment dates of your insurance policies

Week 4

Open an NPS account if required

SEPTEMBER

Week 1

Ensure your FDs are renewed, redeemed or reinvested

Week 2

Pay advance tax

Week 3

Keep your mobile banking app password secure

Week 4

Set up an education fund for your kids

OCTOBER

Week 1

Time for a half-yearly reassessment of your portfolio

Week 2

Link multiple mutual fund schemes of each AMC under one folio

Week 3

Invest in gold in Dhanteras

Week 4

Take health insurance for your parents

NOVEMBER

Week 1

Build an emergency fund



Week 3

Ensure ECS is set up in the same week as your salary credit

Week 2

Find out your CIBIL score if you are looking for a loan

Week 4

Contact a Financial Advisor to invest wisely

DECEMBER

Week 1

Change all your bank account passwords periodically



Week 3

Add a nominee for all your investments

Week 2

Pay advance tax

Week 4

Invest smartly to save tax

JANUARY

Week 1

Ensure a good mix of SIP and lump sum investments in Mutual Funds

Week 2

Make investments a part of your daily conversations

Week 3

List all your investments and share it with your loved ones

Week 4

Start a SIP for your dream home

FEBRUARY

Week 1

Download apps that can help you plan your finances

Week 2

Categorise your goals into short, medium and long term

Week 3

Review your insurance cover as you grow financially

Week 4

Contact your bank to open a PPF account

MARCH

Week 1

Make timely credit card payments to ensure a good CIBIL score

Week 3

Buy a Critical Illness and Personal Accident Plan

Week 2

Pay advance tax

Week 4

#DontJustSignHere... Ask, Research and Participate before investing