



Your Ultimate

FINANCIAL PLANNING

Guide

... Because Your Dreams Deserve to Be a Reality!



Hello Dreamer! 🙌

The first step towards achieving any goal is setting an intention. By downloading and reading this guide, you've already taken that step. Your intention to plan your finances and future goals is clear. Congratulations!

We know finances can feel overwhelming sometimes. EMIs, tax planning, investments... the list can seem endless. If you've ever felt confused or intimidated by money, you're in the right place now. We're here to help you take control of your finances and turn your dreams into reality.

We have curated this guide very carefully to help Indian families and individuals like you understand the essentials of financial planning in simple, actionable steps. This crisp yet comprehensive guide will help you create a roadmap for your financial future.

Think of this playbook as your companion – practical, easy to follow, and packed with tools, checklists, and tips that you can implement immediately. At any step, if you feel the need for a human guide to hold your hand, just book a free consultation call with our experts.

Happy Reading

Team S9 Financial Planners

● LOW AWARENESS

Financial Literacy Rate in India – **27%** (2019 survey)

Average Financial Fitness Score – **5.29 / 20**

** (Finnovate)

73% are **uninsured or underinsured**

People don't know enough to make informed financial decisions.

● UNPREPAREDNESS FOR FUTURE

Indians Unprepared for Retirement – **51%**

** (PGIM's Retirement Readiness Survey)

Affluent and HNIs Lack Emergency Fund – **40%**

** (Finnovate)

Affluent and HNIs Non-prepared for Taxes – **27%**

** (Finnovate)

Even the wealthy are not future-ready → crisis risk is high.

● MISMANAGEMENT OF CURRENT FUNDS

Debt Free Indians – **38% only** → means **62% are** under debt pressure

Low tax planning readiness (overlaps, but also indicates poor fund allocation)

Current money handling is inefficient, leading to long-term financial stress.

NOTE

To be honest, what we see in real life, the situation of financial literacy and financial preparedness among Indians is way more concerning than what these data show.

SHALL WE CHECK WHERE YOU STAND?

Your financial self-check

Take this quick self-check. Answer honestly Yes or No .

Do I track my monthly income and expenses?

Do I have at least 3-6 months of living expenses saved as an emergency fund?

Do I have adequate health insurance for myself and my family?

Do I have life insurance that covers at least 10-15 times my annual income?

Am I free from high-interest debt (like credit card balances)?

Do I regularly invest (e.g., SIPs, mutual funds, etc.) toward my future goals?

Do I have a retirement plan in place?

Do I review my tax planning beyond just Section 80C?

Do I have a written list of short-term and long-term financial goals?

Do I update/review my financial plan at least once a year?

HOW DID YOU DO?

8-10 Yes: Great job! You're on track – you just need consistency and fine-tuning.

5-7 Yes: You're doing some things right, but there's room to strengthen your plan.

0-4 Yes: Don't worry – most people in India are in this range. The good news? You're starting today.

If you found yourself saying **“No”** more than a few times, you're not alone. Most Indian families struggle with the same gaps. The key is not to feel guilty.

THE KEY IS TO START.

This playbook is here to help you move from **“I should”** to **“I did.”** And remember, you don't have to figure it all out alone.

If you'd like a personalised **Financial Fitness Scorecard** with clear next steps, [book a free consultation](#) with our experts at [S9 Financial Planners](#).



The



Steps to

**FINANCIAL
FREEDOM**

STEP 1: KNOW WHERE YOU STAND (YOUR MONEY REALITY CHECK)

Imagine planning a road trip without knowing where you're starting from. Sounds impossible, right? Financial planning works the same way. Before you think about goals, investments, or tax-saving tricks, you need a clear picture of your current financial position.

This step is about taking stock – income, expenses, assets, and liabilities. Most families underestimate how much they spend each month or overestimate their savings. Getting the real numbers in front of you (even if they scare you a little) is the foundation of financial planning.

Quick Action (Checklist):

- Write down your monthly income (salary, business, rent, etc.).
- Track all fixed expenses (EMIs, bills, groceries, school fees).
- List your current savings & investments.
- Note down outstanding loans and debts.
- Review your existing insurance policies (health, life, vehicle).



Takeaway:

“Clarity is power. Once you know your true financial position, every next step becomes easier.”

STEP 2: DEFINE YOUR DREAMS (TURN GOALS INTO NUMBERS)

Think of your financial goals like destinations on a road trip. You wouldn't just say, "I want to travel someday." You'd pick Goa, Manali, or maybe Europe. Money works the same way. A vague goal like "I want to save" won't take you anywhere. But a clear goal like "I want ₹15 lakh for my child's education in 10 years" gives you a destination and a timeline. Your dreams – whether it's a new home, children's education, early retirement, or world travel – need to be translated into specific, measurable financial goals. That's how dreams turn into plans.

Quick Action (Checklist):

- Write down 3-5 short-term goals (1-3 years).
- Write down 3-5 long-term goals (5+ years).
- Put a number and timeline against each goal (e.g., ₹30 lakh for retirement corpus by 2045).
- Prioritize them – what matters most?



Takeaway:

"A dream written down with numbers and dates becomes a plan. That's the power of goal setting."

STEP 3: BUILD YOUR SAFETY NET (PROTECT BEFORE YOU GROW)

Picture building a house. Would you start with the walls and roof without a foundation? Probably not. Similarly, before you think about wealth creation, you need protection so one unexpected event doesn't bring your whole plan crashing down.

Your financial safety net includes an emergency fund, health insurance, and life insurance. Without these, you're always one hospital bill or job loss away from losing years of progress.

Quick Action (Checklist):

- Emergency Fund: Do you have 3-6 months of living expenses saved?
- Health Insurance: Does your policy cover all family members adequately?
- Life Insurance: Is your coverage at least 10-15 times your annual income?
- Other Covers: Vehicle insurance, home insurance (if needed).



Takeaway:

"Before you grow your wealth, protect it. A strong safety net keeps your dreams safe."

STEP 4: MAKE YOUR MONEY WORK (INVEST SMARTLY)

Once your safety net is in place, it's time to grow. Here's the secret: money left idle in a savings account loses value because of inflation. To achieve your goals, your money needs to work harder than you do.

Investing isn't about chasing the latest stock tip or crypto hype. It's about discipline, diversification, and aligning investments with your goals. For most Indian families, mutual funds, SIPs, and a balanced mix of assets (equity, debt, gold, real estate) work beautifully.

Quick Action (Checklist):

- Start a SIP for each long-term goal.
- Keep investments diversified (don't put all eggs in one basket).
- Match investment type with goal: equity for long-term, debt/fixed-income for short-term.
- Review risk profile: are you conservative, moderate, or aggressive?



Takeaway:

"Don't work harder for money. Make money work harder for you."

STEP 5: REVIEW & REFINE (STAY ON TRACK)

Financial planning isn't a one-time activity. Life changes — you may switch jobs, get married, have children, or face unexpected expenses. Your plan needs to evolve with you. Think of it like an annual health check-up. A yearly review of your finances ensures you're still on track to meet your goals. It also helps you fix mistakes early instead of letting them grow.

Quick Action (Checklist):

- Review your goals once a year.
- Rebalance investments if one asset class grows too big.
- Update insurance coverage as your responsibilities change.
- Revisit your emergency fund — still adequate?
- Track your net worth annually.



Takeaway:

“Consistency beats intensity. A regular review keeps your financial journey on the right road.”

CLOSING RECAP

Financial freedom is not a one-time destination. It's a journey of small, smart steps taken consistently. You've already taken the first step by starting this guide. Now, put these 5 steps into practice, and if you'd like a trusted companion for the journey, we at [S9 Financial Planners](#) are here to guide you.



QUICK WINS CHECKLIST

(Do these in the next 7 days – small steps, big clarity)

MONEY BASICS

- Log into your bank app and download your last month's statement.
- Circle your top 3 biggest spending categories.
- Cancel or pause one subscription you rarely use.

SAFETY NET

- Open your health insurance policy and check the coverage amount.
- Save your insurer's emergency helpline number in your phone.
- Move ₹1,000-₹5,000 into a separate savings account – start (or top up) your emergency fund today.

GOALS & PLANNING

- Write down one short-term goal (next 1-2 years) and one long-term goal (5+ years).
- Use any free SIP calculator online to check how much you need to invest monthly for the long-term goal.
- Set up an auto-debit SIP/recurring deposit (even ₹500 is enough to begin).

(Cont...)

QUICK WINS CHECKLIST

(Do these in the next 7 days – small steps, big clarity)

SMART MOVES

- Log into your netbanking/credit card app and note your total outstanding debt.
- Make an extra payment of at least ₹500 towards the highest-interest loan or card.
- Create a folder (digital or physical) titled "Tax Docs 2024-25" and add your latest Form 16 or major receipts.

Each of these tasks takes less than 10 minutes.

Do a few today, and you've already taken charge of your money.

Need help customizing this checklist for your goals?

BOOK A FREE 30-MIN CONSULTATION

WITH S9 FINANCIAL PLANNERS.



Financial Planners



VOICES OF TRUST

Magesh S
Local Guide · 17 reviews

★★★★★ 5 years ago

Had a fruitful discussion with Gaurav of S9. All my queries related to financial planning, investment, retirement, insurance and asset classes were clarified to my satisfaction. Also very flexible with time. Conversation and approach was very customer friendly. Would strongly recommend anyone looking for second opinion on finance to go for it. The time allotted and the fee fully justified. Good luck and All the best Team S9.

Siddharth Sekhar
Local Guide · 70 reviews · 514 photos

★★★★★ 7 years ago

Finance was always a daunting task for me. I didn't know where to begin or what to do with finance.

S9 Financial planners did everything – with almost no time or effort for me! The best part was that I could completely trust their team to advise me with all things related to finance. Following their advise closed 80% of my loans, thus allowing me to invest the money into useful schemes. All thanks to S9 Team.

Bhupesh Mali
4 reviews

★★★★★ 5 years ago

I am happy with service provided by S9 Financial planners. Whenever I come with any investment thought first I contact to #Urmila Singh , She is very professional as the way she explain about investment strategies. She also explain and guide me in Health insurance and term insurance . I really thanks to Urmila for financial planning .

Positive

Responsiveness, Quality, Professionalism

Prakash Thalya
2 reviews

★★★★★ 8 years ago

I am undergoing a phenomenal experience and exposure through s9 financial planners about the financial discipline. Financial planning is one topic / aspect which is not taught anywhere, either in schools or even when we start our professional career. Gaurav and his team are doing an excellent job of educating the needy people about streamlining their finances that will help them to fulfill their dreams. Well done ! Gaurav and Team ! Keep doing the good job.

Harjyot Singh Pandher
3 reviews

★★★★★ 6 months ago

I recently had the opportunity of interacting with Ms Urmila Singh, CEO, S9 Financial Planners. At the very onset I realised that I had knocked the right door. The professionalism which Ms Urmila displayed during the session was impressive. She explained me my financial state, the goals I need to fix, and the way to attain the same, in an explicit manner. With the assurance given by Ms Urmila, I find my finances in safe & expert hands at S9 Financial Planners. Therefore, I am also looking at a long association with the S9 team, having Ms Urmila in the lead. Overall, it was a great experience, and I shall highly recommend S9 Financial Planners to everybody looking for a trustworthy and knowledgeable financial advisor firm.

Anant Prabu
2 reviews

★★★★★ 10 months ago

My association with S9 started in 2018 and has been very successful so far. Urmila Singh is my go-to person and has been extremely helpful & handled my account very cautiously whilst trying to get me the best returns possible. She always makes herself available and gets the job done. With her around I've not had a situation to worry about and she's always been proactive to flag new opportunities and engage in a healthy financial conversation. On the whole, my experience with S9 & Urmila has been rock solid and I look forward to a long lasting relationship.

Lijo Davis
2 reviews · 3 photos

★★★★★ 4 years ago

I started my relationship with S9 in 2017. Met Urmila from the S9 team who is one of the best financial planners I have met and glad I did. A good turning point for me specially for someone who didn't understand financial planning at all. She is the most calm and patient person who took some time to understand my financial goals and personal struggles and then come back with a solid plan for investments and financial future which I was comfortable with. One of the best decisions I made and it really helped me during a time of a personal crisis. Unfortunately due to certain personal realignments had to end the relationship with them in 2020, but even after that the Urmila and S9 team has been extremely responsive and instantly help with my queries and doubt. I am looking forward to start the relationship with them again when things are better. till then I would like to wish Urmila and the S9 team all the best and wishing them a great future.

Positive

Responsiveness, Quality, Professionalism, Value

VOICES OF TRUST



Rajshri Salvi
2 reviews

★★★★★ 7 years ago

I am using S9 financial services for a few years now and I am quite happy with their work. Their guidance, prompt customer service and the ease of communication are a few of the things I like about them.



Harjyot Singh Pandher
3 reviews

★★★★★ 6 months ago

I recently had the opportunity of interacting with Ms Urmila Singh, CEO, S9 Financial Planners. At the very onset I realised that I had knocked the right door. The professionalism which Ms Urmila displayed during the session was impressive. She explained me my financial state, the goals I need to fix, and the way to attain the same, in an explicit manner. With the assurance given by Ms Urmila, I find my finances in safe & expert hands at S9 Financial Planners. Therefore, I am also looking at a long association with the S9 team, having Ms Urmila in the lead. Overall, it was a great experience, and I shall highly recommend S9 Financial Planners to everybody looking for a trustworthy and knowledgeable financial advisor firm.



pooja veturi
Local Guide · 11 reviews

★★★★★ 10 months ago

I have been closely associated with S9 for the past 1 year. Urmila has been handling our investments with due diligence and extreme care. She is definitely someone I would recommend having a conversation with if you are looking to make your first investment. She is both cautious, takes into consideration all your needs and provides good guidance. Always proactive & willing to propose new investment ideas.



Akshay More
Local Guide · 33 reviews

★★★★★ 3 years ago

For individuals who need direction and understanding about their goals and managing, this is the best place to be in. Their cfp, Urmila, was very knowledgeable and helpful throughout the process. Not only they try to understand your profile, they also suggest adequate and necessary advice. Highly recommended!



Hover to react



Nihar Nandan Goswami
4 reviews

★★★★★ 10 months ago

It all started in early 2018, we had recently returned to Mumbai with our new born child from the UK where we lived for a few years for work. Life for me and my wife were like earn and spend as required for essential things and as we liked it. We mostly relied on fixed deposits and savings, we had no systematic investments and no contingency either, and unfortunately being technically educated our financial literacy was really poor. I was looking for someone who can help us as we were not sure where to start from our situation then and with new responsibilities we couldn't delay further. Initially I was not sure if a professional financial advisor is required for a salaried person and it's a myth that they are meant for large enterprises and business people with lots of money.

This changed entirely from the very first day we contacted S9 and met Prasad and Urmila in S9 Mulund's office. I immediately realised why we need to consult a professional financial advisor no matter how intelligent we think we are, and I regret having not done any such planning for too long a time. Surprisingly we both were earning for many years and couldn't recall where the cash had gone.

Urmila, Prasad and the S9 family soon became our true trustworthy friend and guide for all our financial planning and decisions, and we must say our relationship for over 7 years now has grown and bloomed. S9 helped us to have clear financial priorities and vision for wealth growth, and we could save our corpus to buy our first dream home in Mumbai in 2022 with proper planning as recommended by S9. We are fully satisfied with S9 services and specially Urmila and Prasad has been a great motivation and guide for us to continue our financial journey to achieve all future goals. We relocated to the UK in early 2023 and Urmila and Prasad has been greatly assisting us with our changing financial needs and goals as a NRI, we look forward to our associations to grow even stronger.

Specially we would like to highly recommend Urmila and Prasad as a trustworthy and reliable financial advisor.

Thank you S9 financials again.



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