FREE GUIDE

Map your financial goals, identify gaps, and define your action steps.

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How to Use This Workbook

Complete each section honestly. This is a private document — the more accurate your inputs, the more powerful your financial plan will be. Share this with Simi Agarwal during your consultation for a personalised strategy session.

SECTION A: PERSONAL FINANCIAL SNAPSHOT

Monthly Income (Net of Tax)

Income Source	Amount (Rs.)
Primary salary / business income	Rs. ________________
Rental income	Rs. ________________
Other income (dividends, interest, etc.)	Rs. ________________
TOTAL MONTHLY INCOME	Rs. ________________

Monthly Fixed Expenses

Expense	Amount (Rs.)
Home loan EMI / Rent	Rs. ________________
Car loan EMI	Rs. ________________
Other loan EMIs	Rs. ________________
Insurance premiums	Rs. ________________
TOTAL FIXED EXPENSES	Rs. ________________

Monthly Variable Expenses

Expense	Amount (Rs.)
Household / Groceries	Rs. ________________
Education (children)	Rs. ________________
Lifestyle / Dining / Entertainment	Rs. ________________
Travel	Rs. ________________

Expense	Amount (Rs.)
Medical / Healthcare	Rs. _______________
TOTAL VARIABLE EXPENSES	Rs. _______________

Monthly Surplus = Total Income — (Fixed + Variable) = Rs. _______________

SECTION B: ASSET INVENTORY

Asset Type	Current Value (Rs.)	Approx. Annual Return
Bank savings / FDs	Rs. _______________	____%
Mutual Funds	Rs. _______________	____%
Stocks / Direct Equity	Rs. _______________	____%
PPF / EPF / NPS	Rs. _______________	____%
Real Estate	Rs. _______________	____%
Gold / Jewellery	Rs. _______________	____%
Business Value (if applicable)	Rs. _______________	____%
TOTAL ASSETS	Rs. _______________	

SECTION C: LIABILITY INVENTORY

Liability	Outstanding (Rs.)	Rate (%)	EMI (Rs.)
Home Loan	Rs. _______________	____%	Rs. ___________
Car Loan	Rs. _______________	____%	Rs. ___________
Personal Loan	Rs. _______________	____%	Rs. ___________
Credit Card Outstanding	Rs. _______________	____%	Rs. ___________
Business Loan	Rs. _______________	____%	Rs. ___________
TOTAL LIABILITIES	Rs. _______________		

NET WORTH = Total Assets — Total Liabilities = Rs. _______________

SECTION D: INSURANCE COVERAGE REVIEW

Cover Type	Current Cover	Annual Premium (Rs.)	Adequate ?
Life Insurance (Term)	Rs. _______________	______	__ / No
Health Insurance (Family)	Rs. _______________	______	__ / No
Critical Illness	Rs. _______________	______	__ / No
Personal Accident	Rs. _______________	______	__ / No

Life cover needed = 15–20x annual income Health cover needed = Minimum Rs.25L family floater + super top-up

SECTION E: FINANCIAL GOALS PLANNER

Goal	Target Amount	Timeline	Monthly SIP Needed
Children's Education	Rs. _______________	__ years	Rs. ___________
Children's Marriage	Rs. _______________	__ years	Rs. ___________
Home Purchase / Upgrade	Rs. _______________	__ years	Rs. ___________
Retirement Corpus	Rs. _______________	__ years	Rs. ___________
International Travel	Rs. _______________	__ years	Rs. ___________
Business Expansion	Rs. _______________	__ years	Rs. ___________
Other Goal	Rs. _______________	__ years	Rs. ___________

SECTION F: GAP ANALYSIS

Monthly surplus available: Rs. ________________

Total monthly SIPs needed: Rs. ________________

Monthly Gap (Surplus minus SIPs): Rs. ________________

If gap is negative: review expenses or plan to increase income If gap is positive: accelerate goals or build an additional wealth buffer

SECTION G: 90-DAY ACTION PLAN

Priority	Action	Target Deadline
1	Buy / increase term life insurance	__ / __ / ____
2	Increase health cover to Rs.25L+	__ / __ / ____
3	Build 3-month emergency fund	__ / __ / ____
4	Start goal-based SIPs	__ / __ / ____
5	Update nominations on all accounts	__ / __ / ____
6	Draft or update Will	__ / __ / ____
7	Exit underperforming investments	__ / __ / ____
8	Schedule annual financial planning review	__ / __ / ____

Completed your workbook? Share it with Simi Agarwal for a personalised financial planning consultation. We will build your complete strategy together.

Schedule a Call
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