

BUDGET WISELY

Write Your Income:

Pension, savings, rent, etc.

List Your Expenses:

Fixed: Rent, medicines, bills

Variable: Food, transport, gifts



Track Daily:

Small notebook or simple app
(like 'Money' or 'Spending Tracker')

Save Every Month:

Set a goal (e.g. ₹ 500/month)

Review Weekly:

Check if you are overspending

PLAN YOUR LEGACY

Make a Will

Clearly mention who gets what

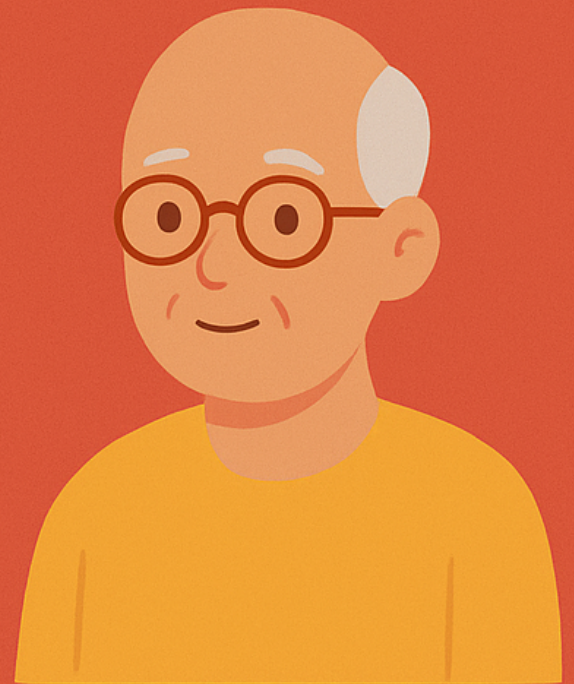
SAFE INVESTMENTS

Good Options:

- Senior Citizens Savings Scheme (SCSS)
- Post Office Monthly Income Scheme (MIS)
- Fixed Deposits (FDs)
- RBI Bonds

Avoid:

- 'Double your money' promises
- Unknown companies



Tips:

- Mix different investments
- Reinvest matured money smartly
- Consult family or bank advisors

STAY SAFE FROM SCAMS

Never Share:

- Onee OTPs, PINs, passwords

Beware:

- Calls asking for money
- Emails about prizes or urgent updates

Tips:

- Use strong passwords
- Update your phone apps
- Consult family or bank advisors



HEALTH & EMERGENCIES

Keep Medical Bills:

- Helps for insurance and budgeting

Get Good Insurance:

- Covers hospital stay and treatment

Save for Health:

- Small fixed savings every month



Organize Documents:

- PM-JAY (Ayushman Bharat)
- local health centers

PLAN YOUR LEGACY

Make a Will:

- Clearly mention who gets what

Know the Difference:

- Nominee = caretaker, not always heir
- Power of Attorney: Appoint someone trusted



Store Documents Safely:

- With a family member or in a locker

Be Careful:

- Never sign papers without reading or advice