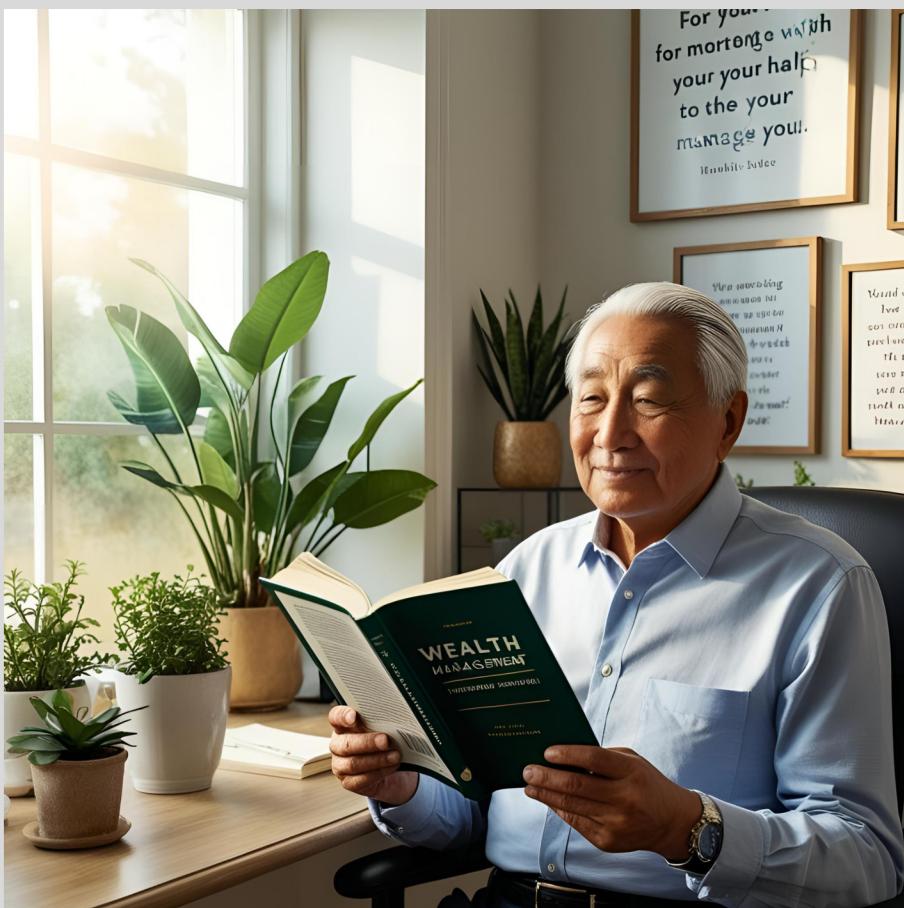


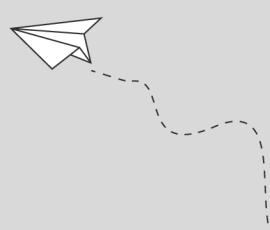


The Financial Freedom Checklist

by Taresh Bhatia
CERTIFIED FINANCIAL PLANNER™
Founder – The Richness Academy



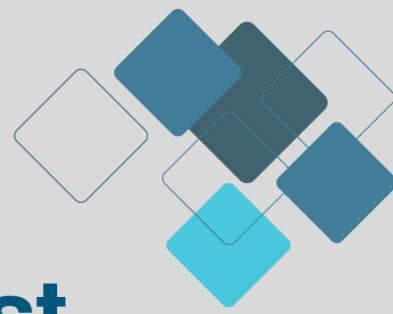
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Financial Assessment

- I have calculated my monthly household expenses, adjusted for inflation.
- I know the total amount of liabilities I need to clear, including home, car, and personal loans.
- I've listed my long-term financial goals, such as retirement, child's education, and marriage.
- I've calculated my Financial Freedom Fund—the exact amount I need to stop working for money.
- I have reviewed my current financial assets, including FDs, PPF, Mutual Funds, and Gold.
- I know the deficit between my current assets and my Freedom Fund goal

Investment Strategy

- I've started a Systematic Investment Plan (SIP) to bridge the gap.
- I invest regularly in Equity Mutual Funds with a long-term horizon.
- I understand risk and return tradeoffs and invest accordingly.
- I've created an emergency fund to cover at least 6 months of expenses.

Mindset and Monitoring

- I've adopted the Richness Mindset™ to guide my financial decisions.
- I monitor my portfolio and update goals every year.
- I have a plan to pay off all EMIs and build parallel passive income.
- I've downloaded and am actively using The Richness Academy App.

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