

2025

FINANCIAL ROADMAP A LANE TO WEALTH

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Chapter 1

Why a Financial Roadmap for 2025?

Context of Financial Planning:

The financial world is constantly evolving—rising inflation, Increasing lifespan, Nuclear families, Higher possibilities of old age life without children nearby highlight the need for individuals to have a robust financial plan.

Why 2025 is the Year to Start:

New opportunities in investments, government policies, and emerging sectors make 2025 ideal for creating wealth.

Mindset for Success:

Shifting focus from saving what is left to creating wealth as a priority.

Action Step:

Reflect on your current financial situation and ask:

- 1) What did I do right financially so far ?
- 2) What I could have done differently in my personal finance so far?
- 3) Where do I want to be financially in 2025?

Chapter 2

Assessing Your Financial Health

FINANCIAL CHECK-UP ESSENTIALS:

Income vs. Expenses:

Analyse monthly cash flow.

Debt Situation:

Identify high-interest loans (credit cards, personal loans).

Savings Status:

Emergency funds, short-term and long-term savings.

Investment Performance:

Review your current investments and returns.

Key Metrics to Track:

Net Worth = Total Assets – Total Liabilities.

Debt-to-Income Ratio (ideally under 30%).

Monthly Savings Rate (target at least 20%).

Expense to Income Ratio (Ideally under 50%)

Tools & Resources:

Financial tracking apps.

Excel templates for budgeting and debt tracking.

Action Step:

Use a financial health checklist to assess gaps and set priorities or ask us for **FREE** cash flow template.

Chapter 3

Goal Setting

TURNING DREAMS INTO TANGIBLE TARGETS

The Power of Financial Goals:

Goals provide clarity, motivation, and a roadmap for action.

Short-Term Goals (1-2 years):

Building an emergency fund, paying off credit card debt, starting investments.

Mid-Term Goals (3-7 years):

Buying a home, funding children's education, expanding investments.

Long-Term Goals (10+ years):

Retirement corpus, wealth creation, leaving a financial legacy.

Framework for Success:

Use the SMART Goals technique: Specific, Measurable, Achievable, Relevant, Time-Bound.

Action Step:

Create a "Financial Vision Board" that visualizes your goals and motivates you.

Chapter 4

Building a Robust Investment Portfolio for 2025

UNDERSTANDING INVESTMENTS

Asset Classes:

Equity: Mutual funds, stocks, index funds.

Debt: Fixed deposits, bonds, PPF.

Real Estate: Long-term appreciation.

Alternatives: Gold, PMS (Portfolio Management Services).

Why Diversification Matters:

Balancing risk and reward through a mix of asset classes.

Investment Strategies for 2025:

Start SIPs for compounding growth.

If you have lumpsum money to invest for long term goals, don't time the market just invest in one go or 50% lumpsum and remaining in 6 months.

Diversify globally through mutual funds if you have a big portfolio

Beginner Tip:

Avoid emotional investing; focus on long-term wealth creation.

Action Step:

Long term goal 5-6 years and above – Invest 100% in Equity, Short term goal 6 months to 2 years – Invest 100% in Debt.

Chapter 5

Managing Risk

INSURANCE AND EMERGENCY FUNDS

The Role of Safety Nets:

Without insurance and savings, one unexpected event can derail your financial goals.

Emergency Fund Essentials:

Save 6-12 months of expenses in a liquid funds, Arbitrage funds or fixed deposits.

Types of Insurance:

Life Insurance: Term plans over expensive endowment plans.

Health Insurance: Adequate cover for family.

Critical Illness and Accident Cover: Protecting future income.

How Much Coverage is Enough?

Life cover = 200X of Monthly Income

Health cover = Minimum 25 Lacs

Action Step:

Calculate your emergency fund and identify insurance gaps.

Chapter 6

Retirement Planning

THE PATH TO FINANCIAL FREEDOM

Why Start Early:

The magic of compounding amplifies your wealth when you start young.

Steps to Build a Retirement Corpus:

Define your retirement goals
(age, lifestyle, expenses).

Estimate the required corpus using retirement calculators.

Invest consistently through SIPs in equity for long-term growth.

Retirement Tools:

National Pension Scheme (**NPS**).

Mutual funds (**Equity and Balanced Funds**).

EPF and PPF for tax-efficient savings.

Securing Your Legacy:

Plan estate distribution through wills and trusts.

Action Step:

Use an online retirement calculator to set a monthly SIP target or better sit with a Professional who can help you arrive at a right corpus instead of myth of creating big corpus.

Chapter 7

Creating Your 2025 Financial Action Plan

Breaking Down Your Plan: A 12-month roadmap to financial success:

January–March:

Set goals, conduct a financial health check, start SIPs.

April–June:

Build an emergency fund, review insurance policies.

July–September:

Diversify investments, explore new opportunities.

October–December:

Review progress, adjust goals for 2026.

Monthly Habits for Wealth Creation:

Automate savings and investments.

Regular Review Meeting with your wealth manager
once a year or twice a year.

Cut unnecessary expenses using **the 50/30/20 rule**.

Staying Accountable:

Use a financial journal.

Partner with a financial coach or advisor.

CONCLUSION

Your Journey Towards Wealth in 2025

Key Takeaways:

Importance of assessing, setting goals, and planning for the future.

Steps to achieve financial security and freedom.

Encouragement:

Success is the result of consistent efforts. Start small, stay disciplined, and watch your wealth grow.

Take the first step today—
your future self will thank you.





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