AARAMBH

Long-Term Wealth Building Roadmap

Learn Plan Protect Invest Review.

A practical framework for building financial resilience over years, not weeks.

LEARN Understand the basics	THINK Compare risks and choices	ACT Use official channels

Educational resource • Simple language • No product endorsement

Important: This booklet is for education only. Financial products, rates, eligibility, rules and scheme terms can change. Verify current information from official sources before acting.

The Guide

1. Build the Foundation

Track income and essential spending. Build an emergency reserve suited to your household situation.

Control high-cost debt and protect important risks through appropriate insurance.

2. Set Goals

Separate short-, medium- and long-term goals. Give each goal an amount and time horizon.

Your investment choice should follow the goal, not the other way around.

3. Invest and Review

Choose regulated products that match your risk capacity and time horizon. Diversification can reduce concentration risk but cannot eliminate market risk.

Review periodically. Avoid making major decisions based on rumours, social-media tips or short-term market movements.

Remember

A durable plan combines saving, protection, debt management and appropriate investing.

Your Action Checklist

Use this page during a workshop or at home. Tick each item only when you understand it.

- Create a monthly budget.
- Build emergency savings.
- List current debts and interest rates.
- Write three financial goals.
- Match each goal to a suitable time horizon.
- Review once or twice a year.

Questions to Ask Before You Act

1	What exactly am I buying, joining, borrowing or authorizing?
2	What could go wrong, and what would I lose?
3	What are the fees, penalties, exclusions or conditions?
4	Who regulates or officially administers this product/scheme?
5	Where can I verify the information independently?

My Notes

Quick Questions & Trusted Sources

Is wealth building only about investing?

No. Saving, earning, debt management, insurance, tax awareness and investing all play a role.

Should everyone invest in the stock market?

No. Products should match the person's goals, risk capacity, knowledge and time horizon.

How can I avoid chasing quick returns?

Set written goals, diversify appropriately, use regulated products and avoid promises of guaranteed or unrealistic returns.

Trusted starting points

• SEBI Investor — Financial Planning Guide and investor education resources.

Aarambh Note

Aarambh creates simple educational resources to help families and communities understand important financial and digital topics. This booklet does not provide personalized financial, legal, tax or insurance advice and does not endorse any product, provider or scheme.

For current rules, rates, eligibility and official application processes, always check the relevant government, regulator, bank, insurer or other official source.