THE INDIAN HOUSEHOLD GUIDE · 2026

Money *Made* Simple



A Practical Guide to Budgeting, Saving, Insurance and Investing for Indian Households

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Introduction

Almost nobody is taught how money works at home or at school. We pick it up in pieces: a parent who never discussed the household budget, a friend who swears by one scheme, a relative who warns against all of them, and a flood of videos promising quick riches. The result is that many capable, hard-working people feel quietly anxious about money, even when they earn well.

This book is meant to replace that patchwork with one clear path. It is written for Indian households: salaried people and the self-employed, young professionals and parents, couples starting out and families supporting several generations. It does not assume any background. If you can read a bank statement and use a phone, you can use this book.

Why this matters now

India's retail investing habit has grown strongly. According to the Association of Mutual Funds in India (AMFI), monthly contributions through systematic investment plans, usually called SIPs, reached a record ₹32,490 crore in September 2026. Millions of households are now putting aside a fixed amount every month. That is encouraging, but it also means a great many people are investing before they have the basics in place: a budget, an emergency fund and adequate insurance. A record number does not tell you what is right for your own family. The aim here is to help you build the foundation first, so that every investment sits on solid ground.

> *Wealth is rarely built by one brilliant decision. It is built by a few sensible ones repeated for years.*

How the book is organised

The eleven chapters follow the order in which most households should tackle their finances. First comes mindset, because beliefs shape behaviour. Then you measure where you stand, build a budget, create an emergency fund, tidy your banking, handle debt, and add insurance. Only after that do we turn to investing, goals and retirement. The final chapter is about the people around you, because money is a family matter.

Each chapter contains short sections, worked examples, a case study, a checklist or step-by-step guide, and a key takeaways box. At the back you will find worksheets, a 30-day action plan and a list of official resources. You do not need to read it all at once. Read a chapter, do the small exercise, and move on when you are ready.

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HOW TO USE THIS BOOK

Keep a notebook or a spreadsheet beside you. Every chapter ends with a task of about thirty minutes. Doing the tasks matters more than reading quickly.

A note on examples

The people in our case studies are fictional composites created to illustrate ideas. Their names and numbers are invented for teaching and do not describe real individuals. Any figures such as interest rates, tax limits or fees are used as simple illustrations only. They change over time and differ between providers, so always check the latest details with the bank, insurer, regulator or government website concerned.

IMPORTANT

This is general education, not personalised advice. Your circumstances are unique. For decisions about investments, tax, insurance or legal matters, speak with a qualified and, where required, registered professional.

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CHAPTER 1

Your Money Mindset

Beliefs, habits and the family stories that shape every rupee



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Money is emotional before it is mathematical

Ask people why they do not save more and most will mention income. Look closer and you often find something else: habit, fear, pride, or a belief picked up in childhood. A household that lived through tight months may treat any spare rupee as something to spend quickly before it disappears. Another that was told that "investing is gambling" may keep every rupee in a savings account for decades. Neither is stupid. Both are following a script written long ago.

Spreadsheets cannot fix a script. Before we touch a single number, it helps to see yours clearly. That is the purpose of this chapter.

Four common money scripts

Researchers who study financial behaviour often describe recurring patterns in how people think about money. The labels below are our own simplified versions, not a clinical test, but you may recognise yourself in one or two.

Script	What it sounds like	Typical risk	Helpful correction
The Avoider	"I will look at it later."	Missed bills, no plan	A fixed monthly money hour
The Spender	"Life is short."	Little saved for emergencies	Automate saving on payday
The Hoarder	"Never touch the savings."	Cash that loses buying power over time	Define goals so money has a job
The Status Keeper	"What will people think?"	Overspending on weddings, gadgets, cars	Decide your own priorities in writing

Where did your script come from?

Take ten minutes and write answers to three questions. What did your parents or elders say about money when you were young? What was the biggest money worry you saw at home? What is one belief about money you hold that you have never tested? Seeing these on paper removes much of their power. You are no longer obeying them; you are examining them.

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CASE STUDY: MEERA AND THE EMPTY MONTH

Meera, a fictional 29-year-old designer in Pune, earned a comfortable salary but reached the end of every month with almost nothing left. When she wrote down her childhood memories, she remembered her father rushing to spend cash the day it arrived, because relatives would ask for loans if they knew he had any. Her habit of spending quickly was, in part, a protective instinct from another time.

Understanding this did not change her income, but it changed her approach. She opened a separate account for savings that her relatives could not see, set an automatic transfer on salary day, and found that the month-end panic eased within two months.

The difference between rich and wealthy

Income is what comes in. Wealth is what stays. A person can earn a high salary and own very little, while another with a modest income quietly builds security. In India, this gap is often hidden behind visible spending such as cars, clothes and celebrations. What you can see of others tells you what they spent, not what they own.

A more useful measure is how many months you could live without a salary. Someone who can last six months is far more secure than someone who earns twice as much but could not manage two weeks. We will return to this measure in the next chapter.

> *What others spend is visible. What they own is not. Compare yourself to your own plan.*

Three beliefs worth replacing

"I will start when I earn more"

Habits do not scale automatically with income. Those who save nothing at a lower income frequently save nothing at a higher one, because spending expands to fill the space. Starting small trains the behaviour. Even ₹500 a month sets the pattern, and you can raise it with every salary revision.

"Investing is only for experts"

Investing involves risk, and some products are complicated. However, the basic habit of putting regular amounts into diversified, regulated options is open to anyone. You do not need to predict markets. You need to understand a few ideas, which Chapter 8 explains, and then stay consistent.

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