



5 Financial Resolution for the New Year 2023

Sample





Success is the sum of small efforts,
repeated day in and day out.

Sample

- Robert Collier



**As we enter into the new year, it is time to reset our priorities.
Here are 5 financial resolutions worth considering for the year
2023.**

Save more

Savings create wealth. Income doesn't. Save more to become financially free. One good way is to set up a minimum savings rate against your income.



Control your debt

When your money works for you, you benefit. When you are servicing your loan, it works the other way round. Do not live on debt. Home loan may not be so bad because you are creating an asset against it. But for other kind of loans, think twice.



Adjust your asset allocation

A new year is a good time to review your overall asset allocation as per your risk profile and age.



Do not over diversify

Diversification is important but if you over-diversify, it works negatively for your portfolio. A lot of investment options will seek your attention. Resist the urge to jump on every investment opportunity that comes your way.



Increase your sip

Reassess your surplus and increase your SIP investments. Stretch a little more if you have to. It is the best thing you can do to create wealth.



H A P P Y

new
Sample
year

2023

Mutual Fund Investments are subject to market risk.
Please read the scheme related documents carefully before investing.

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