

From Navratri Celebrations to Dussehra Victory: Financial Habits to Follow

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Dussehra is more than simply a celebration of victory and new beginnings, it's also an ideal time to reflect on our financial situation. Just like Lord Rama's victory over Ravana symbolises the triumph of good over evil by making disciplined financial habits, you can lead to long-term wealth and lasting happiness. This festive season plan well so you can carve a victory path to financial success that lasts far beyond the celebrations.

However, the festive season, with its celebrations and tempting offers, can sometimes challenge even the most disciplined financial plans. Vishal Dhawan, CEO and founder of Plan Ahead Wealth Advisors and a SEBI-registered advisor, notes that spending during the festive season carries some dangers.

He said, "Considering the significant marketing budgets during festive seasons, there is a real risk of losing sight of long-term goals and overspending on short-term lifestyle choices. The easier availability of credit further increases the likelihood that families prioritise immediate desires, like vehicle upgrades or travel, over important long-term goals such as retirement or children's higher education." With these risks in mind, follow nine financial habits to stay disciplined this festive season.

9 Habits to Build This Dusshera

Set Your Financial Intentions

Navratri marks the start of a festive period focused on renewal and growth while celebrating new beginnings. Similarly, begin your financial journey by setting specific short- and long-term goals. Determine how much to save, invest, and set aside for necessary expenses. Clear objectives ensure that your financial decisions are thoughtful and consistent with your long-term goals.

Track Your Expenses

Awareness is key during Navratri and in finances alike. Always track your purchases, from groceries to festive shopping, so that you can identify areas where you can save and redirect funds toward investments. Vishal said, "By keeping a daily expense tracker aligned with a family budget, it's possible to manage festive spending wisely and balance short-term and long-term financial goals."

Plan a Budget

Careful planning makes both festivals and finances more enjoyable. Plan your earnings and expenses, setting aside money for investments, savings, essentials and some festivals indulgences. Following a budget keeps your financial path in line with your larger objectives, avoids impulsive spending and guarantees that you can enjoy festivals in a responsible manner.

Build an Emergency Fund

Navratri symbolises strength and protection, a reminder to prepare for unexpected challenges. Allocate a percentage of your monthly budget for emergencies, which should cover at least three to six months of vital expenses. By setting aside this amount, you can keep your long-term objectives on track and prevent unforeseen expenses from upsetting your overall financial plan.

Invest Consistently

Small, regular investments, like daily rituals during the festival, grow over time through compounding. Select financial products that fit your long-term goals and risk tolerance. Consistency in investing with even

modest amounts can ensure gradual wealth accumulation and strengthen your financial foundation for the future.

Avoid High-Interest Debt

Festive enthusiasm may cause impulsive borrowing, but self-discipline is crucial. Avoid high-interest debt such as credit card overspending or unnecessary loans. Give priority to paying off your current debts. To keep financial under control, make sure that your long-term objectives such as retirement or further education remains achievable.

Review Subscriptions & Recurring Expenses

Use the festive period to declutter your finances, just as you clean your home for celebrations. Review recurring payments like subscriptions, memberships, and automatic deductions. Cancel unnecessary services and redirect that money toward savings or investments, keeping your financial resources efficient and well-organised.

Save Before You Spend

Discipline during Navratri, such as fasting or restraint, teaches patience. Apply the same approach to your finances by putting saving money ahead of spending or improving your lifestyle. Automating savings ensures consistent wealth building, reduces the temptation for impulse purchases, and lets you enjoy the festival without future regrets.

Reflect and Plan Ahead

Navami, the ninth and final day of Navratri which symbolises reflection and preparation for victory. It can be the ideal time to take assessment of your finances and make plans for the upcoming months. Assess your expenditures, savings and assets to see what works and what could be improved.