**Money Moves**
by Meta Investment

FESTIVAL GUIDES · FREE EDUCATIONAL CHECKLIST

# The Navratri 9-Night Money Checklist

Nine nights. Nine 10-minute money fixes. Zero big decisions.

One small, completable task per night of Navratri — checked, not postponed, by Dussehra.

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## Why nine nights

Navratri already has a shape most households pay attention to for nine days straight. This checklist borrows that shape for something unrelated to the festival's religious meaning: nine small, genuinely 10-minute-or-less money tasks that are easy to keep meaning to do and easy to keep not doing.

Nothing here is about market timing, and nothing here needs a large decision. Each night is one task. If you miss a night, do two the next — the order doesn't matter, finishing by Dussehra does.

### How to use this

- Pick one task per night. Set a 10-minute timer if that helps.
- Do them in any order — nothing here depends on a previous night's task.
- Missed a night? Combine two the next day rather than starting over.
- Nothing here requires a purchase decision. Where a task naturally leads to "should I invest in X," that's a separate, unhurried conversation — not a nine-day deadline.

## The nine nights

| Night | Task (10 minutes or less) |
|---|---|
| 1 | Check that every mutual fund folio, insurance policy, and bank account actually has a **nominee** named. A large share of accounts don't. |
| 2 | Find your **emergency fund** number — 3 to 6 months of expenses — and see how close your liquid savings actually are to it. |
| 3 | Pull up your last payslip and check whether your **EPF and NPS contributions** are actually being deducted and credited as expected. |
| 4 | List every **SIP, RD, and recurring premium** you have running, in one place. Most households have never done this in one sitting. |
| 5 | Check your **term life cover** against a simple yardstick — roughly 10–15x your annual income if you have dependants — and note the gap, if any. |
| 6 | Check your **health insurance** — employer cover only, or a separate personal policy too? Employer cover usually ends with the job. |
| 7 | Find one **old, forgotten investment** — a folio from years ago, an LIC policy you can't quite explain, a PPF account you stopped tracking — and write down what it's actually for. |
| 8 | List your **real financial goals** (education, a home, retirement) and see which ones currently have nothing invested against them. |
| 9 | Pick **one** unfilled gap from nights 1–8 and decide the next concrete step — not solve it tonight, just decide what "starting" looks like. |

## Dussehra: if the gap you found was "no SIP yet"

Dussehra (Vijayadashami) is traditionally treated as an auspicious day to start something new, and a genuinely useful reason exists to use it that way here — not because the date itself matters to markets, but because it's a clear, memorable checkpoint by which Night 9's "next step" needs to have actually happened.

Two things worth being honest about:

**Markets don't know what day it is.** A Systematic Investment Plan works by investing a fixed amount at fixed intervals — there's no meaningfully better or worse date within the year to start one. Dussehra is a deadline for *you*, not a signal for the market.

**Illustrative example only.** If Night 9's gap was "no SIP yet," a small, consistent monthly amount kept up for years does more work than the size of any single instalment. At an illustrative 12% p.a. (an assumption for education only — not assured, not indicative of any scheme's performance), ₹2,000/month over 10 years works out to roughly ₹4.6 lakh from about ₹2.4 lakh invested. Whether any specific fund or amount suits you depends on your goals, timeline, and risk appetite.

If the gap you found was something else — a missing nominee, an underinsured family, an untracked old folio — Dussehra is just as good a deadline for finishing that instead. Not every gap on this list is a mutual fund.

## Links & Resources

**Read the full guide:** - Navratri Money Habits — the full write-up behind this checklist → https://metainvestment.in/festivals/navratri-money-habits/

**Free tools (no signup, on-device math):** - SIP Calculator → metainvestment.in/calculator/sip-calculator/ - All Money Moves calculators → metainvestment.in/money-moves/

**Local, in person:** - Serving Pimple Saudagar, Wakad, and the Hinjawadi corridor → metainvestment.in/pune/

**Want to talk through what you found?** If Night 9 turned up a gap you'd rather discuss than solve alone, our CFP practice is at metainvestment.in/contact/

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