

# PERSONAL FINANCE STARTER KIT FOR TEACHERS



## 5 Simple Steps to Build Your Financial Foundation



### Step 1: Track Every Rupee You Spend

Needs vs Wants, Fixed vs Variable



### Step 2: Build a 3-Month Emergency Fund

Label your savings account: "For Real Emergencies Only"



### Step 3: Start a SIP – Even with ₹2000/month

Compounding is the 8th wonder of the world



### Step 4: Buy Health and Term Insurance

₹10-15 lakh health cover, 15-20× salary term plan



### Step 5: Automate, Track & Repeat Monthly

Encourage habit-building and monthly reviews



Download more tools at [Chalk2Wealth.com](https://Chalk2Wealth.com)



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