



IT WEALTH CHECKLIST: THE FINANCIAL MAINTENANCE LOG

Date Today:

<input type="checkbox"/>	System Uptime (Emergency Fund)
	Maintain 6–12 months of "Operating Expenses" in liquid funds
	Ensure a job transition or market "downtime" doesn't crash your lifestyle.
<input type="checkbox"/>	Code Optimization (Tax Efficiency)
	Section 80C: Maximize ELSS for the shortest lock-in and equity exposure.
	NPS (80CCD): Deploy the extra ₹50k for your long-term "server" (retirement).
	Health Insurance: Don't rely solely on corporate "group" cover; get a personal "private cloud" policy.
<input type="checkbox"/>	Scaling the Architecture (Equity & Mutual Funds)
	SIPs: Automated, consistent deployments to build long-term wealth.

	Portfolio Refactoring: Exit high-cost, low-yield legacy products (like old ULIPs or traditional insurance).
	Asset Allocation: Balance your "Stack" between Equity, Debt, and Gold based on your retirement horizon.
<input type="checkbox"/>	Security Patching (Risk Management)
	Term Insurance: Ensure your family's "Uptime" is protected with a sum assured of 15–20x your annual income.
	Professional Certification: Only trust advisors with the right "credentials" (CFP®/NISM) to handle your code.
<input type="checkbox"/>	The Final Deployment (Goal Mapping)
	Retirement/FIRE: Define your "Exit Strategy" from the 9-to-9 grind.
	Children's Education: Map out the "High-Elevation" costs well in advance.

Why Trust This Log?

20 Years in IT: I understand your salary structure, RSUs, and burnout risks.

CFP® Professional: I have the global gold standard in financial planning.

Marathon Discipline: I know that wealth, like a 42km race, is won in the final miles.