



Hit Refresh: Financial Minimalism

Writing down practical, checklist-style thoughts on minimalism across key life areas. First up: money 

I haven't tried all of these yet, but I'm on the path. Hope this helps you too. Would love to hear your hacks, and I'll share a deeper version of this soon as a blog post on Medium. 

1. Simplify Your Accounts

Keep just 2–3 bank accounts (Govt + Private + Local)

Close redundant ones; your Saturday shouldn't be for Excel sheets

2. Minimalist Investments

Stick to low-maintenance holdings (index funds, 1–2 FDs, gold)

Document everything in one encrypted file; share with trusted folks

3. Kill Debt + Build Emergency Fund

Pay off high-interest debt ASAP

Build 6–12 months emergency cash; automate savings

4. Make It Legacy-Ready

Keep printed + encrypted digital docs for nominee access


If you disappear, someone should sort your finances in 30 mins

5. Mindset > Tools

Don't chase shiny finance apps

Automate everything, reduce dashboard noise, review once a year

Note: These are very generic suggestions; your financial situation, risk appetite, and leverage may differ. Always apply your own judgement before starting anything.

> Disclaimer: I am not a SEBI-registered financial advisor. This is not financial advice. 

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