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We have been providing Astrology Consultation and advice on true Vedic principles since the year 2000. Over two million customers have benefited with our free and premium services till date. We have prepared **2016 Money Horoscope** 

- The forecast of the events likely to happen during the next one year are given below after taking into consideration the following:
- Your birth horoscope.
- Transit position of all planets with respect to these charts.

Effects of individual planets as per birth chart:

- · Sun:
- Wealthy.
- Self acquired wealth.
- Able to manage material resources.
- · Scholarly.
- Popular.
- Litigation problems.
- Offends authority.
- Ill health and expenses thereon.
- Moon:
- Expertise in diverse fields.
- Travels.
- Fond of music.
- Changes in occupation.
- · Impediments to occupation.
- Fond of men.
- Talkative.
- Head governs heart.
- · Over anxious.
- · Mars:
- · Fortune through or from father.
- · Property in foreign land.
- Authorship ability.
- Highly enterprising.
- · Self confident.
- · Much vitality.
- Liberal.



- Generous.
- Self importance.
- Vanity.
- Combative.
- Accidents possible in foreign lands.
- Not much spiritual leanings.
- Mercury:
- Virtuous.
- Eloquent.
- Truthful.
- Inventive mind.
- · Artistic leanings.
- · Confident.
- · Compassionate.
- · Fond of travels.
- Problems and changes in occupation.
- · Whimsical.
- · Inadaptable.
- All Raj Yoga-s cancelled.

# • Jupiter:

- · Legacies.
- · Wealth through spouse.
- Academic accomplishments.
- · Conserves wealth.
- · Loss if in business.
- Loss of ancestral property.
- Miserly yet profligate.
- · Unfruitful expenses.
- Clever in gambling.
- · Loss of mother.
- · Unhappy life.
- No domestic happiness.
- Proud.
- · Given to easy anger.
- Rigid beliefs and views.
- Accentuated sexuality but changes gradually.
- Delusions of invincibility.
- · Weak constitution.
- · Bereft of physical happiness.
- Venus:
- Fortunate.
- Comfortable life.
- Skilful.
- · Adept in music.
- Impressive personality.
- Liked by spouse.



- Impressive in talk.
- Eloquent.
- Elusive magnetism.
- · Defeats enemies.
- Sensitive to immediate environments.
- Delayed marriage.
- · Dissatisfaction in marriage.
- · Mean spouse.
- Unemotional love.
- · Disappointments in love.
- Careless about money.
- Spends and invests without self control or discretion.
- · Vindictive.
- Bereft of real courage.
- · Given to east anger.
- · Unsteady disposition.
- · Inimical to siblings and servants.
- · Loss of spirit.

#### Saturn:

- · Much wealth.
- Wealth by legacy and marriage.
- · Struggling life.
- Highly chequered career.
- · Occupation not smooth.
- · Money cannot be retained.
- Financial stringency.
- · Little happiness from spouse.
- · Unfortunate marriage.
- Marital life unromantic and devoid of charm.
- · Friendless.
- · Jealous.
- Suspicious.
- Calculating mind.
- · Restless mind.
- Cruel.
- · Lack of real courage.
- · Feeble constitution.
- · Long life but ends after prolonged illness.
- Diseases of stomach and private parts.
- Rahu:
- Acquisition of landed property.
- Harm to marital life or to spouse.
- Limited progeny.
- · Not straight forward.
- · Short tempered.
- Ketu:



- · Wealthy.
- · Good friends.
- Harm to education.
- · Harm to wealth.
- Wealth may be confiscated by government.
- Miserly.
- · Abusive language.
- · Quarrelsome.
- Lustful.
- Defect in fluency of speech possible.
- · Skin related problems possible.

#### Note:

The total effects of all planets can be different due to mix and match of the effects of various planets and their transits.

- Year 2016:: An Overview:
- Occupation will have very good chance to improve well or resume well in this year.
- Job career will be much better than business.
- Income from occupation and from all other possible sources will be quite satisfying.
- You will be able to avoid wasteful expenses and make good savings.
- Better investments are quite possible and the returns from these will be much encouraging.
- You will have active social life and some earlier associations may revive.
- But no reliable love or romance is expected.
- Marital life, if applicable now, will not get better.
- Many disagreements will persist and mutual amity will be guite less.
- Children, if any, may not make you happy.
- · Personal health will be somewhat low.
- · Some common ailments may get chronic.
- Year 2016: Detailed readings:

#### Part One:

The effects in the major areas of life are likely to be on the following lines during 2014.

#### Career:

- Your career will improve much this year.
- In case you are not working now or do not have any business, this year will be the right time to start one with good promise of success.
- The house of gain will be much energized with many positive influences.
- Business is basically not suitable for you but this year will favor business too but a job will continue to be the better option.
- If you are not working in any job, you will have significant chance of landing a satisfying position.
- If you are already working, growth in position and forward movement in income from it will occur.
- Such possibility will be more during the first half of this year.
- Despite your seniority in age, you will perform quite well.
- You will leave good impression on all with your hard work and various abilities.
- But there will be a negative side too.
- Success in occupation may make you over confident and you may enter into frequent disagreements with seniors or the authorities.
- Thus significant opposition from them will ensue and you may see some slow down in your progress.



- Some degree of restriction and possible persecution too can occur and reduce your focus.
- Satisfaction at work will be of less than the desired degree.
- This is a time when you will need to act with tact and diplomacy for your own peace and benefit.

# Finance:

- A].
- Effects of transit of major planets on finance during 2014:
- Development and retention of wealth are much influenced by the transit of the slow moving planets, Saturn, Jupiter and Rahu.
- Their effects on your finance during 2014 will be as given below:
- · Saturn acting on finance:
- Finance will basically develop quite well in this year but in varying degrees.
- Saturn will much support you for financial and other material gains especially till 02 Nov 2014.
- If handled properly it will also make up well for any difficulties that you might face later.
- Your income and accumulation can much develop this year and you may even purchase a property.
- Most of your efforts for developing your financial status will be successful and will bring significant gains and rewards.
- Overall income will rise and will bring very good returns from your investments provided you can avoid indiscreet expenses and speculative and other risky investments.
- Jupiter acting on finance:
- Jupiter will offer very good and very steady options for financial growth throughout the year.
- Income from all sources will increase.
- Savings too will be quite good.
- Investments will be positive and well chosen.
- But you will need to remain grounded and cautious and must not overdo anything so that you can maintain the speed of growth spread out well and uniformly throughout the year.
- The income from various sources and your current assets will grow in guite encouraging manner.
- Purchase of property will be quite possible.
- Overall benefit in the area of finance will be appreciable and you can keep a very good base ready for the coming years.
- However do not over spend or invest without due self control.
- · Rahu acting on finance:
- Rahu during his transit though Libra will support your finance in various ways.
- He will augment the good effects of Saturn till 13 Jul 2014 and bring it to a very high degree.
- You will get new friends and through their support you will muster very good gains in the area of financial growth.
- You will get financial gains and many profits.
- You will be able to expand your business for definite growth.
- Overall financial condition will definitively improve.
- But remain alert about deceptive and parasitical friends as they can cause you debt through willful wrong advice.
- After 13 Jul 2014, Rahu will offer gain but after much harder efforts.
- Gain through or due to father, directly or otherwise, can occur at this stage.
- B1.
- Effects of main and sub periods on finance during 2016:
- The ruling planetary periods [main and sub periods] also offer very important effects on finance.
- During 2014, you will pass through the main period of Saturn and the sub period of Moon followed by the sub period of Mars.



- Saturn is fairly auspicious but is very weak in your chart.
- His position in the 8th house from your ascendant will cause sudden fluctuations in any occupation or in any route of earning money while it will also cause continuous medical expenses.
- Since Saturn is the lord of wealth house placed in the 8th house, you will be endowed with much wealth but such wealth cannot be retained.
- Also as the 3rd house lord Saturn is placed in the 8th house, and so Saturn will not allow any occupation or way of earning money to run smoothly.
- Sub period lord Moon is the lord of 8th house, placed in career house from ascendant.
- Thus Moon will cause many impediments to all possible ways of earning money.
- Mars is quite inauspicious [only 15.6 units out of 60 units and a residential strength of only 6%].
- Thus none of the dasa lords favor this year 2016 in the area of financial growth.
- Any good event in finance related matters during 2016 will therefore basically depend on the auspiciousness and strength of the applicable transits of planets.
- C].
- Investment areas that would promote finances:
- The suitable areas of investment for promoting your finance during 2016 are:

# · Most suitable:

- · Conventional investments like savings, govt. securities and bonds.
- This is recommended despite a much lesser dividend/profit rating, keeping in view the possible stringencies or fluctuations indicated in your horoscope.

#### Next suitable:

• The next best options are investments in reputed MF-s of global presence, with capital appreciation guarantee or at least capital security guarantee.

#### Other suitable areas:

- · Debt Instruments
- Bullion
- · Real Estate:
- Not suitable for investments for gain but suitable for own use.
- D].
- Investment areas to avoid for speculation and finances:
- Equity, Stock market, Futures and Commodity.
- · Speculation.
- Giving loans [usury].
- · Investments in own business.
- E].
- Month wise advice for finance:
- Jan 2016:
- · Increase investments.
- · Maintain savings.
- Feb 2016:
- Avoid property.
- Invest in conservative areas.
- Avoid mutual funds.
- Mar 2016:



- Save as much as possible.
- Invest in conservative areas.
- Apr 2016:
- · Avoid haste in investment.
- Prefer bonds and security.
- Avoid sale.
- May 2016:
- · Increase savings.
- Invest in property.
- · Avoid investment in watery lands.
- Jun 2016:
- Increase investments.
- Reinvest returns from existing investments.
- Jul 2016:
- Do not invest anywhere.
- Stick to savings only.
- Aug 2016:
- · Increase savings.
- · Avoid Mutual funds.
- Sep 2016:
- Invest in Bullion.
- · Increase savings.
- Oct 2016:
- Invest in Bullion.
- Increase savings.
- Nov 2016:
- Increase savings.
- · No investments.
- Dec 2016:
- · Invest in mutual funds.
- Opt for savings.
- · Avoid property.
- F].
- Overall Finance during 2016:
- Income from all sources will increase.
- Accumulation can much develop this year and you may even purchase a property.
- Overall income will rise and will bring very good returns from your investments provided you can avoid indiscreet expenses and speculative and other risky investments.
- Savings too will be guite good.
- Overall benefit in the area of finance will be appreciable and you can keep a very good base ready for the coming years.
- You will get new friends and through their support you will muster very good gains in the area of financial growth.
- You will be able to expand your business for definite growth.
- After 13 Jul 2016, you will gain much but after much harder efforts.
- Gain through or due to father, directly or otherwise, can occur at this stage.
- · Love Life:



- In social life you will have opportunities for some intimate moments.
- Some of your earlier associations will try to revive for renewal or repair.
- You may have some good moments of interactions and enjoyments with them.
- However love or romance, if any developed this year, will not have much chance to last going forward.

# Marital Life [as applicable]:

- If you are not married now, you may not get a suitable chance for marriage during 2016.
- Social associations will not produce a strong opportunity for marriage and cannot be dependable.
- If you are already married, your marital life is not expected to improve.
- Domestic happiness and marital felicity will be deficient.
- Health of both of you will remain affected and this may bring in many irritable moments.
- Many differences in attitude, preferences, tastes and priorities will create unhappiness on a regular basis.

# · Children:

- This is a weak and afflicted area.
- You may or may not have children.
- In case you have any children, they may not enjoy good health or luck.
- You may have much disagreement with them.
- Happiness of or from progeny may not be enough.

#### Health:

- · Health may remain somewhat weak.
- · Lack of sufficient vitality and immunity is seen.
- Many common functional ailments may appear to get chronic gradually.

# · Part Two:

Further breakup of the year 2016, to focus on more trends.

#### Jan 2016:

- Take note of your surroundings.
- Travel to another country possible.
- Disfavor of superiors.
- Afflicted health.
- Problems with eyes and stomach.

# • Feb 2016:

- Inclined to take more care of personal matters.
- Marital problems exacerbate, if applicable.
- Separation from family in the form of travel.
- · Avoid excesses in travel.
- · Avoid over confidence.

#### Mar 2016:

- · Financial worries.
- Tendency to remain obstinate.
- Easily duped by others.
- Property and other resources may be adversely affected.
- · Loss of money.
- Strong desire level.



· Attraction to men.

# Apr 2016:

- Right time to jack up efforts in all matters.
- · Gains through effective communication.
- · Excessive anger.
- Lack of control over yourself.
- · Opponents will find your mistakes and to blemish you.
- Must act with discretion and avoid rashness and impulsive acts.
- Domestic unhappiness.
- · Low physical energy.
- Displeasure of superiors.

# May 2016:

- More and greater responsibilities.
- Do not restrict others needlessly.
- Much energy and enthusiasm.
- · Lack of vitality.
- · Stomach ailments.
- Social indulgence.
- Engagement in art and entertainment.

# • Jun 2016:

- · Displeasure of superiors.
- Do not dominate others without need.
- Time to relax and enjoy for dispelling frustrations.
- Deeper association with opposite sex.
- · Embarrassment through enemies.

# • Jul 2016:

- Time to improve efficiency and accountability at work.
- · Need to work as per the wishes of others.
- Take care of your subordinates.
- · Avoid arguments.
- Social pleasures.
- Disfavor from superiors.
- · Sudden fever.
- Excitement in nature.

# Aug 2016:

- · Good luck depends on good judgment.
- · Avoid doing things on your own.
- Team up with others and take others' advice.
- Many new associations, not very good for you.
- Avoid travel.
- · Stomach and anal diseases.

# • Sep 2016:

Quarrels with and loss through enemies.



- Ill health of spouse, if applicable.
- · Excessive heat in the body.
- · High blood pressure possible.
- Joint finances can cause worries.
- Oct 2016:
- · Differences in social life.
- · Differences with colleagues at work.
- · Displeasure of superiors.
- · Rashness.
- · False accusation.
- Nov 2016:
- Climax in opposition from others.
- No work will be completed easily, smoothly or fully.
- Take care of relation with superiors and the authorities.
- Avoid ego and power struggle.
- Failures possible but no defeat.
- Dec 2016:
- Time for more cooperation with other people.
- Engage in group efforts.
- · Trust team work.
- · Gain of money.
- · Religious ceremonies.

Best Regards,

Pt. Punarvasu

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