



## Financial Status & Wealth Combination Report



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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 Financial Status & Wealth Combination Report - 5 years report:

SUITABLE AREA OF ACTIVITY: [This applies to next 5 years.]

ANALYSIS EFFECTS OF ALL PLANETS

FOR SERVICE:

[Given in decreasing order of preference]:

Position in the following areas in decreasing order of preference or a suitable combination of them.

Docks.

River/sea crafts.

Navy.

Fisheries.

Explosives.

Liquids and chemicals.

Milk.

Marine products.

Chemist.

Iron and steel.

Production Industry.

Restaurants.

Hotel industry.

Hospitals.

FOR BUSINESS:

None.

FOR SELF-EMPLOYMENT:

None.

SUITABLE METHOD OF WORK:

[For next five years.]

Service or business or self-employment:

SERVICE:

SUITABLE.

BUSINESS:

NOT SUITABLE.

SELF-EMPLOYMENT:

NOT SUITABLE.

RECOMMENDATION:

[For next five years]

[Given in order of preference]:

ONLY SERVICE.

**INVESTMENT SUITABLE IN:**

[For next five years]

**SAVINGS/BONDS:**

Much suitable.

Covers deposits in major banks, government bonds and securities.

**REAL ESTATE:**

Not suitable.

**DEBT INSTRUMENTS.**

NOT Suitable.

**EQUITY [DIRECT INVESTMENT].**

Not suitable.

**MUTUAL FUNDS:**

Suitable during 2010 to 2014.

NOT suitable during 2008 and 2009.

**OWN BUSINESS.**

Not suitable.

**ANY COMBINATION HOLDING BACK MONETARY SUCCESS:**

There are combinations present to obstruct generation of wealth or cause unplanned expenses.

Some of these are as below:

Jupiter, the main planet for wealth and also the lord of wealth house and investment house, is debilitated.

From Scorpio, Saturn aspects Jupiter and also the house of career.

Moon, the planet for stability of wealth and also the lord of fortune house, is placed in the center of the nodal axis.

There is no planet on either side of Moon, though Kemadruma Yoga is not effective.

Mercury, the lord of gain house, is conjunct Saturn in Scorpio.

**FINANCIAL OVERVIEW OF NEXT FIVE YEARS [TILL 31 MAY 2013]:**

Decent income likely during 2008.

No rise is expected now.

Income will stop from Dec 2008.

No recovery till May 09.

Minor recovery from Jun 09 till Dec 09.

Debts develop due to mishandling of funds, low income and medical issues.

Very good recovery from 2010 till 2013.

Multiple growths in income.

Return of all debts.

Very good savings and investments.

Healthy finance during 2010 to 2014.

**NOTES AND YEAR WISE FORECAST:**

**NOTES:**

The following are some of the points that bring out how wealth can be generated:

Moon is in own sign in house of fortune.

Career house lord is in house of wealth.

**YEAR WISE FORECAST:**

The results given below are based on the understanding that the guidelines for earning and investments given above are followed.

Otherwise THEY RESULTS CAN VARY WIDELY IN DEGREE, TYPE AND TIMING.

YEAR 2008:

Income from career will be fair enough till Nov 2008.

However savings would be nearly nothing as your expenses would be very high.

You will try to control your habits but meaningful success is not expected.

You will spend much enjoyments, indulgences, addictions and women.

Loss through speculation, gambling, women and medical issues would be constant and considerable.

Health will remain a major factor for which you will be only indirectly responsible.

For other losses your weaknesses will be fully responsible.

Savings would be quite inadequate and investments will be quite inappropriate and loss oriented.

Even if you can earn more money from career your finance cannot be improved without sufficient self control.

Income from career will fall drastically from Dec 08.

You will not be ready for this even after this advance information given to you.

You may try to recover from this situation through over ambitious investments.

You may even borrow money to make such investments.

However these will result only in loss.

YEAR 2009:

You are not expected to have any income till May 2009.

You will have only minor income from Jun 09 to Dec 09.

This income would be through very temporary and part time employments.

The gaps in inflow of money would be too many.

You will not be able to save anything now since the income would be very inadequate even for meeting normal expenses.

Health will suffer much and you would be forced to spend for medical treatments.

Dissolute expenses will reduce under the circumstances but will not be eliminated.

You will gradually get into debts but these would not be any decent chance of recovery during this year.

This status will continue till the end of 2009 and can get better only during 2010.

YEAR 2010:

This year is the starting point of a very positive phase I your financial health.

Personal health too will slowly get better.

You will land a very decent job that will pay you much better than what you had been earning till date.

This income package will be the best that you will get till now.

The planetary positions will make basic changes in your mindset and you will start seeing life quite differently now.

You will be much disciplined and positive and determined to pay back the debts and also make your finance better.

You would be able to find opportunities to turn the situation around now.

Some minor wastage will occasionally occur through luxury, enjoyments, speculation, gambling and women but this will not affect your finance.

However medical expenses will remain a major headache and will not reduce at all.

Gradually you will pay back your debts very systematically and without any break or delay.

You will try to save with much care and judgment.

The results would very modest but quite encouraging.

Thus financial growth may not occur yet you may not have much saving after paying back the debts. However you will have your honor with you and all your needs would be met very sufficiently.

YEAR 2011:

You will be able to change your job now to an even better one at the start of this period or very late during the last year.

Your income from career will increase very handsomely.

Your debts would be fully paid up by now and whatever surplus you can generate now can go for savings and investments.

However medical issues will remain an area that will force you to spend without break.

Except for this there will not be any other significant losses.

Yet you may occasionally get extravagant with women.

On the whole you will handle your money quite pragmatically at this stage.

You will be quite strict and regular in making your savings.

You will invest very shrewdly too.

Naturally the returns would be quite healthy and will gradually add muscles to your financial health.

You will be able to maintain this trend in the coming year too.

YEAR 2012 [TILL 30 JUN 2013]:

Another situation of development of income would occur during early 2012.

This will not be through any change in your job but will come from your employer as incentive for better work.

You will continue to be very careful about handling your money.

Speculation, gambling and other dissolute expenses will be conspicuous by their absence.

But you will fail to regulate or reduce the medical expenses.

This will remain a major drain through out your life.

Yet you would be able to control things and generate sufficient finance for making improved savings and investments.

You will reinvest the returns very intelligently and this will increase your final income much more.

The surpluses and gains generated during 2012 and 2013 will be quite encouraging.

You will be a lot more confident about your ability to keep your money with you and this feeling will keep pushing your good efforts forward.

There may not be any big rise in income during 2013.

You will get a moderate routine pay hike.

But the returns from reinvestments will be considerably high now.

The years 2012 and 2013 would be the stepping stone on which you can build your financial life.

### **Jupiter's Current Transit & Dhan Yoga Study( this will be studied for 2 years)**

Jupiter moving through Gemini will improve your intellect and will give it enough harmony and refinement and will also favor good judgment in all matters of importance. There can be many short journeys and being fond of change, you will like them. You will take interest in religious matters. Relation with spouse or partner and siblings will get better. Despite Jupiter being in the 12th house of loss from your ascendant, you will achieve success over problems and troubles. You will like to spend time in seclusion and this will have a calming effect on your body and mind. You can get victory over enemies and can even gain through them. You will get good but unexpected experiences through affections, religion, political affairs that will cause definite gains in the end. You will be of religious nature while Yoga and worship will help you further at this stage. All reversals or negatives will be followed by successes. You may get into some secret alliances.

Due to trine position with respect to Rahu and Saturn, you will have increased income, especially through areas related to machinery, vehicles, pharmaceuticals and medicinal practice or selling.

You will enjoy a rather luckier and more comfortable life. Due to trine with Saturn, the negative effects of Saturn will be much reduced and you will get the following effects. If you have plans to build something or take up a new project, the progress will be slow but very positive. There will not be any tension or ambiguity in your mind. You will be well focused on your goal and the achievements will be good. This is a good time to handle all matters of practical concerns since you will not lack in vision or foresight.

Best Regards,

Pt. Punarvasu

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