

# Personal Financial Forecast Report One Year



Report prepared by



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**Phone**  
+91-0124-4822222



**Website**  
[www.cyberastro.com](http://www.cyberastro.com)

Dear XYZ

Please find our analysis for your **Personalized Financial Forecast Report –1 Year**.

We thank you for giving us this opportunity to analyse your birth chart. The accuracy of the predictions depends on the accuracy of the time of birth given to us by you. Kindly note that as per Vedic Astrology the stars will control only 75% of your life and the critical 25% will be your own efforts. We wish you luck and pray to God that you overcome all obstacles in your life.

With Warm Regards  
Astrologer  
Team Cyber Astro

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## Sr. No.

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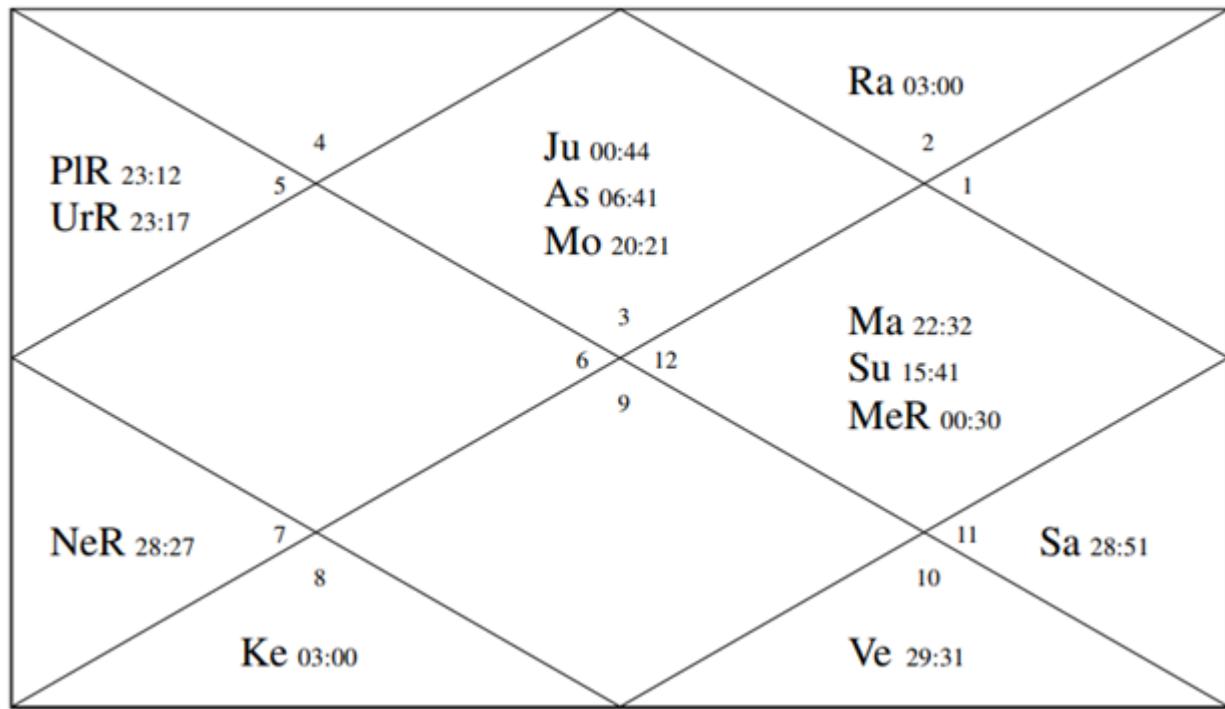
## Your Personal Birth Detail

<b>Name</b>	
<b>Date Of Birth</b>	
<b>Time Of Birth</b>	
<b>Place of Birth</b>	

### Highlights of your Vedic Birth Chart

#### Your Vedic Birth Chart

30 March 1966 • Wednesday • 10:58:00 hrs • Delhi, Delhi, India



## Brief Description of your Birth Chart

<b>Ascendant (Lagna)</b>	Gemini
<b>Ascendant Lord:</b>	Mercury
<b>Sun Sign (Rashi):</b>	Pisces
<b>Moon Sign (Rashi):</b>	Gemini
<b>Birth Star (Nakshatra):</b>	Punarvasu
<b>Strong Planet (s):</b>	Jupiter
<b>Weak Planet (s):</b>	None
<b>Exalted Planet(s):</b>	Rahu, Ketu
<b>Debilitated Planet(s):</b>	Mercury
<b>Own House Planet(s):</b>	Saturn
<b>Mooltrikon Planet(s):</b>	None
<b>Combust Planet(s):</b>	Mars
<b>House of wealth Lord</b>	Moon
<b>House of Income Lord</b>	Mars
<b>House of Expense Lord</b>	Venus

## **Natal status of planet at a Glance**

We have listed above the natal promise of all the 9 Vedic planets in the chart based on their status in the chart. There are likely to be lot of contradictions about their significance in different aspects of life. The same planet may be beneficial for a particular aspect in one's life by it's house location but it can be inauspicious for the same aspects in life because of the lordship of houses in the chart. One planet can be beneficial for a particular aspect in life and can promise great success and at the same time another planet can be most inauspicious and promise complete failure for the same aspects in life.

Usually different astrological effects do not cancel or neutralize each other. Both the positive as well as the negative effects can affect a person's life.

How much positive and how much negative will depend on the planet's strength, it's functionality whether auspicious or inauspicious, and it's dignity in the chart, and also it's strength in the chart.

These calculations are complex and are not only made for the natal chart but is also made on the different divisional charts which are derived from the natal chart. An astrologer has to examine all these quantitative and qualitative aspects of each planet in the chart, before he can make a final judgment about each planet on how much positive and how much negative effects the planet will be responsible for different aspects of life in a person. His experience will also play a key role to arrive at a final judgment.

We give below in a table the strength of each planet in the chart and what will be the overall role of the planet in a person's life as per the astrologer's judgment.

Planet	Dignity (Based on Sign location)	Lordship	Functional Status Auspicious /Inauspicious	House Location	Planet Natal Strengths			Final Judgement by Astrologer
					Sadba l	Vimsopa kabal	Ashtakavarg a Natal Strength	
Sun	Grt. Friend	III	Inauspicious	X	1.50	14	5	Mixed
Moon	Grt. Friend	II	Neutral	I	1.06	12	4	Good
Mars	Grt. Friend	VI & XI	Most Inauspicious	X	1.50	16	3	Mixed
Mercury	Debilitated	I & IV	Auspicious	X	1.21	12	6	Challenging
Jupiter	Neutral	VII & X	Inauspicious	I	1.60	11	7	Mixed
Venus	Grt. Friend	V & XII	Auspicious	VIII	1.53	13	7	Very Good
Saturn	Own	VIII & IX	Neutral	IX	1.20	14	2	Good
Rahu	Exalted	---		XII		13		Mixed
Ketu	Exalted	---		VI		10		Mixed

### Significance of each houses in your birth chart

In the explanation of your horoscope chart, we have indicated the different houses in your chart. It is the houses which relate to different aspects in a person's life. A house is most influenced by the planets located in a particular house. Next the house is influenced by lord or the ruling planet of a particular house. A house is also influenced by the planets which aspect the house in the natal chart. There are 2 different methods to measure the strength of each house in the chart quantitatively. Given below are two tables. Table 1 indicates which aspects of life are signified by a specific house and also the natural planet(s) signifier (Karaka) of each house.



Table 2 gives each house and it's strength as well as the planets which influence each house in your chart either by location, lordship or by aspects in your birth chart. It also gives the final judgement of the astrologer and it's overall status in your life for each house in your natal chart.

### House Table 1

House	Sign NO	Sign Name	Natural Signifier	Attributes of each of the 12 house
I	3	Gemini	Sun	Physical Self, appearance, basic disposition, behavior, general well being.
II	4	Cancer	Jup	Finances, liquid assets, accumulation of wealth, general family happiness, food & drink, speech, spiritual status of knowledge, precious metals/gems, concentration, truthfulness etc.
III	5	Leo	Mar	Determination, courage, physical strength, siblings, friends, neighbors, art, dance, drama, music, voice, singing, memory, communications, writing etc.
IV	6	Virgo	Mon	Feelings, mother, the home, emotions, and happiness in general, academic education, knowledge, fixed assets, hobbies, leisure time, comforts, houses, boats, vehicles.
V	7	Libra	Jup	Intelligence, progeny, pregnancy, inclination towards education/spiritual authorship
VI	8	Scorpio	Sat, Mar	Services & defence, health or short term diseases, competition, rivals, opposition, litigation, enemies, intimidation, calamities from the opposite sex etc.
VII	9	Sagittarius	Jup	Marriage, love affairs including extramarital, cohabitation, marriage like relationships, length of mate's life, business partnerships, trade, foreign residence etc.
VIII	10	Capricorn	Sat	Unknown & the chronic, longevity, hidden things, scandalous behavior, embarrassment, shyness, accusations, desire for knowledge of the unknown or mystical matters, extravagance, unearned wealth such as lotteries, wills, legacies, money from insurances claims etc.

IX	11	Aquarius	Jup, Sun	Luck & knowledge, god, guru, philosophy, religion, father, relationship with father, bosses, ethics, law, dharma (right action), long distance travel, good fortune, spiritual knowledge & practices.
X	12	Pisces	Mer, Jup	Career, life purpose, profession, fame, father's reputation or position in the world, father's health and longevity, righteous action, compassion etc.
XI	1	Aries	Sun	Opportunities, cash flow, profits, fulfilment of dreams and desires, hopes, friends, wishes elder sibling, influential friends etc.
XII	2	Taurus	Jup, Sat	Liberation, enlightenment, sexual pleasures, detention, confinement (hospitals, prisons, long term medication etc.) pilgrimages or journeys to foreign land and expenditure: house of decrease.

**House Table 2**

House Number	Planets Located	Lordship	Planets Aspecting	House Strength (AB) X	House Strength (BB) Y	Astrologer Remarks
I	Ju, Mo	Me	Ma	27	6.59	Mixed
II	--	Mo	Ve	23	4.02	Challenging
III	--	Su	Sa	29	6.44	Good
IV	--	Me	Me, Ma, Su	26	6.41	Mixed
V	--	Ve	Ju, Ma	25	6.10	Mixed
VI	Ke	Ma	Sa, Ra	37	5.26	Excellent
VII	--	Ju	Ju, Mo	30	6.81	Good
VIII	Ve	Sa	--	32	4.57	Very Good
IX	Sa	Sa	Ju	19	3.98	Mixed
X	Ma, Su, Me	Ju	--	28	5.84	Good
XI	--	Ma	Sa	37	5.02	Excellent
XII	Ra	Ve	Ke	24	5.54	Challenging

## **Remarks:**

If the A. B. score is 28 or more, that house and the aspects of life, the house signifies flourish well. Greater the score, better the results. If the A. B. score is less than 28, the individual faces difficulties and suffers in life in those aspects, which the house signifies. The lower the score greater will be the difficulties and obstacles in life.

House strength by method B (Bhava Bal) signifies if the score strength of a house is more than 7.5, the aspects signified by that house flourishes more in our life.

Greater the score, better the results. The lower score greater will be the difficulties and obstacles in life. Final remark is the considered judgment about each houses made by our astrologer, who has analysed your chart.

## **Financial Prospects in your life**

### **❖ What is wealth?**

Wealth can be money, wealth can be Knowledge, wealth can be material assets to enhance your comfort and luxury. Wealth can be inherited movable and immovable assets which if you wish can be converted into money. Wealth can be your family and it's prosperity and well being. For the purpose of this report, we will consider wealth as money, because with money you can also acquire all material comforts and luxury. But you should be aware of the limitation of this definition, because money can buy all material objects, but money cannot bring knowledge, or love or it may not lead to prosperity and well being and happiness either for you or for your family and loved ones.

## ❖ Indication of Financial houses in your birth chart.

The phrase “money is the honey of life” is most apt to describe your personality.

Wealth by definition is  $Wealth = Income - Expenditure$ . One may earn a lot of money, but he may not accumulate enough wealth because his expenditure is also very high.

Here, I am going to describe the planets and houses in your birth chart, which are responsible to bestow wealth in your life as well as to create challenges and obstacles in fulfillment of your desire to accumulate money or wealth in your life.

1st House or Ascendant signifies the way a person will express his body, mind and soul to the world at large. Apart from Ascendant (Janma Lagna), the other important parameter in our chart is Moon-sign (Rashi). Moon signifies our Mind, which is shaped by all our experiences of past life and this life and our past and present social and cultural roots.

### **Influence of 1<sup>st</sup> House in your Birth Chart:**

In your chart, the lord or ruling planet of your Ascendant is Mercury. Lord of your Moon-sign is also Mercury. Ascendant Lord and Moon or lunar sign Lord is same. 1<sup>st</sup> house is aspected by the functional malefic Mars. Ascendant Lord Mercury is placed in the 10<sup>th</sup> house in retrograde and debilitated condition. Your spouse may belong to a wealthy family. You will be interested in acquiring property and wealth through your own efforts.

### **Influence of 2<sup>nd</sup> house in your birth chart:**

2nd house in our chart signifies that much wealth a person will accumulate in his/her life and 11<sup>th</sup> house indicates gains. The Lord of the 2nd House is in the 1<sup>st</sup> house or ascendant, you will be fortunate towards wealth, so you will be wealthy and rich.

You might use your wealth in increase your comfort level and also to save for old age and future. You may have an attachment to your father. You could be materialistic and that may give you happiness. You may like to earn money through a moral and ethical way. You may get good education and practical knowledge. You may be interested in spiritual knowledge.

### **Influence of 5<sup>th</sup> house in your birth chart:**

Lord of 5th house, the house of creativity, speculation and intelligence is Venus. Venus is placed in the 8<sup>th</sup> house and natal Venus is unaspected in your horoscope. 5<sup>th</sup> house is aspected by the Digbala and natural benefic Jupiter and functional malefic Mars. You are idealistic, loyal, generous, philosophical and tolerant person. You may have an interest in studying law, religion or anything mystical. You are inspirational and trustworthy person which makes other like you. Others are attracted to your sense of honour and personality. You always try to help others and you are always in a respectable position in the profession.

### **Influence of 9<sup>th</sup> house in your birth chart:**

Lord of 9th house, the house of destiny is Saturn. Saturn is placed in the 9<sup>th</sup> house itself. Saturn is aspected by expansive and quadrant Lord Jupiter. There are high chances that you will hold a high position in official level. You will have high intuitive powers and will also help your father in every possible way. You will possess religious merits and will have hand in preaching truthfulness which you also practice.

### **Influence of 10<sup>th</sup> house in your birth chart:**

As the Lord of the 10th House is in the 1<sup>st</sup> house or ascendant, you will be able to achieve your desired goals on the career front. You will remain dutiful towards father and you may have support from your father.

You will have career growth at your motherland. You will have a successful career with high status, honour and fame. You will cherish lavish materialistic gains through plentiful fixed assets, homes and cars. You will have happiness from your mother and have good academic accolades. You will go on holy pilgrimages and perform good deeds. Ideal choice of career for you could be farming, landscaping or real estate. You will receive favours from government officials or ministers or other influential sources.

### **Influence of 11<sup>th</sup> house in your birth chart:**

Your 11th house of gains Lord Mars is placed in the 10th house and unaspected in your horoscope. This is considered as the very good placement of the 11<sup>th</sup> house of Lord. This placement promises wealth from investments. Gains and happiness from various sources, prosperous life, intelligent and learned, gains through government or influential sources, and desires are achieved, many opportunities, growth in career and financial life, financial prosperity, success in financial matter.

### **Challenges in the path to accumulation of wealth.**

**Surya-Mangal Angarak Dosha:** The Sun and Mars both happen to be the planets which represent the fire element and are very hot in their composition. Thus, the combination of both these planets results into excessive aggression, a bad temperament, arrogance, heat-related problems and such other issues. There will be a tendency to pick up fights with people for even petty matters and others may perceive you as a highly egoistic person. Though you may possess good leadership skills, yet you may be dominating in your approach, and this may cause problems in relationships in general.

## **The level of wealth indicated in your birth chart.**

The Ashtakbarga strength of your 11th house is 37 and Bhavbal is 5.02 (ref House table).

This signifies very good level of income in relation to your own social status and background and it is not in the same status of highly successful business people or celebrities or magnates. You will have overall strong financial condition and may not have to face chronic pecuniary stringency in your life.

Your Ashtakbarga strength of 2nd house is 23 and Bhavbal is 4.02 (ref house table)

You will generally enjoy good financial position. You may have more than one source of income. Saving becomes important and is advisable to you. You may gain well in your finances and will gain from landed assets as well. You may have to apply lots of discretion while dealing with money and taking investment related decision. Your self-acquired property will make you comfortable. You will live well in abundance due to your own income. You have a fair interest in earning money through independent means. You dislike dictation and guidance since you are clear on your financial gains. You will be secured well in your finances as you invest well in areas that give you good returns in due time.

## **The Karmic Factor on your Finance**

### **❖ Effort to Reward ratio as per your birth chart.**

There are 3 kinds of people in this world. The first group are very lucky that whatever efforts they make they actually get greater rewards and recognition for their efforts compared to other people. This means they are lucky to reap more than what they sow. There are second group of people, they reap in exact proportion to what they sow. Finally the third group is somewhat unlucky, in spite of best efforts, the reward and recognition they get are not commensurate with their efforts.

They reap less than what they sow. We call this reward to effort ratio in the chart and is computed by dividing the 11th house ashtakbarga strength with the ashtakbarga strength of 10th house.

Your 10th House Score is : 28

Your 11th House Score is : 37

Reward to Effort ratio in your chart is: 1.32

Therefore, the Karmic indication in your chart is such that you will always get higher reward than what you deserve. But this does not mean that you will receive reward without any efforts. Hence, you should be consistent in your efforts and it will definitely help you to gain great success in life.

#### ❖ **Type of wealth accumulation as per your chart.**

There are Dhana and Raj-Yogas present which indicates very good financial position and success in life. You will earn money through application of intelligence, acumen and pragmatism. You will gain from inheritance and legacy. You will be a self-made individual. You will earn money by the sweat of your brow.

You will generally enjoy highly favourable financial position. However, you need to execute due discrimination in spending money and plan things with long term in view. You may acquire more than one property. You may also inherit property. Saving becomes important and is advisable to you. You will also create wealth and live in much abundance. You will also have to be careful in saving and investing money at right options.



### ❖ **Astrological potential for financial success.**

Your score of house of income is 37 that is excellent.

Your score of house of expenditure is 24 that is moderate.

Your score of house of wealth accumulation is 23 that is challenging.

Therefore, the above combination of the scores of income, expenditure and wealth houses gives a mixed indication. You will face financial ups and downs at one point of time in your life. Jupiter, Sun and Venus main and sub periods will give you good boost to your wealth and overall income. Your financial prosperity or consolidation of financial position will become vibrant with the passage of time. You are blessed with good and powerful combinations to make good fortune independently. You understand trading and nuances of making your money grow. You like to secure your finances with careful understanding and knowledge of the market trends. You are careful and spend your money wisely. You believe in saving for tomorrow with careful planning. Investments related landed assets will fetch you good returns.

### **Coming Future Indication on Income & Wealth**

#### ❖ **Indication of Jupiter & Saturn Transit on your Finance in next 1 Year.**

##### **Transit of Jupiter:**

During upcoming one year, planet Jupiter will be transiting through the 12<sup>th</sup> and 1<sup>st</sup> houses of your horoscope and this transit of Jupiter would remain more or less good for you in every respect. Financial collage will remain your pivotal importance. You will become very target-oriented, and avoid doing anything that does not give you financial returns or fiscal bonanza. Transit of Jupiter will surely give you some moments to relish but you need to cash in those opportunities as situation.

You would remain more circumspect with your financial transactions and dealings. You will try to keep up your efforts to accrue money in your savings account however it is advisable to you that instead of keeping your money in savings account dormant, you can do investment shrewdly. You may yearn to do some moonlighting to earn a few extra bucks.

### **Transit of Saturn:**

Planet Saturn is transiting in to 9<sup>th</sup> house from your ascendant and your Moon sign in Gemini resulting in the mixed situation vis-à-vis your career and finance related matters. Ashtak Varga score of Saturn in Aquarius is good (5). Therefore you will have good financial progress and gains. If you aim for something perfect then you have to work towards it. You have good financial judgment, especially in real estate, with the ability to accumulate money and possessions, especially after mid- life. You should use these skills that you have to amass wealth for you and your family. Overall scenario of this period is much better and satisfactory than other periods. This is the period when there is some hope of financial gain of considerable amount. This will be an excellent period with best opportunities for financial progression and success. Long term investments will bring fruitful results. In short, this is the phase where you would feel much better.

### **❖ Indication of Planetary Dasha period on your Finance in coming 1 Year**

The Dasha Vichar or planetary periods of Vedic Astrology provide a unique and comprehensive system for judging the effects of planets throughout the development of our lives. They are the most accurate system for showing how the planets distribute their effects through time and the different stages of our lives.

# Dasha calculation method: by degree Dasha System Vimsottari Antar Dasha

## Jupiter (16y)

From 0 yrs. to 15y6m

Antar	Beginning	Ending
Jupiter	30-03-1966	14-12-1967
Saturn	14-12-1967	27-06-1970
Mercury	27-06-1970	01-10-1972
Ketu	01-10-1972	07-09-1973
Venus	07-09-1973	08-05-1976
Sun	08-05-1976	25-02-1977
Moon	25-02-1977	27-06-1978
Mars	27-06-1978	02-06-1979
Rahu	02-06-1979	26-10-1981

## Saturn (19y)

From 15y6m to 34y6m

Antar	Beginning	Ending
Saturn	26-10-1981	29-10-1984
Mercury	29-10-1984	09-07-1987
Ketu	09-07-1987	17-08-1988
Venus	17-08-1988	17-10-1991
Sun	17-10-1991	28-09-1992
Moon	28-09-1992	30-04-1994
Mars	30-04-1994	08-06-1995
Rahu	08-06-1995	14-04-1998
Jupiter	14-04-1998	26-10-2000

## Mercury (17y)

From 34y6m to 51y6m

Antar	Beginning	Ending
Mercury	26-10-2000	24-03-2003
Ketu	24-03-2003	20-03-2004
Venus	20-03-2004	19-01-2007
Sun	19-01-2007	26-11-2007
Moon	26-11-2007	26-04-2009
Mars	26-04-2009	23-04-2010
Rahu	23-04-2010	10-11-2012
Jupiter	10-11-2012	16-02-2015
Saturn	16-02-2015	26-10-2017

## Ketu (7y)

From 51y6m to 58y6m

Antar	Beginning	Ending
Ketu	26-10-2017	24-03-2018
Venus	24-03-2018	24-05-2019
Sun	24-05-2019	29-09-2019
Moon	29-09-2019	29-04-2020
Mars	29-04-2020	25-09-2020
Rahu	25-09-2020	14-10-2021
Jupiter	14-10-2021	19-09-2022
Saturn	19-09-2022	29-10-2023
Mercury	29-10-2023	25-10-2024

## Venus (20y)

From 58y6m to 78y6m

Antar	Beginning	Ending
Venus	25-10-2024	25-02-2028
Sun	25-02-2028	24-02-2029
Moon	24-02-2029	26-10-2030
Mars	26-10-2030	26-12-2031
Rahu	26-12-2031	26-12-2034
Jupiter	26-12-2034	26-08-2037
Saturn	26-08-2037	25-10-2040
Mercury	25-10-2040	26-08-2043
Ketu	26-08-2043	25-10-2044

## Sun (6y)

From 78y6m to 84y6m

Antar	Beginning	Ending
Sun	25-10-2044	12-02-2045
Moon	12-02-2045	13-08-2045
Mars	13-08-2045	19-12-2045
Rahu	19-12-2045	13-11-2046
Jupiter	13-11-2046	01-09-2047
Saturn	01-09-2047	13-08-2048
Mercury	13-08-2048	20-06-2049
Ketu	20-06-2049	25-10-2049
Venus	25-10-2049	26-10-2050

## Moon (10y)

From 84y6m to 94y6m

Antar	Beginning	Ending
Moon	26-10-2050	26-08-2051
Mars	26-08-2051	26-03-2052
Rahu	26-03-2052	25-09-2053
Jupiter	25-09-2053	25-01-2055
Saturn	25-01-2055	25-08-2056
Mercury	25-08-2056	25-01-2058
Ketu	25-01-2058	26-08-2058
Venus	26-08-2058	26-04-2060
Sun	26-04-2060	25-10-2060

## Mars (7y)

From 94y6m to 101y6m

Antar	Beginning	Ending
Mars	25-10-2060	23-03-2061
Rahu	23-03-2061	11-04-2062
Jupiter	11-04-2062	18-03-2063
Saturn	18-03-2063	25-04-2064
Mercury	25-04-2064	23-04-2065
Ketu	23-04-2065	19-09-2065
Venus	19-09-2065	19-11-2066
Sun	19-11-2066	27-03-2067
Moon	27-03-2067	26-10-2067

## Rahu (18y)

From 101y6m to 119y6m

Antar	Beginning	Ending
Rahu	26-10-2067	08-07-2070
Jupiter	08-07-2070	01-12-2072
Saturn	01-12-2072	07-10-2075
Mercury	07-10-2075	26-04-2078
Ketu	26-04-2078	14-05-2079
Venus	14-05-2079	14-05-2082
Sun	14-05-2082	08-04-2083
Moon	08-04-2083	07-10-2084
Mars	07-10-2084	25-10-2085

## **DASHA SYSTEM:**

As per Dasha system, the earliest real breakthrough in your financial life should be achieved during 1995 to 2000 when you were under the influence of Saturn main period. You entered into the professional realm during Saturn main period. This period may have remained more or less good and profitable period for you financially however there had been nags, strains, fret and fume as well. I may say that Saturn main period shall remain the most productive and golden phase in your career journey. You could then have immense power and domination over others. You would have capabilities to win over obstacles and it will lead to fame and respect. You would have to face hurdles in life but it would result in abundance of wealth and comfort at home. You would do pious and social deeds and in the end you would emerge as honest and wiser person due to the difficulties thrown in this period. The period will be filled with fluctuation and variation in the path but the final outcome would be satisfactory. On the whole, there will be blend of good and bad impacts in your life which in the end lead you to a positive path.

Now you are passing through the strong malefic Ketu main period. Ketu is placed in the 6<sup>th</sup> house in exalted condition in your horoscope. This period will be mixed for you pertaining to the financial matter.

In conclusion, I will say that period starting from 1995 to 2017 shall help you to earn decent money and consolidated your financial position to a large extent. This period certainly have you opportunity to accrue money and cement your position and got success in your endeavour. Current Jupiter main period will go down as very productive, positive, auspicious and opportune phase in your general life.

## **Month wise Financial Ups & Downs in next 1 year**

### **Explanation of Financial houses Index for next 1 Year.**

For financial ups and downs, we should analyze Desire index and Wealth Index for positive opportunities. We should analyze Windfall index as well as Detachment index for financial setback, losses and expenditures.

#### **Wealth Index:**

This indicates the progress of astrological signature for our capacity to accumulate material wealth. It projects our earning capacity through our own efforts and represents how we are managing the surplus between our income and expenditure of material possessions to create a continuous flow of wealth. Since such wealth can be used for the prosperity of our entire family and society, this index will also signify the material prosperity of our entire family and our extended family.

#### **Windfall Index:**

This gives the astrological signature for sudden unexpected fortunes and misfortunes. Though windfall is usually associated with gain, we are using this term to signify both unexpected gains and losses. These events are not expected, strike suddenly and seem to be unavoidable. The positive index value signifies unexpected monetary gains like unexpected inheritance, or gains in gambling, speculation and lotteries. It also signifies unexpected new opportunities and contacts, which will be profitable. The negative index value signifies the reverse--calamities, accidents, and losses in speculation, gambling and even death. As mentioned already, these are the results of past Karmas and Destiny and, according to us, this is that one index which probably cannot be altered by our own efforts.

The difference between the Disease index and this index is that the Disease index is not unexpected and sudden, but this one is. However, one can make contingency plans through one's efforts to minimize the impact.

### **Desire Index:**

This gives the astrological signature of how our desires are being fulfilled. Thus, this index depicts actual material gain or income that we achieve through our efforts, creativity, and our vocations. A positive value and upward trend may indicate that our gain may be even higher than the efforts that we are actually putting. Similarly, a negative value and downward trend may indicate that our gain will not be commensurate to our efforts.

### **Detachment Index:**

This gives the astrological signature of how our material and physical assets are getting detached from us. This index will depict our material outflow, expenditure or losses. Thus, a positive index will denote expenditures for profitable investments, or expenses for a noble cause like charity. In today's global economy, a positive index can also mean successful and profitable foreign relations and ventures. A negative index will indicate investments turning sour and expenditures purely for gratification of our senses and physical desires.

## One Year Month wise Karma Index Table.

From Date	To Date	Soul	Wealth	Efforts	Happiness	Creativity	Disease	Spouse	Windfall	Destiny	Vocation	Desire	Detachment	Karma
01-Jun-2024	30-Jun-2024	52	25	-14	86	19	-87	-75	16	-215	23	-49	-42	10
01-Jul-2024	31-Jul-2024	33	12	-40	55	5	-93	-72	-2	-218	-20	-52	-59	-26
01-Aug-2024	31-Aug-2024	-42	-17	-77	48	-127	-153	-191	-53	-282	-59	-155	-39	-81
01-Sep-2024	30-Sep-2024	12	-13	38	133	-125	1	-191	27	-120	38	-80	47	59
01-Oct-2024	31-Oct-2024	-97	6	-40	68	-156	-45	-246	25	-165	-104	-139	82	-15
01-Nov-2024	30-Nov-2024	119	-44	-45	290	-189	-155	-145	-121	-204	160	-166	-57	62
01-Dec-2024	31-Dec-2024	157	57	71	482	-94	-27	-227	81	-153	237	-119	123	280
01-Jan-2025	31-Jan-2025	-15	43	-49	87	-55	-75	-62	-13	-67	-11	-92	46	31
01-Feb-2025	28-Feb-2025	-3	34	-121	44	-51	-171	-20	-84	-165	-48	-122	-45	-48
01-Mar-2025	31-Mar-2025	-45	-19	-56	37	-141	-121	-185	-48	-233	-51	-144	-20	-65
01-Apr-2025	30-Apr-2025	-9	-34	-16	65	-198	-148	-177	-101	-202	67	-179	-24	-33
01-May-2025	31-May-2025	40	32	-73	88	-58	-167	-4	-94	-128	56	-122	-37	3

**Best  $\geq 100$**

**Mixed  $< 100$  And  $\geq 30$**

**Average  $< 30$  And  $\geq 5$**

**Worst  $< 5$**



## **One Year Month wise Financial Houses explanations.**

### **June 2024**

There will be increased resources available to you for improving your financial strength, organizing your venues for making it more productive can be in focus now. But, you should look for nice long-term effects rather than short-term gain. This month will force you to make the foundation of your financial stronger and making efficient planning so that you feel secure. There will be stiff competition and resistance as well. As the period progresses, you can expect to find some good opportunities for financial gain and growth.

### **July 2024**

There can be a delay in your activities of work. Do not forget important things in a hurry. Economically things will be moderate. Avoid incorrect expenses especially, where the money is expected to come, it may backfire and there is a possibility of accidental expense. There is a chance that you may take a new land-building. If there is a calculated planning, then success can be achieved. If you want to pay money it can be settled, but your trapped money is currently less likely to come back.

### **August 2024**

Various matters related to wealth and finances may start improving gradually from this period. You will do extremely well in your professional activities too. Financially, this would be a rewarding period. Hence, make the best use of this auspicious period. Here, some investments related to property are expected in this month. During the later parts of this month, your energy will be largely applied to balance your personal and private affairs. Perhaps, you may be able to save money however it may not be substantial.



## **September 2024**

Planetary situations of this month may bring some stress in financial segment. Financially, this will be a below average phase and mismanagement of finances is also expected. These planetary forces may also harm your public image and social repute too. Summarily, planetary forces indicate a stressful period for both professionally and financially. Your financial and professional life will also remain highly eventful. Plus, chances of taking wrong decisions are also expected and hence you are advised to avoid hasty decisions.

## **October 2024**

This month may bring mixed results for your wealth segment. In other words, the adverse planetary forces of entire month indicates stressful period for your financial life's segment. Expenditure after your health is also foreseen during this period of time. Financially, this could be a ruffled path for you. You may also find yourself mentally blocked. Overall, your financial dealings may not run on a smooth sail which may cause an emotional stress. So, this period is not suitable for taking any important decisions related to finances.

## **November 2024**

You are likely to enjoy the benefits of your hard work and also your earning power and profitability in investments will increase. This period will be profitable and productive for your finance. You will act with confidence and enthusiasm can help you to attract financial gains, as long as you are realistic in your approach. It is very important for you to avoid overreaching and being overambitious.

## **December 2024**

You might be very energetic in your approach during this phase and likely to make good decisions to strengthen your financial status. If you are interested in share

market or any speculative activity, you will have to show restraint, as you are likely to take hasty decisions. You are advised to be a bit more careful and diplomatic in your dealings. Best way to march forward during this month will be to use all your resources efficiently and adopt strict financial discipline.

### **January 2025**

Complacency can be detrimental. Hence, you must channelize all the available resources in the right direction to achieve a comfortable situation. This month you will have to learn the difference between ground reality and on-paper reality. Though you will have some wonderful thoughts, yet the on-ground implementation of these thoughts hasn't yet started. You will have to begin working on these tasks in this period itself. You will require focusing more on the subtler and more detailed aspects. Though it would be good to pay attention to details, yet you will also have to keep in mind that you do not waste too much time in one particular task.

### **February 2025**

This month will boost and reorganize your financial life. Your creative energy must be re-directed during this period. Thus, it will be the better time to utilize this period. Here, you will have clear vision about your financial future. However, don't be over-confident as upcoming periods are indicating negative signs for your overall financial management.

### **March 2025**

You will be able to manage your finance efficiently and you will do well to empower your financial status. You may get some opportunities for growth and gain this time around. You will make new deals and contracts. Your earning potential will also increase. However, this period will demand strict discipline and solid planning to get desired success.

## **April 2025**

During this month or period of time, you should not try to go beyond your means and do any extravagance and do not try to count all of your chickens before they are hatched. The area of focus is the comfort that you will have in matters of finance. There are some good gains that are likely to bring up good cheer for you and your family. You need to take a note on the finances and work on future investments with caution.

## **May 2025**

You may wish to do some moonlighting in order to earn extra money or buck. It is advisable to you to develop a more optimistic outlook, not just about financial matters but also generally. There is always a better way of doing and perceiving things, and if you cultivate a positive frame of mind, you will realize how many opportunities had come your way from which you could have minted money. Money will come and go in successive occasions in your life hence you need to be very realistic with your financial matters.

## Answers to your specific financial concerns

### ❖ Your Concern:

What is the favourable period to start own business. Want to start business related to agriculture and food processing. Will it be possible to do such business and if not then suggest the new venture to start?

### ❖ Our Answer:

The planets that naturally signify fire, chemicals, metals, eatables, medical field, security, construction related work, electricity, oil, leather, mines, agriculture, iron, steel, food technology, liquids, hotels, government related projects are well placed in your birth chart. Therefore, you may pursue business successfully in fields related to these. However, inherent weakness of the planets ruling partnership and naturally signifying assessment, accounts, sales and marketing etc. might lead to problems in achieving high degree of success in business. Therefore, you should remain careful regarding these aspects. Moreover, you would be passing through the sub period of Venus in the main period of Venus. It is a benefic planet for you, but is weak in strength. Therefore, you need to work quite hard to establish yourself as a successful business man specifically during its sub period.

## Astrological Remedies to enhance your Finance Status

For greater financial prosperity and wealth, you should strengthen your natal Venus with Gem therapy.

You may empower the planet Venus that represent the house of Intelligence, knowledge, creativity, children, emotions etc. and naturally signifies love, romance, luxury, material comfort, enjoyment, wife and marital life by wearing the gemstone **White Sapphire**. The weight of the gem may be around 5 carats. It is to be mounted on a white gold ring and should be worn on middle finger of your right hand on a Friday morning after taking bath and performing prayers.

You may book gemstone remedy recommended to you here:

**WHITE SAPPHIRE:** <https://www.cyberastro.com/gemstone/natural-white-sapphire>

May God grant you all peace, prosperity and happiness in every aspect of your life.

With Warm Regards  
Astrologer

Please read: <https://www.cyberastro.com/disclaimers>