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Young Bengaluru Tech Professional's Finances Elicit Netizen Praise

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A 24-year-old software engineer from Bengaluru posted his monthly budget on Reddit, asking for a candid crunch of his finances, or even a roast. Instead of harsh criticism, he earned admiration from the online community for his strong financial discipline.

He revealed he earns one hundred thirty thousand rupees per month in take-home salary and lives alone in a one-bedroom apartment that costs twenty-five thousand rupees in rent.

He sends twenty thousand rupees home every month, spends fifteen thousand rupees on daily essentials like food and commuting, and allocates twenty thousand rupees to personal wants such as gadgets and weekend plans. Impressively, he invests fifty thousand rupees each month. This adds up to a total of roughly six lakh rupees spread across his investment portfolio.

His investments include two and a half lakh rupees in mutual funds, three lakh rupees in direct equity, fifty thousand rupees in digital gold, and two lakh and five thousand rupees in his EPFO account. He has no debt, loans, or EMIs, and he tracks his spending on a daily basis. He said he lives alone, not to save money but because he values solitude. He also shared that for three years, while earning just sixty thousand rupees per month, he still sent twenty thousand rupees home and invested twenty thousand rupees, leaving little for himself. Now that his income has improved, he feels it is fair to let himself enjoy life a bit more without guilt.

Reddit responses were supportive rather than critical. One user commented that at his age, he was doing great and encouraged him to ensure he had health and term life insurance. Others agreed he had built a solid financial foundation and advised maintaining a balance between spending on himself and preparing for future life expenses like marriage, children, a home, or a car.