

DIG – Double Income Group™

Concept & Theory Created by Shashi Kiran Pulidindi

Concept Summary

DIG – Double Income Group™ is a structured financial collaboration framework created specifically for dual-income couples. It helps partners plan, manage and grow their money together with clarity, shared responsibility and discipline.

The core idea behind DIG is simple: when two incomes are intelligently coordinated instead of handled in isolation, couples can reduce conflict, improve transparency and accelerate their journey towards financial freedom.

Origin of the Concept

DIG was conceptualized by Shashi Kiran Pulidindi on 21 December 2013 after observing the recurring financial issues faced by working couples. Many dual-income families enjoyed higher earnings but still experienced stress, lack of savings and frequent disagreements about money.

To address this gap, he began developing a practical, behaviour-aware model that could serve as a repeatable system for couples to follow. Over the years, the DIG framework evolved through real life observations, refinement and documentation.

1. Core Principles of DIG

The DIG framework is built on five core principles:

- Shared responsibility – both partners participate actively in planning, decisions and execution.
- Transparency – incomes, expenses, commitments and goals are openly visible to both partners.
- Goal alignment – individual and joint goals are clearly defined, prioritised and mapped to time frames.
- Role clarity – each partner's financial roles and routine responsibilities are clearly agreed upon.
- Wealth acceleration – dual incomes are structured in a way that grows savings and investments steadily.

2. Key Components of the Framework

a) DIG Pyramid™

The DIG Pyramid™ is a layered structure that guides couples to organise their money in the following order:

- Base layer: Essentials – fixed and variable living expenses.
- Second layer: Protection – insurance, emergency fund and risk covers.
- Third layer: Growth – savings, investments and long-term wealth-building plans.
- Top layer: Lifestyle freedom – travel, experiences and personal aspirations.

b) 3■Box Money Method for Couples™

This method divides combined monthly inflows into three clear 'boxes':

- Household System – all essential family and shared expenses.
- Future Security System – emergency fund, insurance, debt reduction and long■term investments.
- Personal Freedom System – individual spends for each partner without guilt or conflict.

3. Implementation Process at a Glance

DIG is a framework, not a one-time tip. Couples are encouraged to follow a simple step-by-step process:

- Step 1 – Map both incomes, existing commitments, debts and basic living expenses.
- Step 2 – Define joint financial goals (1–3 years, 3–7 years, 7+ years).
- Step 3 – Agree on contribution ratios and assign responsibilities for each expense head.
- Step 4 – Allocate money into the DIG Pyramid™ and 3-Box Money Method for each month.
- Step 5 – Conduct a brief DIG Monthly Review to track progress and make adjustments.
- Step 6 – Revisit goals annually and refine the plan as life stages change.

4. Benefits for Dual-Income Couples

Couples who adopt the DIG framework can experience multiple tangible and intangible benefits:

- Reduced frequency of money-related arguments and misunderstandings.
- Improved visibility of where money comes from and where it goes.
- More disciplined savings and investment habits.
- Greater sense of partnership, trust and shared ownership of goals.
- Faster progress towards milestones like home purchase, children's education and retirement.
- Better protection against financial shocks through structured risk planning.

5. Authorship & Intellectual Property Notice

DIG – Double Income Group™ is an original conceptual and practical framework created by Shashi Kiran Pulidindi. This document serves as a concise published summary of the concept for awareness and reference.

All terminology, structures and named models associated with DIG – including but not limited to the DIG Pyramid™, 3■Box Money Method for Couples™, DIG Goal Grid™ and DIG Monthly Review Model™ – are part of the author's intellectual work.

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Contact

Author: Shashi Kiran Pulidindi

Email: skiran.pulidindi@gmail.com

Phone / WhatsApp: +91 85229 55555

Location: India

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