



T H E

Tax-Saving Toolkit

*A complete, simple guide to paying less income tax –
written so anyone can understand it.*

NEWREGIMETAX · FOR SALARIED INDIANS · FY 2025-

26

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A LETTER TO YOU

You're not bad with money

If the word “tax” makes your shoulders tense up, you are not alone.

Most of us were never sat down and taught about money. We got our first salary, saw the deductions on the payslip, and quietly wondered if we were doing something wrong. And every March, that same little worry comes back.

Here is the truth: you are *not* bad with money. You were simply never taught this — gently, in plain words, without the heavy terms that make it sound harder than it is.

That is why this book exists. No jargon. No judgment. Just one friend explaining it to another, slowly, until it finally clicks.

You don't need to become an expert. You only need to understand enough to keep a little more of what you earned — money you worked hard for, that deserves to stay with you and the people you love.

Take your time. Read it once. You'll be surprised how simple it really is.

We're truly glad you're here.

— **The team at NewRegimeTax**

WELCOME

Before we begin

Tax can feel confusing. This little book makes it simple.

We use easy words and small examples — no difficult terms. Read it from start to finish, and by the end you will understand how income tax works, and how to pay less the **honest and legal** way.

This guide is for **salaried people in India** for the financial year 2025-26. Keep our free calculator open at newregimetax.com as you read, and try your own numbers along the way.

IN SIMPLE WORDS

Deduction — an amount you are allowed to subtract from your income *before* tax is worked out. Think of it as a discount. More deductions mean less tax.

Income tax in one minute

I magine your yearly income is a cake. The government takes one slice – and that slice is your tax.

Two things decide how big the slice is:

- **How much you earn** – a bigger income means a bigger slice.
- **Your deductions (discounts)** – you remove these first, so tax is worked out only on what is left. More discounts mean a smaller slice.

So the whole game has three steps: **earn money** → **subtract your allowed discounts** → **tax is calculated on what remains**.

That remaining amount has a name: your **taxable income**.

WHY WE PAY TAX

Your tax pays for roads, schools, hospitals, the army and more. The goal of this book is not to dodge tax – it is to pay the *right* amount, and never a rupee more than you must.