



KNOW YOUR HOROSCOPE FOR THE YEAR 2020
PROF. (DR.) (HON.) HRUDANANDA BAL (VASTU & ASTROLOGY)

Aries:

As per Prof. (Dr.) (Hon.) H.N. Bal (Vastu & Astrology), you will be heading towards something big this year. This is because of the debilitated Jupiter along with Saturn and Mercury which are in the last of the earth sign, Capricorn, and are positioned in the tenth house. This alignment and positioning signifies that you will achieve something huge, especially on the occupational level. But this also implies that constant hard work and perseverance are a must, to get to such a place where you can benefit from all these planets and their placements. Another factor that may play a major role is patience and also controlling your temperament which can work wonders in your case. A strong desire along with a good composure can surely help you to achieve something. Furthermore, also keep in mind that one should not use their cunning mind or cheat anybody to earn more money and profit.

According to Prof. (Dr.) (Hon.) H.N. Bal (Vastu & Astrology), it is also important to conduct your tasks ethically and morally to gain more success in life because success is not just about earning money and being rich. Health should be the main focus for you during this year. The planet of Saturn turns retrograde on the 11th of May which means that you should refrain from taking any undue risks in the times to come. To add further, from 29th June, Mars enters its own sign, Aries, and moves through your sun sign. This will make you all the more expressive as well as self-confident, positive and self-assured. You need to be more accommodative about views, suggestions from well-wishers. From the 10th of September, Mars will turn retrograde and from 14th of November, Mars will become direct in motion. Do not take any major decisions related to occupation, profession when Mars is in retrograde. For the natives of Aries, this year is also about fluctuating fortunes for, says Prof. (Dr.) (Hon.) H.N. Bal (Vastu & Astrology). You will have to make sure that you keep a creative hobby or indulge in any sport of your liking, to keep yourself active, fresh and healthy. Also make sure that you conduct regular checkups this year, to reduce any type of uncertainty regarding your health.

Saturn may move in retrograde from the 2nd of July and enter Capricorn which may not

provide any gains at all. You may again have some financial gains through social contacts when Venus, who rules the second house associated with finance, enters the air sign Gemini.

As per Prof. (Dr.) (Hon.) H.N. Bal (Vastu & Astrology), this is a good time to make use of the support of these planetary conditions to earn some profit and make some good monetary decisions for your own benefits. Saturn moving through the eleventh house means that you may find monetary gains and profits which is good news for all the Aries.

Taurus:

For the natives of Taurus this year, Saturn seems to be housed in its own sign of Capricorn. However, with Jupiter and Mercury appear to be a little weak in the 9th position, there is nothing to worry about. On the contrary, the positioning of the planets seems to be favoring you as they are seen to be progressing by leaps and bounds. If you put your heart and work hard towards your goals, you might find some stark changes taking place. Travelling seems to be on the cards as you might be pushed towards visiting a religious place. This could help you be closer to God and rethink a lot of things to give you perspective. Since you seem to be occupied with your thoughts, a simple trip could help you unwind and relax. Your work might take priority, but remember that resting is as important as working. A travel trip could help you open up to newer ideas and battle the stress. Since travel seems to be written on your cards, according to Prof. (Dr.) (Hon.) H.N. Bal (Vastu & Astrology), go to places that are green and clean as fresh air will be good for you.

According to Prof. (Dr.) (Hon.) H.N. Bal (Vastu & Astrology), around the 29th of June, Mars enters Aries, and it might seem as though you have no control over things. It is advisable to postpone making any big decisions regarding finance or even occupation. Prof. (Dr.) (Hon.) H.N. Bal (Vastu & Astrology) says, your decision-making skills will be tested and therefore try not to make any significant commitment. Stick to comfortable decisions for the time being as they won't rebound back negatively. Even though you might want to start saving money for the future, this period shall have you make unwarranted expenses on things. Keep a conscious note on where your money is going. If the stubborn side of the bull takes over, you will want to buy things impulsively which might not help you later. So be prepared and think twice before investing in anything. As someone who's always been tactful in handling tensed situations, you will be able to keep everyone happy at home and also maintain a peaceful environment. Your communication skill is your biggest asset. Use that correctly and your family will look forward to spending more time with you.

According to Prof. (Dr.) (Hon.) H.N. Bal (Vastu & Astrology), your family is your strength, so see to it that you devote enough time to them and not prioritize work over

family time. As Venus enters a dual with Gemini from April 4 onwards, the period is a harbinger of good news for you and your family!

Gemini:

From March 23 onwards for the natives of Gemini, Saturn will be seen moving through the ninth position. In this period, you shall find peace of mind and satisfaction. All the efforts that you have been putting in from the beginning of the year will start reaping benefits to your liking. And why won't they? After all, hard work always pays off! At the same time, your spiritual inclination is about to get deeper and serious.

Prof. (Dr.) (Hon.) H.N. Bal (Vastu & Astrology) says a little meditation and exercises will help you go a long way! Besides, yoga can also cure a lot of health issues. So, it's always a good thing to practice some yoga regularly. As Jupiter starts moving through the eighth house, it shall positively affect the second house too.

As per Prof. (Dr.) (Hon.) H.N. Bal (Vastu & Astrology), this year you shall have an influx of wealth. Although you may remain financially healthy, avoid taking any kind of loans. From Mid May till mid of September as Jupiter turns retrograde, avoid making any big financial plans and postpone all the investments that you have wanted to make. As Jupiter is in a weak position from Mid May, family issues might seem to crop up. Do not tend to take it extremely lightly. Try responding to such situations tactfully with a little bit of care and kindness. Your family shall be your pillar of strength and therefore, see to it that warmth and harmony prevail at all times.

Prof. (Dr.) (Hon.) H.N. Bal (Vastu & Astrology) says that around April 4, Venus enters your sign bringing happiness and contentment. It also seems like a happy and promising proposition as you shall be able to cleverly judge the commercial value of things. Your grasping of concepts too shall strengthen during this time. You will enjoy a great bond with your beloved. However, you are advised to also give space to your partner and not force your feelings onto them. Trust would play an important part in your relationship. Students may witness some ups and downs; however, they will excel at their studies ultimately. During the second half of the year, you are likely to suffer from seasonal ailments and minor issues of the stomach. However, you will make a successful recovery soon enough.

Cancer:

As Saturn and a weak Jupiter, along with Mercury are positioned in the seventh house, it seems to indicate some major changes in your life. As the three major planets move together, they seem to bring with them, a lot of challenges. You will constantly be reminded about the ground reality to keep you rooted. As newer challenges come your way, take them in stride and learn to overcome them. No matter how hard it may seem,

convince yourself that you can achieve it. Will power and determination are a must if you want to get out of this phase.

According to Prof. (Dr.) (Hon.) H.N. Bal (Vastu & Astrology), you will also have to start making progress towards building your self-esteem. Your values matter the most to you. It is what keeps you grounded at all times. Abide by what you believe in and hold yourself high, at all times. From May 11 onwards we see Saturn going back to Aquarius. This retrogression might prove to be quite challenging for you. At work, you might find yourself burdened with lots of work and pressure but there is nothing that a little patience and hard-work cannot solve. And if you do find yourselves in a fix, you can always take the help of a senior or a colleague. You will have to start saving for the future so before you indulge in splurging, think calmly whether it is a necessity and worth the money or not. Money does not come easy to everyone, and so you will have to start making contingency plans for the future when it comes to money. Save a little every month and keep it for a rainy day.

There will be many occasions where you and your partner may have differences. However, each time, the two of you will be able to overcome your problems and let bygones be bygones. Communication is essential in any relationship. It would be wise to always clear differences with a cool temperament. If there is a will to solve problems and be together, no issue will be big enough to overcome. Those of you in new relationships may find it hard to keep up with their beloved's demands. Mars will enter Aries and move through the tenth house from June 29 onwards. This means that times are changing and you might have to deal with a lot of stress from work. You might have your boss getting over your head and asking for early submissions of projects too. You may even have to sit back at night and complete your pending work. This phase will challenge your performance skills. Days might pass where you will be required to sit back and deliver, but without complaining, you will have to go through the grind. At times like these, it is better to keep your cool and let the phase pass by.

Leo:

At the beginning of the year, the Sun, who is the king of the Zodiac, seems to be ruling your sign. The union of major planets is seen to be positioned in the sixth house. This means that major changes could be expected. But along with changes, come newer challenges as well. Challenges could either be in terms of finances or on the work front. But what's important to know is that nothing is lost. Keep calm and try not stressing over things unnecessarily. A peaceful mind shall help you fight through this stage. But for that, you need to accept your limitations and then strive to better yourself. The year seems to be good for you, and there is nothing major that you need to worry about at all. From March 5 onwards, you might face some issues regarding the property you hold. Ignore any and every property deals that come your way during this phase. From mid-April onwards, everything starts to settle down. Also, in this phase, you shall be able to

close all the remaining real estate deals and solve the issues about it. But do not indulge in any sort of give and take in terms of property between September 10 and November 14. Also, avoid rushing into making decisions about buying and selling the property. Give it proper time and a proper thought before making any hasty decisions. Post-June 29, as Mars enters into its own sign Aries, and moves through the ninth house, good luck seems to chance upon you. Sales improve, projects get appreciated and mostly, everything goes smoothly as planned. During this phase the progressive forces seem to be working in your favors and life becomes less hassle-free. For those who would like to start planning for the wedding or wish to propose to someone, there couldn't be a more approachable time. Try doing something grand yet simple. Roses are a great way to go. If everything else is in a perfect place, even you will be more confident while proposing. As Jupiter has an eye over the second house, it denotes a positive influence. The presence of Jupiter shall protect your interests and also help push your prospects and portfolio in terms of finance. All your personal, routine, and incidental expenses shall be managed without any hassle. So, make hay while the sun shines! Increase your savings and investments. Or go on that shopping splurge you've always wanted to go for.

As Saturn moves through the seventh house, which is in the opposite direction of the sign, innovative ideas shall start forming in your mind. At the same time, even obstacles might appear if proper attention is not paid. If you happen to run a business with a partner, it would be advisable to discuss all the plans and then proceed. Make communication extremely clear and see to it that after the briefing, both parties are on the same page. To convert your ideas into concepts, discussions, and brainstorming will be required.

Virgo:

As your planetary positions are studied, it can be said that the year 2020 holds some great news for you. A major development has been predicted in terms of your personality. Progressive forces are working their charm and can keep you on your toes. As Mercury enters Gemini from around mid of May, the career-oriented and business people seem to have a gainful time coming their way. Make good use of this supportive time to enhance your prospects. Businessmen and women seem to be gaining the most out of this time as good profits seem to be hitting the roof at the beginning of the year. Although little changes might be necessary like lowering the margin, in the end, the product or the service they provide tends to stand out in the market. Competition is also given a tough fight. New deals and ventures seem to be gaining momentum. For the employees, this seems a golden time to shine out. If you start voicing opinions and sharing ideas, then you shall find that everyone at work is impressed with you. You might also be able to get an unexpected raise. But whatever you plan to do, put it all out in the first half of the year.

The transit of Mars from June 29 to the end of the year isn't as eventful as it might seem if you don't start planning your finances properly. It is good to spend money on yourself, but go easy as you might exhaust your entire income on things that may not be as important as you think. Once you execute due discrimination, you'll realize how much you can save for the future.

As per Prof. (Dr.) (Hon.) H.N. Bal (Vastu & Astrology), start keeping aside little of your income every month for expenses that might not be foreseen. Money does not come easy to everyone, and so you will have to start making contingency plans for the future when it comes to saving. Save a little every month and keep it for a rainy day. The period from the 23rd of March seems to support you in case you would like to buy or sell some property. But, think carefully about it and then proceed. Between July and October, you are likely to face some issues regarding the investments and property. Tread carefully before finalizing any property deals during this phase. Those who run their own business seem to be in a happy place! Profitable deals tend to find their way right to your doorstep, and there's nothing you have got to be worried about. Major deals bring in major profits. This year seems to be extremely generous for you. The positions of the planets seem to be working their magic. Now all that is required is for you to enhance your reputation as an honest and trust-worthy business person. Aim to make quality products and deliver in bulk. This might help the market realize that there's new and un-beatable competition in the league. These steps will help you improve your prospects so that you are noticed. Always proceed with one aim that customers are your king and your business is to please them. Once you can put that message across, nothing could stand in your way.

Libra:

The presence of major planets like Jupiter, Mercury and Saturn in the fourth house denotes that a major change is in the offing. So, get ready to ride the train of success. Everything you ever dreamt of might come true. Your hard work and talent will take you places. Financially, things will start looking good. Even your career is all set to take a leap. However, you are reminded that nothing compares to hard work. You need to keep working hard to get the desired results because only with constant effort and perseverance can one achieve the great things in life. Because Saturn is placed in the tenth house and has a major influence on your sun-sign, you may face a few challenges this year, says Prof. (Dr.) (Hon.) H.N. Bal (Vastu & Astrology). After all, no pain, no gain, right? These challenges will only hone your personality and prepare you for a better life ahead. You need to accept the challenges and push yourselves to work harder. The tougher you are, the easier the journey will be. All you need to do is to stay positive. This will be a great thing for your career and other things in life as well. The ruler of your sign, Venus will be moving favorably till the first week of February. This movement of Venus will definitely brighten your future prospects. Around the same

time, wily Saturn will be entering Aquarius as well. The shifting of Saturn into the fifth house is likely to benefit people in business more than anyone else. People involved in any sort of business will get a major boost in their growth possibilities. Overall, people affiliated with business will have a great year ahead. Not just in terms of profit-making, but also with respect to the overall growth of the business. All the goal-oriented individuals will find a steady rise in their income. Multiple sources of income will be generated this year. The opportunity to invest will also present itself. Go ahead and make very good use of it. However, just because things look great, you should not forget to plan. Figuring out your yearly budget and working towards saving more and more every month has to remain your primary goal. From around end of June, Mars enters its own sign, Aries and moves through the seventh house. This is in opposition to your sign. day to day activities will not move smoothly now. Hence, the savings. You must work on your self-esteem too. This will help you keep your cool even during the toughest of times.

Scorpio:

This year you start on a beneficial front. The ruling planet of your sign; Mars, is in such a position that yields progressive occupational and financial growth to those who belong to the sign. Here, two important planets; Saturn and Jupiter along with Mercury align with the earth sign Capricorn. Saturn being an individual planet and is the ninth house, which indicates fortune. Thus, Lady Luck is sure to shine on those who work hard. The positioning of Saturn suggests being extremely cautious in day to day affairs such as crossing a road. While on the other hand, Jupiter keeps transiting in Capricorn for the better part of a year as Jupiter keeps protecting one's interest. A business trip for an executive or salesperson is seen happening in the near future. The movement of Saturn and Jupiter proves to be supportive as well as beneficial for you. A time frame from the beginning of the year to the end of February seems to be productive and progressive. The occupational front may mellow in mid-February but do not lose hope. Working continuously may yield desired results. Mercury moving in retrograde mode enters a fixed nature and the last of the air sign, Aquarius, from March 5. From March 10 onwards, Mercury is in direct motion. Thus, the movement of Mercury and Aquarius may bring some stagnation. However, keep moving forward with vigor and relentless efforts for they shall be rewarded. Saturn enters Aquarius through movement in the Fourth House. Transiting Saturn has a direct aspect over the tenth house. This transition brings on a challenging front, thus, working with due diligence can overcome the obstacles that come your way.

The beginning of July sees the hustle and bustle of planets. Saturn starts to move in a retrograde mode and enters Capricorn. Thus, both Jupiter and Saturn transit in retrograde through the third house.

According to Prof. (Dr.) (Hon.) H.N. Bal (Vastu & Astrology), such a movement of planets can lead to certain fruitful activities. No financial loss or gain is witnessed during this time. However, from the end of September, Saturn comes directly in motion along with Jupiter. Ruler of this sign Mars enters its own sign Aries and becomes retrograde from September 10. Mars moves through the sixth house. Thus, three planets have an impact over the ninth house. This challenging phase can be overcome by utter concentration and focus. This phase indicates progress, productivity, and efficiency. Don't lose hope for after every sunset, there is a sunrise. There is always something better for you if things do not go as planned.

Sagittarius:

The positioning of the planets at the beginning of the year plays a vital role in the overall growth of a person during the entire year. Jupiter, Saturn, and Mercury will enter Capricorn. However, Jupiter weakens as it enters Capricorn at the beginning of the year. All the planets are in the second house of the sign and the second house is linked with finances and relationships. The presence of Saturn here is to bring wisdom and peace in an individual's life. Since the planets are in the second house which pertains to finances, Saturn allows a person to use his wisdom in financial dealings this year. You are likely to see an increase in the inflow of liquid cash. Thus, you shall be able to save more money than usual. This year you must pay due heed to your family and matters concerning it. Increasing the time, resources and attention towards your relationship will prove to be beneficial. The weakened Jupiter at this stage has an eye over the sixth and tenth house of the sign. Jupiter's influence over the tenth house is directly related to the prospects of prosperity on the occupational front. People who belong to the service class shall witness growth and opportunities this year. This happens due to the positioning of the planets. On the other hand, business-persons are likely to strike a profitable deal with a reputed company or client. Your health is better this year and from the beginning of February, you shall witness productive and progressive forces around you. However, come mid-February and business will start to mellow down. At this point, mercury is seen retrograding to Aquarius through the third house of the sign. After this period, things start to revive and occupational gains fall in line. However, this shall only be possible if one works day and night to make things possible. Talking about the time frame post-March 10, Mercury becomes more direct while being in Aquarius. Around mid-April, due to Mercury's movement into Aries, the beginning of something new can be expected. It could be a new venture, a new relationship, better health or anything else. Come what may, do not lose hope or give up. Keep yourself motivated and work honestly. Another movement of the planets is witnessed here, which is Venus entering Gemini through the seventh house. This movement may not be an ideal one as it can cause friction in a relationship with either your partner or business. Hence, keep your head held high and face the challenges that come your way. Do not indulge in any arguments or altercations for it is not the right time to get into a verbal miscommunication. Mars enters Aries from June 29 through the fifth house. This

movement keeps you occupied with the workload and thus, proper planning of work is a must. Being patient is the key to success and you need to be utterly patient in this phase.

Capricorn:

As per Prof. (Dr.) (Hon.) H.N. Bal (Vastu & Astrology), for the Capricorn Horoscope 2020, the planetary positions at the beginning of the year play in your favor. The ruler of your sign; Saturn, seems to be aligned with Mercury and a weak Jupiter. They all get together in the first house of your sign. Here, one can say that the positioning of two planets is highly in your favor for they indicate higher growth. Your patience is boosted and you are likely to mingle with a social circle you didn't feel comfortable with earlier. It is an ideal time to push your limits and go for the set goals on occupational as well as the financial front. Your Capricorn Horoscope 2020 says that, if you were aiming at investing, now is the time. For all this, you would need to work day and night or even round the clock to achieve a certain level of progress in life this year. If you are a working professional, you are likely to receive your promotion letter or a hefty bonus if you work hard. Your Capricorn Astrology 2020 suggests that changing your current job profile or project is not advisable at the moment. Improve your efficiency ten folds to achieve the desired success in life. Along with your career, take care of your well-being with utmost care. Your health, family, children, and friends need attention from you, thus, pay heed to their concerns and complaints, as per the astrological findings in your Capricorn Horoscope 2020. Your expenses may increase in the times to come concerning household, family, health, and other similar factors. Those married, are advised to proceed with caution this year. You may be constantly under pressure for this or that. If issues increase, find your patience and sit down with your partner to resolve the prolonged arguments.

As the year approaches the end, stability, and improvement in lifestyle, will make it easier to keep up with your partner! The beginning of the year brings in enormous warmth and harmony in relationships, especially concerning your family. You may want to make sure that you do not indulge in any altercation with a family member. Take care of your loved ones especially your younger siblings, if any. The period between April 4 and May 13 seems to be ideal to resolve prolonged issues. Saturn moves through the tenth house which is directly linked with the cycle of Karma or occupational professionalism. Saturn looks to merge with Libra in the tenth house and thus, this influence may work effectively on your occupation. This positioning indicates that progress is soon to come and things might fall in place if you work diligently. Through this hard-working phase, you may find yourself at the gates of progress with a hike in the salary as well.

Aquarius:

This year seems to be filled up with adventures and challenges. The ruler of your sign, Saturn, rules Capricorn along with Jupiter and Mercury in the 12th house of your sign. This positioning is predicted to be a tricky one for your sign this year. It can either bring extreme happiness or extreme challenges in your way. You may feel under pressure on the occupational or financial front this year and your progress may be slower than expected. Keep an effective check on your personal as well as miscellaneous expenses for savings that might not go as per your calculations. Also, taking up risky investments is not ideal in this period. From March 23, Saturn enters Aquarius indicating that an uncomfortable situation may finally come to an end. You might take on risky investments this year, says Prof. (Dr.) (Hon.) H.N. Bal (Vastu & Astrology). Your increased cash inflow may trigger your instincts to make a well-calculated move in business. The fifth house is directly connected to financial gains and progress on the occupational front. Due to this positioning and planetary movement, the financial gains add more to the power of your already strong occupational as well as financial position. From July 2, Saturn retrogrades into Capricorn. This transition may bring challenges in your way. From June 29, Mars enters Aries through the third house. The third house is directly connected with your profession. Progressive forces shall work effectively which may help your progress in life. Furthermore, Mars retrogrades from September 10 to November 14. Therefore, refrain from taking any major decision regarding occupation and finance in this period. By the end of the year, you shall feel multiple emotions at a time as well! The beginning of the year may not be the best for your marital life. Being adjustable and compromising may prove to be working in your favor. It might as well help you overcome certain existing problems. Nonetheless, be prepared for turbulence during the time frame between May 13 to June 25. Those who are married may find it difficult to cope up with growing issues. Hence, it is advised to be patient, keep calm and resolve issues without creating any disturbances in the relationship. Remember getting angry will only worsen the already delicate situation. Patience is the key to a successful marriage. The influence of Mars due to its movement in the eleventh house can prove to be beneficial which means that you may witness passionate moments arising in your relationship. However, just when your married life looks sorted, your family life screams trouble. Your little ones may annoy you to no end. In fact, you will not see face to face on any topic. But, your children and you need to meet midway to maintain a harmonious balance in your relationship as well. Getting worked up at petty issues may not bring in the desired results so keep your cool with a mature understanding if things go wrong.

Pisces:

Your success this year depends upon the movement of the planets. It is predicted that the movement of Mercury and Capricorn at the beginning of the year indicates that you are to receive greater monetary gains this year. Of course, you need to promptly respond to opportunities that come your way with regards to finance or occupation. A miss on these opportunities may not be in the best of your interest and can lead you to an unexpected

loss. It is predicted that you may develop a new relationship this year. You are likely to boost your interests with regards to finances or occupation due to the entry of this new relationship. There are no major expenditures that are incurred in this year by you as per the movement of planets of your sign. You are likely to save money for the future. From March 23, Saturn enters Aquarius through the 12th house of your sign. The movement of Saturn to the 12th house indicates upcoming expenses. Thus, it is advised to plan your expenses well in advance to avoid any kind of over-expenditure. Keep from using your savings and aim to save more. Plan your finances in such a way that they prove to be beneficial in the longer run. From July 4, Venus enters Gemini through the fourth house. This movement indicates that you must keep a stringent check on your personal affairs. Buying a property to lead a peaceful life can be considered in this phase. Nonetheless, planets that were involved in your birth chart have much to say about your life in this year. From June 29, Mars enters Aries through the second house of your sign. This movement again might not be in the best of your interest concerning finances. You may face issues with your family. It is advised to tackle each situation with utmost patience. Aim to preserve the peace and harmony in the family. This year indicates fluctuations in financial matters.

The planetary positioning at the beginning of the year will work in your favor well enough concerning financial gains. Two major planets from the eleventh house are highly beneficial for you this year. Situations or instances may arise where you shall spend an exquisite amount of money. However, keep from spending unwanted expenses and make a list of articles or expected expenses. This shall help you keep up with your budget and reverse the situation. Saving money can prove to be beneficial. Once the money is saved, it only helps and supports you in times of need. Thus, be prepared for the worst with a backup plan for things that might not go as planned where finances are concerned.