Contents

SECTION A:

BUILD YOUR FINANCIAL FOUNDATION

What do I need to fix first?

1

Begin with Right Mindset

Rewrite Your Money Story

"I was smart in every area... except money."

Have you ever had that moment when your card gets declined at a café?

You smile and say, "Must be the network," but inside, your stomach drops. Your chest tightens and your palms sweat.

Riya knew that feeling all too well.

At 34, living in Mumbai and working in HR, she looked like she had it all together – crisp professional attire, confident presentations, and a warm smile in meetings.

But behind the scenes, her money life was quietly crumbling.

Every salary day, she made secret promises to herself:

"This time, I'll save. I'll track every penny. I'll finally change."

But life would always interrupt – a birthday dinner here, a Zara sale there, a family function, or just the simple human fatigue that whispered,

"You've worked hard. Just order dinner. You deserve it."

By the 20th of every month, her bank balance would be gasping for breath.

It wasn't about laziness.

It wasn't even about lack of knowledge.

It was her **money story** – that deep, silent narrative that shaped her financial behaviour long before she understood the word "budget."

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❑ WHAT IS A 'MONEY STORY', REALLY?

Maybe you were told that rich people are arrogant.

Maybe your parents said, "We can't afford that" every time you wanted something.

Maybe you saw one parent handle all the money, while the other had to ask before buying something as small as a new hairbrush or a café coffee.

These whispers became your rules:

- "People like us can't become rich."
- "Spending on yourself is selfish."
- "Talking about money makes you look greedy."
- "Money always causes problems."

But here's the truth: These are beliefs, not facts.

They're outdated hand-me-downs. They are like clothes that no longer fit the future you're trying to build.

But they can be **rewritten.**

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❑ STORIES WE CARRY: REAL LIVES, REAL BELIEFS

1. Aman's Story

Aman was the eldest son in a middle-class family and the first to earn a six-figure salary.

But every rupee came with invisible strings – coaching fees for his brother, gifts for relatives, and endless family expectations.

He often joked that his salary wasn't his, it was "the joint family ATM."

Aman's story wasn't about poverty. It was about emotional obligation.

He had to learn that setting financial boundaries isn't betrayal, it's **balance.**

That caring for others **doesn't mean abandoning yourself**.

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2. Meena's Story

Meena grew up in a modest home where money had strict rules. Every penny had a job before it even arrived.

Her father controlled the finances. Her mother accepted the silence.

By age ten, Meena had learned:

"Good girls don't talk about money."

And "Women should adjust."

As an adult, she had what many would call a good life – a kind husband, two kids, and a successful tutoring business she had built on the side.

But money still made her feel small.

Even buying her favourite cold coffee felt indulgent and triggered guilt.

"It's like I don't deserve to enjoy what I earn," she once told me.

But that voice wasn't hers.

It was an echo of generations of women taught to shrink, stay silent, and sacrifice.

It wasn't her fault. It was just an outdated Money Story.

And stories, even old ones like this **can be reclaimed.**

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3. Arjun's Story

Arjun was the kind of man who did everything by the book – he had an engineering degree, a solid job, and ₹80,000 monthly salary.

And yet, one day his bike broke down and he couldn't even arrange ₹3,000.

Not because he didn't earn enough but because his money was everywhere and nowhere.

Some was tied up in long-term schemes, some lent to relatives, and some locked in fixed deposits.

That night, lying on his bed and staring at the ceiling fan, he asked himself:

"How am I earning well and still feeling broke?"

He realised that real financial security isn't about how much you make.

It's about how much **access and control** you have over your money.

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4. Anjali's Story of Tilted Power

Anjali got married young. Her husband "handled all the money."

At first, it felt like ease. One less thing to worry about.

Until ease became silence.

Silence became control.

Every expense was scrutinized. Her UPI was linked to his account.

Once she asked him for ₹2,000 to buy a gift for her sister, and he said, "If it matters to you so much, earn it yourself."

So, she did.

She began teaching English online – ₹500 a session.

The day she paid her own phone bill, she cried.

Sometimes, your financial freedom starts not with a portfolio.

But with **a single act of power.**

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❑ HOW THESE STORIES SHAPE US?

We don't carry our money stories in our wallets.

We carry them in our nervous systems.

And they show up when:

- You feel awkward splitting a bill
- You underprice your work
- You avoid checking your bank balance
- You think budgeting means "restricting fun"
- You feel like "I'm not good with money"

It's not a character flaw.

It's a script – an old one.

And **you get to choose** if you want to keep reading from it or not.

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❑ WHAT'S YOUR MONEY PERSONALITY?

Now that you've seen how these stories shape us, let's reflect on your own.

Here's a fun, quick quiz to spot your money habits. This is not about right or wrong – just about noticing your patterns.

Choose the option that feels most like you. No overthinking:

1. When you get a surprise bonus or gift money, you:
   (a) Save it immediately
   (b) Spend a little, save a little
   (c) Splurge on something fun
   (d) Feel anxious and unsure of what to do with it
2. Your idea of financial success is:
   (a) Having a stable savings account and no debt
   (b) Feeling free to enjoy life while managing money
   (c) Being able to afford luxury and fun
   (d) Feeling secure and prepared for emergencies
3. When shopping, you usually:
   (a) Stick to your list and budget strictly
   (b) Compare options but treat yourself occasionally
   (c) Go with the flow – spontaneous buys are fine
   (d) Feel guilty about spending on even essentials
4. Your biggest money fear is:
   (a) Not having enough saved for the future
   (b) Missing out on life experiences
   (c) Living a boring, restricted life
   (d) Making a wrong decision and regretting it

5. You track your money:
   (a) Daily or weekly
   (b) Whenever things feel off
   (c) Rarely – I focus on earning, not tracking
   (d) I try to, but it overwhelms me

Now count your answers:

- Mostly A's → **The Planner**

  You love structure. You're great at planning – just remember to leave space for joy.

- Mostly B's → **The Balanced Mind**

  You value both saving and living. With some clarity and structure, you'll do beautifully.

- Mostly C's → **The Spender**

  You live in the moment. Adding a few systems will actually give your spontaneity more freedom.

- Mostly D's → **The Worrier**

  You think deeply about money. A little guidance and clarity can transform your fear into calm confidence.

Now, based on your results, ask yourself:

- What parts of this feel true?
- Which part do I want to shift?
- What new habits could help my personality thrive?

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❑ RIYA'S TURNING POINT

Now, back to Riya, the HR professional from earlier.

One quiet evening, she finally paused.

And she opened her journal and asked herself some hard questions.

This time, she promised herself that she would answer them honestly, without filters:

- *"What do I believe about money?"*

  She wrote: *"I believe I'll always struggle."*

- *"Where did that belief come from?"*

  She admitted: *"Because that's what I saw growing up."*

- *"Is this belief helping me or holding me back?"*

  She realized: *"It's not helping. It's keeping me stuck."*

At that moment, nothing felt dramatic or life-changing. But in truth, it was. That evening became the turning point, because she began speaking to herself differently.

She stopped repeating, *"I'll never have enough,"* and started telling herself, *"I can build abundance, one step at a time."*

At first, the words felt strange to her, like wearing stiff new shoes. But gradually, they became freeing, like shoes that finally fit.

One year later, the change was visible:

- Her credit card debt was cleared.
- Her small investments were started.
- Her weekend side hustle was thriving.

She didn't need a dramatic makeover.

She just needed a better story.

The one she chose to tell herself again and again.

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❑ 'TRY ON' A NEW STORY

Sometimes the biggest change starts with the smallest shift in words. By replacing old limiting thoughts with new empowering ones, you begin to teach your mind a different story about money.

Old Thought	New Truth
"I'm bad with money"	"I'm learning to handle money with ease."
"Money makes people selfish"	"Money reflects who I am – kind and wise."
"I'll never have enough"	"Enough is possible. I'm learning how."
"Money is complicated"	"Money is a tool – and I can master it."

You don't need to fix everything overnight.

You just need to believe in something new – **Yourself!**

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❑ FINAL THOUGHTS

Before wealth shows up in your account, it must first feel possible in your mind because even the smartest financial plan needs one thing first: your quiet belief that **you're allowed to thrive.**

Whether you're earning for the first time, returning after a break, rebuilding after a setback, or simply tired of feeling left out of the money conversations – this book is for you.

For the ones who've been told they're "Not good with numbers."

For the ones who've managed households without being taught how to manage money.

For the ones who've waited too long for permission and are finally ready to give it to themselves.

This book was born out of years of learning through career shifts, financial detours, and diving deep into courses and books that didn't always feel like they were built for people like us.

But you don't need to be perfect, and you don't need to be a "finance person."

You just need the **right tools**, the **right mindset,** and a **little help getting started.**

And that's exactly what this book is here for.

It's the guide I wish I had when I started.

Not a lecture. Not a guilt trip.

But something warm, human, and practical – **a path built for real life.**

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2

Master Money Basics

Get Good With Your Money

"Money touches every part of our lives... yet no one really teaches us how to hold it."

Ravi never imagined that at forty, he would find himself hunched over his phone, typing into Google: *"How to manage money better?"*

From the outside, his life looked complete.

A senior position at a big company.

The comfort of a polished leather chair in his office.

Business-class miles.

Weekend brunches.

He wasn't one to flaunt his lifestyle. No obsession with gadgets, no love for luxury.

To everyone around him, Ravi looked financially secure.

But that illusion cracked one ordinary afternoon. After a meeting, his youngest junior casually started discussing SIPs and mutual funds.

Ravi smiled, even nodded along. Yet inside, a silence fell.

Forty years old. Earning well. And still, the basics of money slipped past him.

Driving home that evening, a single thought kept echoing:

"I manage projects worth crores every day. So why don't I know how to manage my own income?"

That night, sleep refused to come. At 2:47 AM, Ravi finally picked up his phone. His fingers moved almost by themselves:

"How to manage money better? Why am I still unprepared for the future despite earning well?"

That restless search became the beginning of an entirely new chapter in his life.

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❑ SO, WHAT IS 'PERSONAL FINANCE' AND WHY IT MATTERS?

Think about it – in school we were taught math, history, and science.

But "financial literacy" i.e. how to earn, spend, save, and grow money was never part of the curriculum.

Neither school explained it, nor college, and not even the workplace offered any real training.

What most of us got instead were a few vague lines:

"Work hard." "Spend wisely." "Save a little."

That's like handing someone a car with no keys and saying,

"Drive carefully, reach your destination, and don't crash."

But never once teaching them how to drive.

Here's the good news: managing money is not a complicated science.

It's made up of the same everyday actions we all do – earning, spending, saving a bit, investing here and there, and gradually preparing for the future.

And whether you bring home a modest paycheck or a big one, this understanding is essential.

Because life will always throw surprises – a sudden medical bill, an unexpected job change, or even an opportunity you don't want to miss.

Without preparation, these moments create panic.

But with financial clarity, you can pause and say, calmly and confidently:

"It's okay. I've prepared for this. I can handle it."

In simple words, **Personal Finance is Self-Respect.**

It's that quiet confidence standing behind you, no matter what life puts in front of you.

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❑ WHAT KEEPS PEOPLE STUCK?

Before we build, we have to unlearn.

These common money myths keep people from ever getting started but the truth tells a different story.

The Myth	The Reality
"I'll start when I earn more."	Most people earning more still feel broke.
"It's too late for me."	It's never too late to begin.
"I'll figure it out after marriage."	Marriage won't magically fix your finances.
"Finance is for smart people."	You don't need to be smart – just curious and consistent.

But sometimes, the cost of these myths isn't just confusion, it's crisis.

Let me tell you about Alka next.

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❑ ALKA'S STORY: WHEN "DON'T WORRY" BECOMES A WARNING

Alka was a soft-spoken homemaker married to a kind man who "took care of everything."

He paid the bills. Handled the accounts. Made the investments.

She didn't know the passwords. Or the account balances.

And then, one day, he passed away.

No will. No instructions. No access.

She couldn't even pay the driver that month.

She didn't know how to claim insurance, so she had to call her brother-in-law for help.

Later, she said: "I was grieving… but I also felt like a helpless child. No woman should feel this way."

That's when I understood:

Personal finance isn't about luxury, or a 'nice-to-have' skill**. It's a 'survival skill', a basic necessity for a secure and balanced life.**

It's like the roots of a tree. Without them, even the greenest tree will fall in the first storm.

In the same way, a life without financial understanding may look steady on the surface, but inside it remains fragile and insecure.

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❑ THINK OF YOUR FINANCES LIKE A HOME

Imagine your financial life as the different parts of a home:

Part of Finance	Metaphor
Income	The water coming in
Budgeting	The plumbing
Saving	The water tank
Investing	The garden pipeline
Insurance	The lock on the door
Planning	The blueprint

Most people are living in homes that look perfectly fine from the outside…

But inside? There are cracks, leaks, and hidden damage no one talks about.

But it's not something to be ashamed of. It's just something that needs fixing. With the right tools, one step at a time.

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❑ THE 5 PILLARS OF PERSONAL FINANCE

Money doesn't have to be confusing or chaotic.

At its heart, it's held up by five simple, powerful pillars:

Earn. Save. Invest. Protect. Plan.

You don't have to get them all perfect. Just begin one pillar at a time. Let's explore what each pillar really means:

1. Earning — What Comes In

This is where it all starts.

Your salary, freelance income, business revenue, rent, royalties, dividends – any money that flows into your life.

You cannot manage the money that does not exist.

That is why your first superpower is knowing exactly what you earn – clearly, fully, and without guessing.

And here is the good part: Income is not fixed. It can grow. And you can create new streams of income.

In Chapters 16 and 17, we will explore how to build your income – even from scratch – including business ideas that do not require a large investment to start.

"More income means more options. More options mean peace."

2. Saving — Your Safety Net

Saving gives you a sense of security when life takes an unexpected turn.

It's not about saving big – it's about saving regularly.

Even a small monthly habit builds a safety net over time.

This safety net helps you face emergencies, enjoy small joys, and plan ahead with less stress.

So, start small, but start.

"What you save today is what supports you tomorrow."

3. Investing — The Power Multiplier

Saving helps you feel safe.

And **investing** helps your money grow.

Investing is how you stop working for every rupee and start letting your money work for you.

Start small and stay consistent in your investments.

Over time, compounding will quietly build your wealth in the background.

Mutual funds, PPF, digital gold, stocks, and real estate – all of these investment options have their place in a balanced financial plan.

You will learn how to use each one step by step, without feeling overwhelmed in the Investing section of this book.

"You rest. Your money grows."

4. Protecting — Your Financial Armor

You work hard to build your life.

Protection makes sure that it does not fall apart overnight.

Insurance is not a burden; it is your backup plan.

It is your shield against the unexpected, from medical emergencies to car accidents.

Health, life, and critical illness cover are not optional luxuries; they are essential tools that let you live without fear.

"Protection doesn't grow your money; it guards what you've grown."

5. Planning — The Steering Wheel

If earning is the engine that drives your financial journey, then planning is the steering wheel that helps you stay on course.

Without a clear plan, your money can drift aimlessly, with no real progress.

But with a plan, your money moves with purpose and direction.

Budgeting, goal setting, tax planning, retirement, and estate planning are not boring tasks – they are powerful tools that put you in control.

"If you don't give your money direction... it'll wander off."

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❑ MONEY MIRROR: A 2-MINUTE SELF-CHECK

Now that you've seen the five pillars, let's pause for a moment of reflection.

Check the box that feels true for you – no shame, just awareness.

Financial Pillar	Quick Check-In	Yes/No
Earning	I know all my income sources (salary, gifts, freelance, etc.)	
Saving	I have some money set aside that's just for me	
Investing	I've started investing – even a tiny amount	
Protecting	I have basic insurance to cover emergencies	
Planning	I know my monthly expenses and have a few money goals	

Now Check What Your Reflection Says:

Mostly 'YES'? You're on your way! Small, steady wins matter more than perfection.

More 'NOs'? That's okay. Now you know and knowing is power.

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