

11 PRINCIPLES TO ACHIEVE FINANCIAL FREEDOM

By
Nandish Desai

CONTENTS

A Lost, Frustrated And Directionless Investor	1
Level 1: Laying a Strong Foundation	19
Level 2: Creating a New Relationship with Money	29
Level 3: The Investigation Begins	47
Level 4: The Game Changers	65
Level 5: Don't Set Goals, Set Yourself	79
Level 6: Create A System To Create Wealth	87
Level 7: Financial Freedom Made Simple	97
Level 8: Active Income vs. Passive Income	107
Level 9: How Wealth is Created	119
Level 10: Increasing your Income	129
Level 11: Make Each Year Your Best Financial Year	137

Right now, what you are holding in your hands is not just a book, but years of effort and creation. Nandish and I started our career making financial plans and somewhere we started to realize that many investors' financial life was not changing after having a financial plan in their life. After a lot of research, we concluded that a financial plan was just one part of the process and other elements were required to live an awesome financial life. This book is about those elements that we have discovered over time.

We challenged the traditional financial planning process a few years ago and that is how our financial coaching program came into existence. This book is based on our financial coaching program that we have conducted with over 100 people spread across the globe.

With this book, we invite each investor to look beyond financial products and returns, and look at wealth creation as a game. Most investors make investments out of compulsion and out of need; the core message of this book is to see wealth creation as a project and will teach you how to fall in love with the process of wealth creation.

There are books that follow the trend and there are some books that set the trend. This book falls in the latter category; it is here to set the trend in the personal finance world.

Most investors are in search of solutions and answers; this book is not about getting answers, but about discovering who you are as an investor and gaining insights on how you can connect with your true wealth.

Nandish has written this book after working with 100+ people. I am sure this book has the power to change your financial life; to some it will act as a wake up call, to some it will help them discover who they are as an investor, to some it will help them add different dimensions to their financial life.

While I was going through the initial draft of this book, I was

FOREWORD

By Manish Chauhan
Author of
“16 Personal Finance Principles
Every Investor Must Know”

convinced that this book would be a game changer not only for investors but also for financial planners. This book is simple and yet powerful and it will leave a deep impact on you as an investor.

There is a lot of hype around the words “personal finance” and “money” out in the world. While you are reading, this book will teach you to fall in love with the process of wealth creation.

The narrator of this book is Sam, an IT professional based in Mumbai, who shares his experience of working with a financial coach. This book is not a story but it has conversations between Sam who is a lost, confused and directionless investor and his financial coach. They both meet and Sam participates in a program called the “90 Day Money Game.” The coach invites Sam to work with him for the next 90 days. The money game has 11 exciting levels that span the next 90 days.

Sam is a confused investor full of fear with a pessimistic view about his financial life before meeting his coach. But with each passing level, as his financial coach teaches Sam, his life starts changing as he implements the elements of living a great financial life and incorporates changes in his thinking and attitude towards various things.

As Sam starts experiencing a big shift in his financial life, he starts to experience a new level of enthusiasm, positivity and motivation. With each passing level, Sam identifies why his financial life was a mess and how his whole life offers great possibilities.

The book teaches that an upgrade is always available in life. At the end of the 90 Day Money Game program, Sam is now a totally new Sam. He calls this his journey from Sam 1.0 to Sam 2.0.

Our vision as a team is to have this book become part of the CFP (Certified Planners Program) curriculum so that the new breed of financial planners can think beyond financial plans.

If you also feel that you need direction, motivation and some exciting new ideas in your financial life and you want to move towards financial freedom, this book is for you. Nandish is an amazing financial coach in real life who has worked with hundreds of investors and changed their lives. Now it's your turn!

A LOST, FRUSTRATED AND DIRECTIONLESS INVESTOR

Hi, this is Sam. In those days, my life had four things: a demanding job, a good salary package, a caring wife and supportive friends. It seemed life was on a progressive mode and everything was going fine. I used to think, "Money is next to oxygen" so make a lot of money until 50 and then go on a world tour. I was giving more importance to earning money than managing money.

It all started with a strange dream, *I am going to miss my train.*

This strange recurring dream started disturbing me a lot. On that night, I saw the same dream that *I am going to miss my train.* I woke up scared and had a little water. I experienced fear and felt the dream had some connection with my life. I started feeling I am missing something important in life. I could not figure out any answer to that and kept thinking about it for some time.

Suddenly the alarm clock rang ... **TRINNNNNNNN TRINNNNNNN...**

I woke up, got ready and had my breakfast. After having breakfast, I left for my job. Every day I used to take the 7:45 am Mumbai local from Andheri to Churchgate. I had never missed any train in all my life so I was not getting any clue why I had that strange dream of missing the train.

I reached office. On that day, I had to give an important presentation to our Senior Project Head. Before the presentation, once again the same strange thought crossed my mind that "***I am going to miss my train.***" I did not pay much attention to it and got busy with my work. My presentation went well; I got a lot of appreciation from my team and seniors. One more working day ended.

After office, I started for my home. On reaching home, I had my evening tea and took a shower to get fresh. While taking bath once again the same thought crossed my mind ***that I am going to miss my train.*** The thought was just not leaving me, it started appearing more frequently and I started to worry about it. I got

serious and I shared about it with my wife. My wife's first reaction was maybe it is because of stress. I told my wife that my work is demanding but why am I getting similar thoughts every now and then from the last 3-4 months.

My wife asked if I was worried about something, something that I was carrying in my mind all the time or something that needs immediate attention. I told her I worry about many things, so what? She asked me a question "What is your biggest worry in life right now?" The word that came out as my reply was "MONEY." For the first time I told my wife that I was worried about MONEY, I was scared about producing wealth in life.

I told her that I was really lost and confused in the area of money, we need to plan our finances but I don't know where to start. I want to buy our own house and want to do many things but our bank balance is too low to do all that we want to do.

I asked my wife we are both working and our earnings are good but why is the wealth not growing in our life? I told my wife that I came across a personal finance blog a few months back where after reading a few eye-opening articles I realized that all our investments done so far are wrong and I have made many wrong choices in selecting various financial products. I am very confused, frustrated and directionless as an investor.

How did I find my financial coach?

My wife told me we could take some professional help, someone who is an expert in this area, and someone we could trust. She said that if we made an effort we would be able to find someone who can help us build wealth. I told my wife yes, that is a good idea and let me explore that tomorrow.

My wife got me a hot cup of coffee. I played my favorite songs on my iPad and went to sleep. The next day I again took my 7:45 am local train and reached office. My boss called me into his cabin; he looked at my face and asked if I was dealing with something. I don't know how but he could read my face every time; I said yes I am worried about my financial life. I came across a personal finance blog a few months back where I could see that I have made many investment mistakes, the products that I thought were best for me are not good at all. It seems I am very bad at managing money, my bank balance is not growing and I really don't know how to produce wealth.

He said, he also was in such similar position some time back and he worked with a

financial coach who helped him out. He said his mentor helped him to design his financial life. He was so relaxed in the area of money; he had the kind of financial life that I wanted to have. I immediately asked my boss to connect me with his mentor. He said *Sure, I will connect you with my financial coach.*

I received an email address [REDACTED] from my boss; his coach's name was not written in the mail. My boss wrote that his financial coach operates from pure service; he is a money master and he is very passionate about what he does. He also wrote that he helps people get their finances on track, he is seen as the ultimate wealth coach in the personal finance world, and he works with only a few selected investors who are committed. While reading my boss's mail, once again the thought "***I am going to miss my train***" crossed my mind and I decided to send a mail to the financial coach.

Here is what I wrote in my first mail.

To
Add Cc Add Bcc

Subject
Attach a file insert: Invitation

B I U T_▼ T_{T_▼} A_▼ T_▼ ☺ « Plain Text Check Spelling ▾

Hi Coach,

My boss Srinivasan gave me your email id. He has been your financial coaching client. When I shared my financial worries with him, he asked me to contact you. My name is Sam and I am an IT professional; I really feel lost as an investor. Until now, I invested my money based on what my friends and relatives suggested and now I am realizing it was the biggest mistake of my life. I trusted them and I am now lost as an investor.

I was never taught about money in school or college. I learnt a few things from my parents and when my company asks me to show tax saving investment proof, I generally follow my colleagues' and relatives' advice. I have never studied any financial product in detail until date. I really find numbers frustrating and I put my signature wherever asked. I think I have invested money in all the wrong products and now I feel I will never be able to produce wealth in life. I am worried in the area of money and

because of that, I am having a very disturbing recurring dream all the time that "***I am going to miss my train.***"

My wife and I both stay busy with our work schedule and we are left with no time for our finances. We both have non-finance backgrounds and we think that personal finance is not our cup of tea. We do not understand NUMBERS and we are clear we will never be able to understand it on our own. I don't know why we are like that in the area of money. We think we have become directionless as investors and we feel we are lost in the complex world of personal finance. We really have no clear financial goals; we have made some investments here and there, thinking that is how wealth grows. All that we have tried so far has not worked for us. I even had a short financial plan in the past made by an advisor but we just could never follow that plan. I really need your help. I am ready to do whatever you will ask me to do but help me to live a good financial life. I have tried all that I could but I am unable to produce wealth.

Help me FIND WEALTH. PLEASE help me FIND my PEACE OF MIND.

Sam

A lost, frustrated and directionless investor

A strange reply came from the other end that shook me.

To Add Cc Add Bcc

Subject Attach a file insert: Invitation

B I U T_▼ iT_▼ A_▼ T_▼ ☺ ↻ ⌂ ⌃ ⌄ ⌅ ⌆ ⌇ ⌈ ⌉ « Plain Text

Check Spelling ▼

Dear Sam,

Thank you for writing and for showing trust in me. It really takes courage to share such a personal experience with a stranger on an email. I can see the desire in you to produce wealth; asking for help is a sign of strength, it shows you are committed and I only work with committed investors.

If I choose "cheese" as a metaphor for "wealth," then as an investor you are unable to find or connect with your cheese (your true wealth). I would like to share an experiment that was conducted a few years ago on a rat and a human. Read this experiment slowly and try to relate it to your financial life.

Some 100 complex similar tunnels were made to conduct this experiment. After the tunnels were made, a large piece of cheese was placed at the end of the 40th tunnel. A rat and a human were put into those tunnels. The experiment was conducted to study their behavior and so they were observed for a few days. Initially both rat and human could find the cheese at the end of the 40th tunnel. After a few trials, the researchers started to shift cheese from one tunnel to another. They found that the human, once he found cheese at the end of the 40th tunnel, remembered that tunnel and route, and then he would go down the same tunnel again and again regardless of whether the cheese was there or not. His mind told him "I very well know I found cheese in the 40th tunnel and there is no point going to some other tunnel."

The human was not willing to drop what he knew and eventually could not get the cheese. He did the same thing repeatedly and was expecting a different result, which was insane. (Most investors do the same thing year on year and they expect different results to happen in their financial

life). The rat, on the other hand, was only interested ***in cheese***. And to find the cheese, the rat tried different tunnels; his plan was to get the cheese and he was not attached to the tunnel. The rat was ready to give up what it already knew. His mission was not to remember the route but to get the cheese. That's all it takes for a rat, when it comes to getting cheese.

The rat was smart - ***very smart***.

Sam, coming back to your financial life if you want to find CHEESE (your True WEALTH) you will have to be like that rat, you will have to try out new ways of managing money, you will have to change your attitude in the area of money, you will have to shift your view about personal finance, you will have to create new relationship with cheese (Wealth) and you will have to create a system in your financial life that helps you grow wealth.

Right now, you are doing the same thing year after year and expecting different results to show up.

My life is all about helping people and I am willing to help you get in control of your financial life. I help investors through a program called "90 Day Money Game"; it is a simple yet challenging program.

You will have a few sessions with me over the next 90 days; during those sessions, we will engage in some action-oriented insightful coaching conversations. If you are ready to take up this challenge, I am ready to help you.

Lastly, take my words: ***Your train is waiting for you.***

Regards,
Your Financial Coach

His mail made it very clear that I had found the right person and I could see that he would surely help me out. I had a feeling I had found my money mentor. I was absolutely convinced to go ahead with this person. Here is what I wrote back to him.

To
Add Cc Add Bcc

Subject
Attach a file insert: Invitation

B I U T_▼ T_▼ A_▼ T_▼ ☺ « Plain Text Check Spelling ▾

Hi Coach,

Thanks for the email; your mail woke me up. I am now clear I need to be like that rat and I want your help in finding my cheese (my true wealth). I am ready to play the 90 Day Money Game with you. I don't know why but your email has ignited a new level of enthusiasm in me. I want to start afresh, I want to give one more chance to myself and I want to be a part of the 90 Day Money Game challenge.

One last question, what will be your fees for your service?

Sam

And here is the reply I got from my coach.

To
Add Cc Add Bcc

Subject
Attach a file insert: Invitation

« Plain Text Check Spelling ▾

Dear Sam,

Don't worry about the fees. When you will successfully complete the 90 Day Money Game, I will assign one task. You can consider the task as my fee. Let's meet tomorrow and start your 90 Day Money Game. My office is near your office so we can meet up tomorrow at 6 pm. My personal assistant will give you a call with further details.

Regards,
Your Financial Coach

The conversations exchanged were different and empowering. Before this, all the advisors, agents and bank relationship managers only came up with products. Everyone wanted to sell me something. For the first time I found someone who was asking me to think beyond products. I could sense a different kind of honesty in the communications that I exchanged with him.

I could see that I was stuck in my thoughts in the area of money and that I needed help. The focus was on the tunnel and not on the cheese. I had no idea what was happening in my financial life and I was somewhere blaming others for the kind of situation I was into. For the first time, I could see that only I was responsible for the situation I was into and all that I did with my money so far.

After those emails, I still had no idea why the program is called 90 Day Money Game and what it is going to teach me. But I wanted to give the challenge an honest try. I was ready to surrender to my mentor and do all that he would ask me to do.

After those emails I felt better, I felt more confident and surprisingly I had sound sleep that night. Next day morning while I was in my office, I received a call from his office, and was told to reach his office at 6 pm.

After speaking to his personal assistant, I immediately called my wife to tell her that I have found an amazing financial coach and I am going to take his help for us to live an awesome financial life.

The day I met my financial coach

I reached his office at 6 pm sharp. I found his office space to be creative and different; it had a special kind of environment. I was ushered into his cabin by his assistant.

On entering his cabin I saw my coach; he appeared to be in his late 50's. He was wearing a white linen shirt and blue jeans.

He gave me a warm welcome. He said **"Good evening Sam, nice to see you. Good to see your commitment and willingness to play the 90 Day Money Game."**

I thanked him for extending his help to me and I shared little bit about my background, I said, "I work with a software company as a project manager."

Coach replied - "That is good to know Sam. We will now be in communication for the next 90 days; we will meet and have few coaching sessions that will help you to connect with your cheese (your true wealth). 90 Day Money Game is an opportunity for you to discover your fundamental relationship with money. The game is going to be simple but not easy, so gear up."

On saying that he gave me a leather-jacketed journal and said "Sam keep this with you, this is your wealth journal that we will discuss during our sessions. Feel free to capture everything in your wealth journal. I want a promise from you that you will capture all your thoughts, ideas and experiences in your wealth journal so that your learnings and insights always stay with you."

I said, "Yes, I promise to capture my learning" and took the wealth journal in my hands. On looking around, I found his cabin to be simple with minimal things on the table.

He said, "Let me share what we do in this room. We do not make financial plans or give any financial advice or suggestions to investors. We help people create miracles and if you will keep an open heart and mind, you will also be able to create miracles in your financial life.

As we move forward, you will continue to discover more and more about the process of wealth creation with the help of the 90 Day Money Game.

For the next 90 days we are going to work on two aspects:

- 1) We are going to work on YOU Because YOUR financial life will change only when YOU CHANGE.**
- 2) We are going to work on how you can play for financial freedom Because that is the context of this program.**

I know that you are feeling stuck in the area of money but that is perfectly fine, all those I work with start from where you are right now. For the next 90 days, we are going to have a lot of fun and my job is to help you fall in love with the process of wealth creation. We are going to have some sessions spread across 90 days. We will stay in communication and brainstorm on how you can find your cheese. Brainstorming always helps you to get in touch with infinite possibilities and connects you with new opportunities of creating wealth.

“Tell me Sam - How do you perceive personal finance? I mean what kind of thoughts come to your mind when you hear the word personal finance?” Coach asked me.

And I said, “Coach, I see personal finance like a jigsaw puzzle. When someone starts to discuss about personal finance I feel like running away from that place, to me personal finance is all about numbers, calculations and complex financial products. I get many SMS, emails and calls every day to buy different financial products and that pushes me away from making investments. Somewhere I have started to hate people who come to discuss about personal finance with me. Very honestly, with so much over-communication and over-selling I am a confused investor who really does not know where to invest and what to do. I feel like everyone wants to make money from my money.”

He further asked “And what kind of the experience are you left with?”

“My experience is I am discouraged, I am confused, lost and someone who is full of fear. I want to produce wealth but I really feel I am going to lose all my money in the complex products available in the market. My money is not safe, I feel I am not educated in the area of money and so I end up making mistakes while investing.”

Coach said, “Ok, I understand! That is how most investors perceive personal finance and that is a key reason why most investors are unable to live the kind of financial life they

really want to live. This perception gets in their way to fall in love with the process of wealth creation.”

He looked straight into my eyes and said “Sam, everyone is blessed to live a good financial life and so are you. When you say you are confused, lost and full of fear you have put yourself in a bottle. And **you can never read the label of the bottle you are in.**”

“Sam, your confusion and your fear about money do not have a life of its own. When you wake up your confusion and fear also wakes up with you. You are the one who gives life to your confusion and to your money fear. Stop giving life to your confusion and money fear, it is time for you to come out of the bottle you are currently in and perceive wealth creation with a new view. You have built unnecessary hype around the word personal finance.

Your past experiences are now shaping your current reality about money (your cheese) and it's shaping your relationship with the process of wealth creation. You are making your own journey hard. You need to get that personal finance is a journey which is filled with all kinds of experiences but that does not mean you view personal finance only from a discouraging view,” Coach said!

“Yes, I can see that Coach,” I acknowledged.

“Sam, personal finance is not about numbers, calculations and products, it is about YOU. As I said earlier you are blessed to live an awesome financial life but it is up to you how you play the money game.

To change your experience around money and to live an awesome financial life you first need to remove all the hype that you have framed around personal finance and once the hype drops you will see personal finance as pure FUN,” said Coach.

Personal finance is not about numbers, calculations and products, it is about YOU

“Yes Coach. I can see that I am carrying a lot of hype around personal finance, I have created a monster around the word personal finance and it's time for me to drop all the fear.” I said

Coach continued “Sam, everyone is going to die one day and so are you. Here are the ways you will live and will eventually die.

- You will chase money (CHEESE) all your life, live a miserable life and die
- You will live an ordinary life (settle for less CHEESE) and die
Or
- You will explore your full financial potential and die

At the end, your financial life will either be a warning or an example. So now choose how you would like to live your financial life.”

Be a student of wealth

On hearing that, something happened in my heart, it really made me think hard. What kind of end would I like to have? This was something I never thought about. In that moment, I could see that I was living an ordinary financial life, I was just handling situations and I was not playing the money game to explore my full financial potential. My coach wanted to generate a high level of commitment in me and that is exactly what I did, I told him I want to explore my full financial potential before I die. And I made a commitment to do so.

I told my coach, I am ready to do all that is required. I am ready to try new things, I am ready to experiment. I am ready to undergo FIRE.

“Sam, for that you need to be a student of WEALTH. A student of wealth is someone who is open to learn and plays the money game from heart.” Coach said

I said “Yes I am ready to be a student of wealth.”

“Sam before we go any further let’s look at why we call this program **a game**. Let’s look at what a GAME is all about and what comprises the 90 Day Money Game,” Coach wanted to clarify.

My coach took me to his conference room and told me, “Sam, can you see that dart board hung on the wall? Here are the darts for you. Let’s play darts.”

While I was holding the darts in my hand, I had thoughts whether I would be able to perform well or not.

My coach could read my mind. He gave me some coaching.

He said - “Sam don’t think what will happen and whether you will be able to perform or not; don’t consider how to carry it out!” He exclaimed, “The shot will only go smoothly when it takes the shooter himself by surprise.”

“Sam, what does the word GAME mean to you? And what is the most important thing to focus on while playing any game?”

To which I replied - “Coach, game is something that helps people in developing winning attitude, it teaches teamwork, sportsmen spirit, how to handle failure and the most important aspect of any game is the end result you win or you lose.”

My coach said “That’s great! It would be inauthentic if someone says he/she does not want to win the game that he/she is playing but it is really very important to explore the word GAME as a distinction. Distinctions are like tools they help you operate better in life. A distinction acts like a binoculars and microscope in looking at things. They help you see things deeper and help you add different dimensions.

A game is something that is always made up; someone created it.

For example, someone created the game of Monopoly; someone else created Angry Birds for kids. Sam, why do you think the game Monopoly was created?”

I said “To have fun.”

“Exactly Sam, the basic notion behind creating any game is to HAVE fun while playing. Winning or losing is a notion that one attaches to any game. The win/lose in any game is not important unless you make it important. If you were playing a game with a kid, you would want to lose so that it brings a smile on that kid’s face.

Similarly, wealth creation can also be seen as a game. The game of earning, saving, spending and investing is a game that starts with your first salary and you continue to play this game all your life as an investor. Now, it is up to you what you are going to give importance to while playing the money game enjoying the process of wealth creation or thinking it is good to have money in life. It is up to you what notion you attach to your game of wealth creation.

He further said, “Every game has an outcome attached to it, you either win or lose. Let’s learn more about the distinction game with the help of darts.

Now we both will play darts and will try to learn the distinction “game.” Before we start, let me make it clear that we are going to play two games simultaneously.

1. The first game is scoring points with every chance that we both will take.
2. The second game is whether we HIT or MISS the target, we are going to enjoy the game.

Is that clear Sam?" Coach asked me.

"Yes, absolutely" I replied.

We took alternate chances and started playing darts. We maintained a scoreboard while playing the game. While playing, I could see that my coach was enjoying the game rather than thinking about who will win or lose. He was not attached to winning or losing at all. That helped him give his best to the game.

After some shots, I too started to enjoy the game and my focus went off from winning and losing. I relaxed with the game and started having fun and my performance started to improve.

My coach stopped me that moment and asked me why I was not playing the money game the way I was playing darts. Initially your focus was on winning and losing and then it shifted to having fun. Why not bring similar fun in the area of money?

He said that most people do not enjoy the process of wealth creation because they don't see wealth creation as a GAME. Anything in life becomes interesting when it is perceived as a game, and most people struggle in the area of money because they do not see wealth creation as a game.

People who share a great relationship with money always see wealth creation as a game, they add an empowering notion to the process of wealth creation and they are able to explore their full financial potential.

"Sam, what do you think can become possible for you if you start to see wealth creation as a game?"

I said, "Firstly I will start to enjoy the process of wealth creation and my attachment with money will drop and most importantly it will be a lot of FUN."

"Sam, the primary objective of any GAME is to enjoy and not just winning or losing. Winning or losing is the outcome, which is different from playing a game.

Sam, in your life at the end, you will hit or miss some of your financial goals but the most important thing is enjoying the process of wealth creation. A game helps you to enjoy the process than being attached to the destination.

**In your life at the end,
you will hit or miss some of
your financial goals but the most
important thing is enjoying
the process of wealth creation**

At the end, everything is made up. A financial plan is a made up thing, the goal setting process is made up, investment instruments are made up, every financial product is made up, movies are made up and concepts like love and romance are also made up. We are living in a world where it is all made up. Someone created a game called cricket and someone created a game called mutual funds and insurance. Everything that we see around us is a game someone created. The 90 Day Money Game is made up by me to help people see wealth creation as a game.

Sam, everything is available to help you live an awesome financial life. From here you can make a choice, you can start to see wealth creation as a game and start to enjoy the process of wealth creation. During this program I want to help you create a game in the area of money that you want to play, something that you will enjoy, the game that will help you to explore your full financial potential.”

“Coach - for the first time I could see that I never enjoyed the process of wealth creation because I never saw it as a game. I always saw it as a burden. Something that is compulsory to address. My focus was always on my future financial goals than the present moment. I focused more on the scoreboard than the game. Somewhere I was setting up a worry game with thoughts about my financial future, thoughts like - Will I be able to take care of my retirement? Will I be able to achieve my financial goals or not? Will I be able to produce wealth or not?” I said.

On that day I made a declaration, I make a commitment to see wealth creation as a game.

He said, “Can you see why we call this program the 90 Day Money Game?”

I said “Yes Coach - now I am clear why it is called 90 Day Money Game and I am excited to play the money game with you.”

“Sam, when you see wealth creation as a game, you become a player and when you become a player everything gets in your hands. You become the source; a source is a place from where the game begins, it is up to you how much energy and passion you will bring to the game that you are playing as a source.

Sam - put your hands on your heart and experience that you are at the source of your financial success. Your financial success is 100% in your hands. Only you can make or break your financial future.

Sam, *it's NEVER TOO LATE TO CHANGE YOUR MONEY GAME. ENJOY THE GAME. PLAY ITFULLY.*

Let's discuss what the 90 Day game carries for you. The game has different levels. Let me give you a brief idea on what kind of levels we will go through."

- Level 1 Laying a Strong Foundation**
- Level 2 Creating a New Relationship with Money**
- Level 3 The Investigation Begins**
- Level 4 The Game Changers**
- Level 5 Don't Set Goals, Set Yourself**
- Level 6 Create A System To Create Wealth**
- Level 7 Financial Freedom Made Simple**
- Level 8 Active Income vs. Passive Income**
- Level 9 How Wealth is Created**
- Level 10 Increasing your Income**
- Level 11 Make Each Year Your Best Financial Year**

"Sam - How would you define a coach? Have you ever worked with any coach?"

"I have never worked with any coach. But, to me a coach is a constant source of inspiration. He will help me get what I want in life through mentoring. He will help me produce results in life," I said.

My coach appreciated me for sharing my views.

He said, "90 Day Money Game is an opportunity for us to create an agreement of working together in the area of money. Financial coaching is a very unique relationship between you and me; we both have to be 100% honest with each other to create magic. With the help of different kind of conversations, my role is to help you see something new and different for the first time that impacts your financial life. I am going to be a

facilitator who will help you connect with your true wealth. You need to be open to change and listen to each conversation from a lot of commitment.

You will know more about coaching as we move forward so don't worry on that part. During the process sometimes you will like me and sometimes you will hate me but my only commitment is to help you explore your full financial potential.”

What is coaching all about?

“As you have never experienced working with a coach, I want to give you a DVD of the film **The Karate Kid**; this will help you get better understanding of who a coach is and what coaching can do to someone.

Let me tell you a little about this film. This 1984 film shows Daniel, a young boy being coached to become a karate champion by a mysterious Mr. Miyagi. Mr. Miyagi is no ordinary sports coach. He teaches Daniel by giving him irritating tasks, like painting a fence and polishing a car, to develop his fighting skills. In the movie, Mr. Miyagi helps Daniel conquer his own pride and impatience, and only then does Daniel defeat his karate opponent, who is also the bully who has been tormenting him. And, most importantly, he teaches Daniel that the greatest skill is the skill to master himself; without that, other skills do not matter.

This is what we intend to do with you for next 90 days, where you are the student of wealth and you learn to connect with your true wealth. I want to help you discover who you are as an investor and you learn how to produce wealth.

Sam, as your coach I really want to help you in creating an awesome financial life. That is the only commitment I hold in my heart.”

I could see a lot of compassion and commitment in my coach's eye.

I said “I will watch the movie tonight.”

He replied, “Sam, let's keep today's conversation up to here.”

SLOW DOWN to POWER UP

My coach asked me, "Is there anything that occupies your mind all the time?"

I immediately jumped and said many things. I really stay busy all day with my work, my work is very demanding and it is really very important for me to perform at work; with all the work pressure I am always stressed when it comes to managing money. I really want to make a lot of money and that too fast. I always keep thinking ***I need more money to live a good and comfortable life.***

He asked me a few questions-

- Sam, will a chef who is in a rush be able to prepare his life's best dish? I said, No.
- Will a pilot in a rush be able to do a safe landing? I said, No.
- Will a painter in a rush be able to prepare the best painting of his life? I said, No.
- Will a singer in a rush be able to sing the best song of her life? I said No.

Similarly, how can you as an investor who is in a rush, produce WEALTH?

He could see in my eyes a lot of rush and so he asked me to slow down. He asked me to look and check how disconnected I was with my financial life, to check whether I was present or not to the direction in which my financial life was moving.

I reacted "How I can slow down when it's time to speed up?" I have so many personal finance actions to complete. I was not getting why he wanted me to SLOW DOWN. I was already late in making my investments, how can I even think of slowing down?

**LEVEL - 1
LAYING
A STRONG
FOUNDATION
The Game Begins...**

"Be quick, but don't hurry."
- John Wooden

He smiled and made me close my eyes and again asked me to slow down. For a few seconds he did not speak anything and he asked me get in touch with my breathing. He then asked me to put one hand on my heart and asked me to listen to my heartbeats. It was a great experience, it was as if I got in touch with music inside me, that I never heard before, and for the first time I felt calm and relaxed. I got in touch with myself.

"Always remember Sam, things that matter most are measured by depth and not by speed. Everyone is in a rush when it comes to making money and so are you. No wonder people feel lost as an investor or at times helpless, because speed is indifferent to its destination. Your speed itself is an indication that you are LOST as an investor," Coach explained to me.

"To create wealth you will have to slow down and focus on taking those actions that matter to you. Acting on what matters means knowing the difference between moving quickly and knowing exactly where you are going. Slow down and connect with the time that you are into right now as an investor. Most investors are either in extreme future or past but are never in the present moment. Investors who run faster than time always struggle in their financial life. A money master would always slow down. In the area of money, you need to slow down to power up. When you slow down, you release all the pressure that you have put on yourself.

Your speed itself is an indication that you are LOST as an investor

Sam, this practice of slowing down has helped me achieve many things in life, as well in the lives of all my clients. I have assisted hundreds of people until now in producing desired wealth in their lives; I could see that the more my clients slowed down, the more financial success they experienced. It is the fastest way to get anything in life as you get in sync with the process of wealth creation. You are able to think more clearly and deeply when you slow down from inside. A lot of my clients tell me that when they learnt to slow down what they always wanted and what they really want were not the same."

I could relate to this conversation of slowing down with my financial life. My coach helped me distinguish the unnecessary rush that was present in my life. I thought "I need more money" was coming out of the rush I was into. I thought I had to speed up and I have no other option left with but that was not the case.

We took a pause for a few minutes.

What song is playing in your head?

After some time he further coached me by saying “Sam I really invite you to slow down and bring your full attention to your financial life and imagine how would you like to live your financial life; examine your financial life. For example, are you enjoying your job or you hate what you do? Are you happy with your earning or you think you’re underpaid? What are your strengths that you can build your financial life on? And instead of having more money, look at how you can slow down and start to focus on you exploring your full financial potential.”

He said, “Right now instead of wealth, you are accumulating a lot of stress in life and you are totally unaware about how much stress accumulation you are doing on a daily basis.

Sam, when you worry about financial matters, it will eventually show up in your body. The song **You need more money** is constantly being played in your head. Now you have two choices you can either start to follow the song **You need more money** and invite worry to step into your financial life or you can slow down and question your thoughts about money and get freedom in this very moment.”

He further said “Money never gives stress to you or any investor, high or low returns never give stress to an investor, what creates stress are your thoughts that you carry about money and you can really free yourself when you choose to slow down from inside, you experience calmness from inside. When you slow down, you start to relax with money. And the more relaxed you are with money the more money comes into your life. Relax with money, as it is enough for everyone. You are in the game of wealth creation and not stress creation.

The slowing process actually makes difficult things easy. It helps you to take away all the hype around the word personal finance. It helps you to bring more attention to what is happening in your financial life, you will be able to see what more you can do, you will be able to see more possibilities, and you will be able to see what actions are in your hands that you can take up and complete. You don’t just have to get through money issues, you have to get some learning from your money issues.”

For the first time in my life, I could see that I need to slow down as an investor and get in touch with what was going on in my financial world. On that day, I learnt to slow down.

Personal finance is a level 3 promise

My coach said that 90 Day Money Game is all about making and keeping promises. Personal finance is not about gathering knowledge; it is a game of promises and actions.

He taught me three levels of promises, which helped me immensely. Let me share what he taught me. He asked me to close my eyes and asked me three questions.

How good you are at keeping your professional promises?

I replied, "I am extremely good at keeping my professional promises."

How good you are at keeping your personal promises? (With family and friends)

I replied, "I am not that great at keeping my personal promises. I keep them at times and break them at times."

And how good you are with promises that you make with your own self?

I replied, "I am very bad in this area. I have a series of broken promises." This question made me feel very guilty as I could see many such broken promises in my life.

He then asked me to open my eyes.

He wrote on a white board:

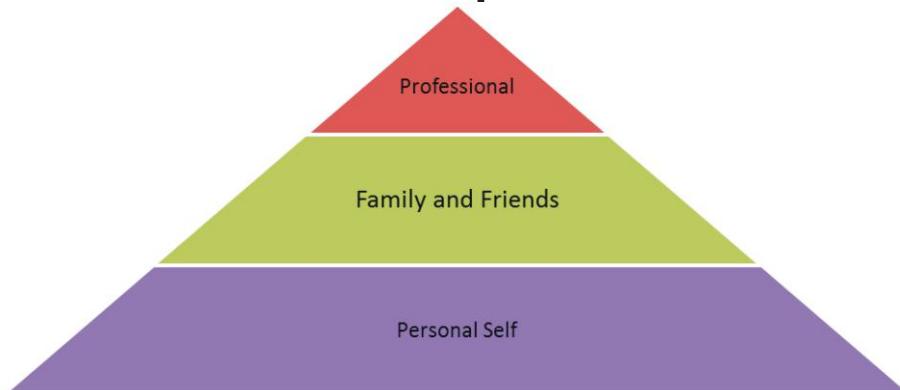
Level One	Professional promises	You keep them always
Level Two	Promises made to family members	You keep them at times
Level Three	Promises made with self	You break them all the time

Professional promises: He said, "Sam you are good at keeping your professional promises, when a new task is assigned in your professional life, you really make sure that you give your best. Your colleagues see you as a committed person. You feel so proud when your company and its people see you as a committed person. You really do whatever it takes to fulfill your professional work commitments. At times you become a warrior, you work extra hours, take your work home but you make sure that the promises are kept."

Promises made to family members: He asked me whether I had broken promises with my family members. My answer was “yes.” I could see that I have not taken my personal promises seriously the way I was with my professional promises. I could see the GAP between both levels.

Promises with self: This really came as a shock to me as he asked me how many broken promises I have with my own self. I could not even count them, as they were so many. I could see myself as a master killer when it comes to breaking promises with self. Every day I used to make a promise of waking up early and going for a morning jog but never went.

3 levels of promises



My coach said, “You are good with your professional commitments, you are ok with your family or personal commitments and you are the worst when it comes to making and keeping promises with self.”

Going for exercise every day and personal finance actions falls in third category where as an investor you need to make promises with yourself and then complete them. At a family get together or in any business conference no one will ever ask you whether you are consistent with your investments or not. No one will ever ask you whether you are paying your premiums or making your investments on time or not.

I got a very important lesson that quality of my financial life depends on how many promises I make and keep with myself.

He said, “Every time you have a broken promise, you are going away from your cheese.”

This was a big lesson for me, which I wrote in my wealth journal.

Learning – Personal finance is all about making and keeping promises

No such thing as a perfect financial life

I asked my coach – “Coach, I have a question to ask. *How can I have a perfect financial life and how can I bring certainty in my financial life?*”

He asked me to explain a little more about it.

“Coach, with your help I really want to have a perfect financial life. I want to see that things are perfect and in sync with the kind of financial future I want to have. Also, would like to have certainty in my financial life. I mean how can I plan so that I can get certain about my future, about my retirement and about the BIG future expenses that will take place in my life?”

To which my coach said, “Sam, I can surely help you in achieving perfection and certainty but as an investor you need to realize that these are two killers of your growth as an investor. When you strive for perfection or certainty, you get on a slow poison.”

When you become a perfectionist, you become a fault finding machine. You will see some or the other fault in every financial product and that will make you passive on the action side. You really need to get that you can never have a perfect financial life, the way you cannot have a perfect life or a perfect relationship or a perfect career. Life is dynamic and the moment you bring in certainty, you block your own growth.

Most people go to a financial advisor or a financial planner because they want certainty; it is like going to a palmist and trying to know what is going to happen in the future. If you already know the date on which you are going to die, it will take away all the excitement from your life. The moment you know your death date and time, you will die in that moment itself.

I really don't want you to look for perfection and certainty, as they are primary killers of your growth as an investor.

Now, relate this discussion with some game, say for example cricket. Before the match starts, the players don't strive for perfection or look for certainty and that is how they are able to focus on the game. That is what helps them to give their best to the game.

They don't know what is going to happen in the next moment of the game. Just by playing, you get better, even if you play badly.

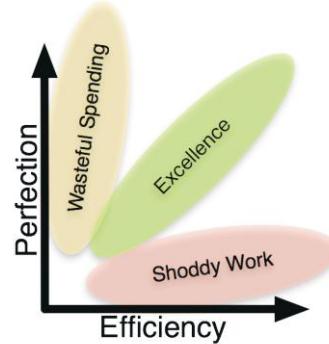
Very honestly, even I don't have a perfect financial life and I never want to have one. What I do is, I keep working on my financial life, I keep creating my each year as my best financial year and that has helped me grow wealth. That is how I play my money game.

The player's focus is always on the ball he is going to play and not on perfection or certainty.

Are you getting what I am trying to say?"

To which I said - "Coach, all my life I have been trying to be a perfect investor and was trying to bring in certainty but now I have realized that it is not the right pathway for me and I would like to change my route and approach."

He said, "It's good to see what you created from the discussion we had."



Lost in lala land

"Sam, if a movie is made on your financial life, what title would you give it? Also rate your financial life on the scale of 1 to 10. Don't be ashamed of your title or ranking. Just be honest with yourself."

I thought for some time and came up with answer. My movie title would be, "Lost in lala land." I would give a 4 out of 10 rating to my financial life.

Coach looked at me and said, "Interesting title. For a moment slow down and get down on the station called "responsibility" and see the role you have been playing as an investor in your financial movie until now, get in touch with the damage you have caused to your financial life. See how YOU have kept yourself away from your cheese.

"Whoever authors your story authorizes your actions."
- Sam Keen

Sam, I invite you to see your movie title as a wake up call. You were not like this always, you made some choices in your financial life and that shaped your financial life so far.

90 Day Money Game is all about making new choices, so that your rating improves. Your rating can move up, as the power is in your hands, you are in the driver's seat and your financial life will go in the direction in which you will take it. On the station called "responsibility", you will see that you are sitting in the director's chair of your financial life and it is 100% up to you how you want your movie title to be when you reach 60 or 65.

The title you have given is the experience you are left with in the area of money. Remember you are the actor, director and the scriptwriter of your financial life and you have all the powers in YOU to shift the scenario. It is 100% up to you how you would like to live your financial life."

"Sam, can you tell me, *what title you would like to have for your financial life?*"

"Hmmm," I said, "I would like to have the title **Financially fearless.**"

"That's great" he said, "Now to make this title a reality you will have to re-invent yourself as an investor, you will have to observe your actions, you will have to take required actions and you will have to measure every year whether you are living your financial life fearlessly or not. You will have to live each day, week, month and year fearlessly because then only the title will turn into a reality for you."

Remember I told you in the beginning that at the end your financial life would either be a warning or an example? Your current title is a warning; you can now make a new choice of creating your financial life as an example.

Sam, are you comfortable sharing about your finances with your friends and relatives?"

"No, I am not," I replied.

He said, "Right now you are not confident to share about your finances because your movie title is discouraging you, Lost in lala land. As an investor, you need to put constant effort to make your financial life an example. When you put effort and take charge of your financial life, you stop going through the motions. It is not about showing others how great your finances are but you are able to share with others, so that others get inspiration from the way you live your financial life."

Having said all that, did it wake you up Sam?"

I said, "Yes it did wake me up, I can see how deep sleep I was in as an investor, I can see

my mistakes, my casual approach and my inactions. I can see how my behavior has got me the *Lost in the lala land title*"

He said, "Well, let's keep today's session up to here we meet next Saturday. I have an assignment for you. I am going to mail you an exercise called 'Money Exercise'. It is an appointment you will have with your own self. It will have some simple questions in it.

I want you to express your thoughts on paper and we will do some coaching around your answers. Go deeper, dig deeper, as your answers will only make the questions special. I will mail you the money exercise in some time. Come ready with your answers.

Words of Wisdom

- Slow down to power up.
 - Acting on what matters means knowing the difference between moving quickly and knowing exactly where you are going.
 - When you learn to slow down, you discover what you always wanted and what you really need are not the same.
- Personal finance is not all about gathering knowledge; it is about making and keeping promises.
 - Personal finance is a Level 3 promise.
 - The quality of your financial life depends on how many promises you make and keep with yourself.
- At the end, my financial life will either be a warning or an example.
- There is no such thing as a perfect financial life.
 - When you become a perfectionist, you become a fault-finding machine. You will see some fault in every financial product and that will make you passive on the action side.
 - Life is dynamic and the moment you bring in certainty you block your own growth.

Assignment after today's session

- To complete money exercise

[Click Here to Buy the Book](#)

Testimonials

The book is really different and gives a different perspective to Financial management and thinking. Generally, when it comes to financial management, people get afraid and try to avoid. or people start with enthusiasm and cannot carry on with the full journey --> either due to de-motivation.... some look at goals and get dont want to plan....

This book, with its story telling, connects to an average earning person, who is disconnected and afraid on financial management. Chapter by chapter, the book tries to motivate and gives new angels to financial thinking. Stories in between are very very interesting...The most important portion is the passive income thinking. This gives a new perspective and forces the readers who are in their comfort zone, even though their planning is perfect...

A must read to be motivated and connect the dots of life, financial life and happiness.....



Jaspreet Singh

Kudos to Nandish for bringing out such a good book in so simple language and such an attractive way that it flows like water and everyone can relate himself to that investor (Sam) at some point or other in his present life. My few key learnings- rather I would say game changers for me from this book

"When you see wealth creation as a game, you become a player. Everything gets in your hands, you become the source, a source is to master himself. without that, other skills do not matter. The quality of your financial life depends on how many promise you make and keep with yourself. Every time you have a broken promise, you are going away from your cheese.

When you become a perfectionist, you become a fault finding machine. You will see some or other fault in every financial product and that will make you passive on the action side you really need to get that you can never have a perfect life or perfect relationship or a perfect career. Life is dynamic and the moment you bring in certainty, you block your own growth

Making, managing and growing money is not a complex activity , but it can be pressed as hobby. It really added a new dimension to the way I viewed the area of money. Thanks Nandish for showing the way and coaching through this book.



Bimal Mohta