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rootvestors

PRESENTS

ROOTWISE

THE BIWEEKLY DIGEST 

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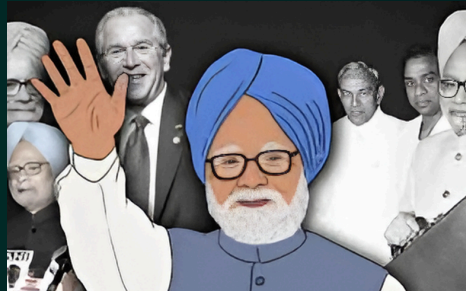
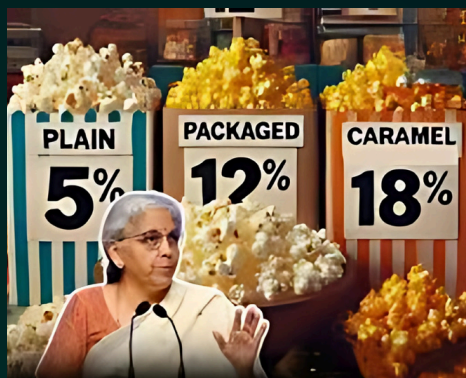
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EDITION 1, VOLUME 2

MONDAY, DECEMBER 30, 2024


TRENDING THIS WEEK



POCKET MONEY ECONOMICS

 **Word:** SIP (Systematic Investment Plan)

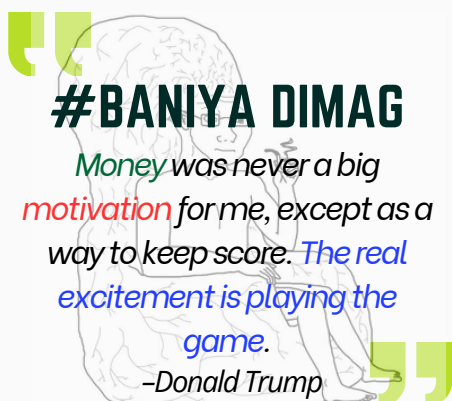
Jaise Papa har mahine school/college ke liye paise daldete hai, waise hi SIP automatically stocks/mutual funds khareedta hai. No drama, no rona-dhona!

 **Why It's Lit**

Jaise gym mein consistency se body banti hai, waise hi SIP se wealth. No FOMO, no stress.

 **Pro Tip**

Jitne paise mahine ke end mein zomato-swiggy pe uda dete ho, Uska 20% amount SIP mein lagao. Shuru karo ₹500 se, phir jaise jaise salary badhegi, SIP ko bhi upgrade karte jao.



ME HEARING ABOUT COMPOUND INTEREST



SIMPLE INTEREST

$$I = P \times r \times t$$

COMPOUND INTEREST

$$A = P \left(1 + \frac{r}{n}\right)^{nt}$$



WHAT'S COMPOUND INTEREST ANYWAY?

Compound interest ka matlab simple hai - aapke paise interest kamaate hain, aur phir woh interest bhi interest kamaata hai.

Result, with time it **grows exponentially**.

Jaldi start karna aur time dena is the key.

Jitna lamba market mein tike rahoge, utni zyada probability hai market tumhe higher reward dega.

HOW IT WORKS?

1. Invest ₹1000 today.
2. Earn 12% interest this year, making it ₹1120.
3. Next year, earn 12% on ₹1120 instead of 1000

Year	Starting Amount	Interest Earned	Ending Amount
1	1000	120	1120
2	1120	134.4	1254.4
3	1254.4	150.528	1404.93
4	1404.93	168.591	1573.52
5	1573.52	188.822	1762.34



KEY TERMS TO KNOW

1) Net Worth

Your financial report card **assets** minus **liabilities**. Agar **green** mein ho, toh badhiya hai bhai **red** mein ho, toh thoda aur mehnat karo

2) ROI (Return on Investment)

Matlab kitna paisa bana diya! It's like scoring in a game, **Invest ₹100, get back ₹120? ROI = 20%** More like 'W'

3) Bear Market

Jab market mood mein nahi hota aur sab kuch low rehta hai. **Perfect time to invest** according to those *so called finance influencers*



Fixed Deposit



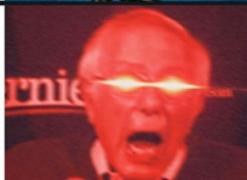
Mutual Funds




Stocks



Future and Options



COMPOUND INTEREST HACKS

Ever wondered how **money** can grow while you're scrolling and watching reels on insta? 

Start Small

Even if you're investing just **₹500 a month**, compound interest can make it grow into a significant amount over years. **Shuru chhota karo, but be consistent.**

Be Lazy and **Automate investments via SIPs**. Sit back, relax, and let the money do the work. It's like "**sab moh maya hai**" for your wallet.

Sabar karlo bhai

Compound interest works like a slow-cooker recipe, where time is the secret sauce. Results will come, **bas patience rakho.**

INVESTING FOR ROOKIES

Think the stock market's like, totally rocket science? Chill, it's more like leveling up in a video game. **Learn the mechanics, grind consistently**, and watch your skills (and portfolio) explode.

Just like in life, the secret to leveling up in investing is consistency. Take **Ratan Tata**, for example. He didn't build one of India's most successful business empires in a day. His success is the result of years of **smart decisions, patience, and a long-term vision**. Real life mein bhi consistency zaroori hai, whether you have to learn a new skill, improve your sleep cycle, or to be better at anything you like. Bilkul waise hi investing mein bhi consistency zaroori hai.

HOW TO START?

1. Set a goal:

Plan a trip? New phone? Retirement toh karoge nahi? Atleast Make it personal.

2. Pick your vibe:

Mutual funds for the balanced planners, **stocks** for the adventurous risk-takers, or **fixed deposits** for the "I-need-stability" squad.

3. Begin small:

No need to YOLO your salary or **papa ne jo pocket money di hai** into stocks on Day 1.

Pro Tip:

Don't keep all your eggs (or money) in one basket. Be the person who orders a little of everything from the menu.



MONEY MINDSET TIPS🔥

1. Pocket Money to Personal Income:

Instead of just spending your pocket money, try **freelancing** (content writing, graphic design, social media), **tutions bhi le sakte ho**, or starting a **small online business** (like selling handmade crafts or dropshipping).

Why it matters: You learn valuable skills, build a portfolio, and gain a sense of financial independence.

2. Instagram Rich vs. Real-Life Rich:

Focus on: **Building a "real" life, not just an "Instagram" life.** Invest in experiences, education, and things that truly matter to you, not just for the likes, Try To Be Real....

Why it matters: Instagram mein likes acche dikhte hai, but jhuta dikhawa kab tak hi karoge, skills toh develop karne hi honge ek din.

3. Debt is Okay vs. Debt is a Loan:

Understand: **Debt is like borrowing happiness.** It might feel good now, but you'll pay for it later with interest.

Why it matters: You learn to be responsible and avoid unnecessary burdens, samjho debt lena thik hai ya nahi.

THIS AIN'T OVER. THERE'S ALWAYS ANOTHER SCORE TO RUN- **TREVOR FROM GTA V** SIMILARLY THIS EDITION IS ENDING, BUT THE NEXT EDITION COMING IN 2025 WILL BE EVEN BETTER!!!!

