

# THE RICHNESS PRINCIPLES

*A Help-Book to Enrich your Wisdom,  
Finances and most importantly YOUR SELF*



# THE RICHNESS PRINCIPLES

*A Help-Book to Enrich your Wisdom,  
Finances and most importantly YOUR SELF*

*written by*  
TARESSH BHATIA

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*The Richness Principles*

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## *Dedication*

*I dedicate this book to my eternal source of inspiration and motivation, my wife Meghna, who continuously supported me in my endeavours and helped me to put this book together.*

*For*

*My Wife,*

*Meghna Bhatia*



## Recommendations

Taressh has simplified the Richness Principles for any common man to live an abundant life. The Principles in this book will help people to gain positive beliefs about money, increase their power of the mind to open up new possibilities of having more money and invest based on their beliefs and not go by hearsay. This book is a commendable step for a mediocre to become rich and a rich to become even more exponentially rich.

**Paritosh Pathak**  
*Strategic Networking Coach*

Taressh has a unique ability to take complex financial topic and make it simple to understand. This simplicity is rare. I extend my best wishes for his book The Richness Principles.

**Akshar Yadav**  
*Creator: "Get Overbooked" Marketing Framework*

Learning, training and self-development are the top secrets of the most successful and influential people in the world. Taressh understood this and has been training himself for various skills, knowledge and attitude level development. I have seen him trained with global trainers like MacAttram from T Harv Eker's "Secrets of the Millionaire Mind" workshop. Then he went on to also do the intensive training "Train The Trainer" by Blair Singer, who is the number one trainer in the world. All these trainings brought him the perspective to think and then start compiling these great thoughts into his own words. Taressh made these thoughts relevant to the Indian context and made these unique 12 principles simplified for the common man in India to become a rich person. I recommend this book because it is one of the unique books in India, which has 12 principles to lead you to a path of a rich, abundant and happy life.

Taressh's vast experience of three decades brought him that wisdom and experience to first check and then put into practice and then

compile these 12 principles. Taressh's unique principles will surely help the common man to understand the great jargons simplified to make the path simpler. Yet, the Richness Principles need to be followed in complete, to avoid getting waylaid by any advisor for selfish benefits.

I wish Taressh best of luck in his endeavour.

**Surendran. J**  
*CEO- Success Gyan*

Taressh learnt the basics of NLP and mastered it well. He merged his learning and applied NLP to financial planning. With years of practice, he dwelled deep into the lives of the rich and wealthy people. Finally, he brought out these practical principles for the common man. His book is an awesome blend of "Beliefs-thoughts-action". I wish him well and congratulate Taressh for his book-The Richness Principles.

**Ram Verma**  
*NLP Coach*

Taressh has always been passionate about using financial planning to create wealth not just in monetary terms but in how we choose to live and contribute in society..... I have had the privilege of witnessing this positive energy at BNI Gurgaon meetings and look forward to his sharing the "The Richness principles" with all of you.

**Rakesh Kochhar**  
*Executive Director, BNI Gurgaon*

With his years of research, dedication, training and experience, Taressh has come out with this book "The Richness Principles". He has unearthed 12 Golden Principles which he has shared in this book, which can help the readers unlock their fortunes towards their path to richness.

**T.I.G.E.R Santosh Nair**

*India's Most Famous Entrepreneur Coach, Motivational and Confidence Guru, | Sales Guru, Visionary*

Wisdom is not just intelligence, it is intelligence combined with good intent. I have seen Taressh put in years of hardwork to master the principles of life with an intent to help others. The Richness Principles will not only make one financially rich but also rich in many other aspects of life.

**Krishnan Raman**

*Life Coach | Executive Coach*

Taressh is a sincere, thoughtful and very professional wealth advisor. With his experience, knowledge and techniques, he has unearthed these unique 12 principles and brought them out in this book for the common man. I wish him the best.

**Suresh Mansharamani**

*Co-Founder - Tajurba Business Network Pvt Ltd*

Taressh is an outstanding speaker. He incorporates powerful stories and tangibles tips to inspire any audience internationally. His 12 Principles in this book will empower you to go from where you are today to where you want to be. Highly recommended.

**Sam Cawthorn**

*CEO and Founder of Speakers Institute and Speakers Tribe*



# DISCLAIMER

---

**T**his book is designed to provide advice on certain principles to become rich, wealthy and wise. These tips on financial planning and investments have been elucidated.

The information provided is primarily based on what the author of the book has personally experienced.

Some names and identifying details have been changed to protect the privacy of individuals. In some chapters, names, characters, businesses, places, events, locales, and incidents are either the products of the author's imagination or used in a fictitious manner. Herein, any resemblance to actual persons, living or dead, or actual events is purely coincidental.

The author has tried to recreate events, locales and conversations from memories of them. The author may have changed some identifying characteristics and details such as physical properties, occupations and places of residence.

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This book is not intended as a substitute for the financial planning or investment advice of financial planners or investment advisors, respectively. The reader should regularly consult a financial planner in matters relating to his/her finances, investment and particularly concerning any symptoms that may require immediate attention.

The information in this book is meant to supplement, not replace, proper financial planning training, like any financial planning involving understanding, data, risk profiling, and investments. Financial planning and investments pose some inherent risk. The authors and publisher advise readers to take full responsibility for their financial health and know their limits. Before practising the skills described in this book, be sure that your knowledge, skills, resources and risk profile are well maintained, and do not take risks beyond your level of experience, aptitude, training, and comfort level.

No matter how many expert tips you get, investing your money into anything -- whether it's stocks, bonds, mutual funds, or a start-up company -- is risky.

Risk is fundamental to the investment process but it remains a concept that is not particularly well understood by most regular investors.

An investor needs a substantial level of experience and sophistication to know what the risks entail, or a financial planner needs to take the time to explain it to the investor carefully. An investor may get back less than the amount invested. Information on past performance, where given, is not necessarily a guide to future performance.

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Investing is risky, and if you choose to do it, you are on your own if something goes wrong.

## ABOUT THE AUTHOR

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Born to a journalist and a teacher, writing and teaching have been installed in his genes. He went broke three times in his life. However, he soon started taking those failures as learning opportunities. And within a short time, he not only recovered, but retaliated to keep his head held high!

Now let's take a sneak-peek of his educational background. Well, Taressh Bhatia is a graduate from Delhi University. He holds an MBA degree from International Management Institute, New Delhi. Futher, he took a sabbatical for two years and studied intensely to take an even deeper plunge into the mechanics of the so-called 'financial freedom'. He cleared the most prestigious and the highest certification in the world of personal finance- CFP<sup>CM</sup>, (CERTIFIED FINANCIAL PLANNER<sup>CM</sup>).

However, this was still not the end of his expedition. It was rather the beginning. His obsession flew him to many countries. He read hundreds of books on Financial Freedom. He continued adding to the treasure-trove of his learning by attending numerous



conferences, workshops, seminars and kept updating himself to the last-minute updates.

Today, he works as a Financial Planner, helping individuals and families to be financially free-free from worries about money. He has helped thousands of people organize their financial life. He has been a navigator to them, steering them to accomplish their aspired financial goals.

Taressh has the expertise in offering the best personal financial advice, which is backed by over 32 years of industry experience and a multitude of learnings. His tailored advice equips his clients with Systematic Savings and Goal Tracking. By employing his proven techniques and process-driven approach, one can be assured of a well-organized financial life ahead.

He is the Founder and Partner in the firm, Advantage Financial Planners LLP- which is registered with SEBI as a “Registered Investment Advisor (RIA)”. The company provides financial planning advisory services from its office in Gurugram, India.

He lives in Gurugram and is happily married to Meghna. He has been blessed with a beautiful daughter Bhavika and a charming son Bhavya.

He is a firm believer in the saying that ‘learning is a lifelong process’. Therefore, he always keeps his mind-parachute open to imbibe the insights that have imparted a new dimension to his persona. Besides, he is an avid photographer and spends his leisure time reading.

His mission is to introduce as many people to the world of financial freedom as he can. He holds the strong belief that each one of us has descended on this planet to live the life of abundance. However, most of us have surrendered ourselves

to mediocrity; hence, we keep ourselves away from the lion's share that we deserve. This is where Taressh can help with his eye-opening ideologies and create a pathway to awakening the dormant you.

Taressh's mission is to transform this pathway of abundance into a superhighway. Therefore, he aims to counsel individuals and families and splitting-open the gates to the life they deserve. He has been working diligently to bring this mission of his to fruition. He is on a mission to transform how India looks at money. This is likely to trigger a financial revolution in India.



# ACKNOWLEDGEMENTS

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While scores of people contributed to this book, the author wishes to acknowledge the following persons who helped prepare the manuscript and the book:

1. Professor Dinesh Gupta CFP<sup>CM</sup> who helped in my CFP<sup>CM</sup> and made me a learned man.
2. Professor Ram Gupta CFP<sup>CM</sup> who helped me learn the basics of financial planning.
3. Ram Verma, whose intense sessions made me learn the basics of Neuro-linguistic-programming.
4. Nitin Soni, who inspired me to self-publish this book and helped me give birth to this title- 'The Richness Principles'.
5. Paritosh Pathak, for helping and motivating me to finally go ahead with the publishing of the book at the right stage.
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8. My son, Bhavya Bhatia, who helped in the various stages of writing this book.

9. My daughter, Bhavika Bhatia, whose sweet wishes motivated and inspired me. She is the person behind many of the creative designs.
10. My wife, Meghna Bhatia, who gave unconditional support and help throughout the book.

# PREFACE

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**H**ave you ever felt the yearning to be a rich person?

Have you felt the craving to enjoy and live a life that is full of abundance, money, success and happiness to the brim?

Have you felt the urge not to work for money and rather see money working for you? To be financially free?

Nine significant facts that grabbed the attention of Taressh are:

1. A 2018 HSBC research report says that only one out of three Indians plans and invests for retirement. Seven out of ten expect their children to support them during their retirement phase. Every second Indian earns only for a happier today.

Besides, 53% save only for short term goals, says the report.

2. Most people opine that they are not destined to live the life of Richness. A survey by Fidelity Investments says, 88% of the billionaires are self-made. If they can, you can too!

3. The three key factors that determine whether you will live a life of fortune or in mediocrity for the rest of your life are:

1. Your habits that may reveal your money traits.
2. Your relationship with money.
3. Your fears about money based on your beliefs.

4. Did you know that your relationship with money relies on your belief system; your inner programming?
5. Do you often find yourself tangled in the 'struggle for money'?
6. Do you believe that money is necessary for success?
7. Do you have enough money to be able to enjoy life the way you like it?
8. Do you know how to turn your adversities (disempowering beliefs) around and block them?
9. Does buying a new house or settling the loans look like a financial success to you?

Many such astounding figures and questions enticed the author to research. He was keen to know about the secret behind the journey from 'Rags to Riches'. During his research, he unearthed the 12 Golden Principles which have been shared in this book, which can primarily help the readers unblock their fortune.

The Richness Principles is a book on how a common man can become an affluent person by following simple guidelines. Irrespective of the earning or assets owned, the insights mentioned in this book are, in fact, implementable in everyday life.

Hence, this book unleashes the path for a mediocre to become rich and a rich to become exponentially rich. The primary concern behind giving life to this book is to create awareness among people for not only today, but even tomorrow.

The 12 Principles also include various tools and illustrations that can prove to be handy for the readers. The shared tips and tools are doable since people have been using them in their life. Besides, the book has downloadable templates; for example, there is one

template that can help you draft your own will. Video links have also been added at suitable places for better understanding.

The book has been written in a simplified language that a common man can understand without referring to the Oxford dictionary. The sole purpose of this all-encompassing book is to empower the readers to think and plan a prosperous life.

Do you know that lack of money is not the problem; it never is, however, lack of planning and investing without goals is what keeps money at distant quarters? Besides, the first step is to triumph over your thoughts. We all are programmed to live the life of Richness. Remember, if you want to change the outcome, you need to change the inputs!

After reading this book, you will start to gain positive beliefs to live the life of abundance that you deserve. It would help if you increased the power of your mind, to open up all the possibilities of having more money. You can invest based on your beliefs and not go by “hearsay”. Your investments are always based on your value systems. Moreover this book spotlights the value systems that you need to be a money magnet.

The book also talks about concerns like:

- Are your beliefs stopping you?
- How do rich people live a happy life?
- How to gain the Richness mindset?
- What are the tried and tested tools that rich people follow?
- What kind of insurances would you need while on your journey to riches?
- What are the untold facts about mutual funds?

- How to plan all your current and future taxes prudently?
- How to make your money work even after you?

While all endeavours have been made to shine the torch on all the aspects of creating a prosperous life for the common man, this book is not to be taken as any substitute for financial planning, or investment processes, in any way, Professional and expert guidance is strongly suggested to ensure that you gain full benefits.

In a nutshell, the book is an endeavour to transform your life in the field of finance.

The author has not only applied the learnings in his own life but also has been advising the same to his clients. Significantly, this has hatched spectacular results. The author and his clients have been able to gain financial freedom much before they anticipated. The shared tools and ideas have fetched them a multitude of actionable formats.

Over a thousand people have used these principles. Several such clients, who have followed these principles to achieve their financial freedom, have shared their testimonials. Besides, several workshops have been conducted by the author based on the learnings.

To make this book and its contents engaging, lively and interactive, the author has made the following additions to the standard text.

1. There are videos to watch; it is suggested that the reader should download a QR code reader app. Use your mobile to scan this QR code and watch the video.
2. There are sample excel downloads to be used as examples.

3. There are audio tracks, which can be downloaded. Listen to them as and when they appear.
4. There are templates at the end of the book.

All these downloadable items have been listed at the end of the book for easy reference.

Most of the downloadable items are available at the book site:  
<http://therichnessprinciples.com/download>

To watch this video, About the Book - The Richness Principles - Scan this QR Code:



Here are the five exclusive takeaways that you can count on after reading this book:

1. You will gain impeccable knowledge.
2. You will learn the Skill that will give you an edge in investing.
3. You do not have to worry about your future.
4. You will not be dependent on others; rather, others will be inter-dependent with you.
5. You can dream of achieving all your financial dreams within your resources. Also you do not need an array of advisors for this. You can create your path that leads to abundance.

A Promise: The author promises that there are no jargons, as he has used a simplified and common man's language. The reader shall be able to understand, learn, introspect and implement these

principles in his/her life, thereby leading to financial freedom. Free yourself from unfruitful advice and learn proven methods, thus getting free from all financial worries, forever.

These simplified principles, tips and tricks that you are about to read are alloyed with proven results. Each chapter unfurls secrets that would help you stay in control of your financial future and get a leg up on your relationship with money. If you follow the formulas revealed in this book, you may enjoy the rest of your life full of joy, happiness, money and success.

So, if you let this book gather dust on the shelf, you may regret it because you may miss out on some great principles on how to make your money work for you.

**Taressh Bhatia**

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# BELIEFS ARE YOUR BELIEFS STOPPING YOU?

## MODULE 01

THE RICHNESS PRINCIPLES

**“Excess money  
is bad”**

**“We are not  
born  
to be rich”**

**“Money is  
limited”**

**“More money  
means more  
troubles”**

**“Money  
cannot  
buy you  
happiness”**



Pranika  
2019

# 01

BELIEFS

## WHAT IS YOUR RELATIONSHIP WITH MONEY?

THE RICHNESS PRINCIPLES



# CHAPTER 1

## WHAT IS YOUR RELATIONSHIP WITH MONEY?

*“Wealth is the ability to fully experience life.”*

**Henry David Thoreau**

**H**ow to set your **relationship with money** right?

Why is your relationship with money **important**?

Do you feel that the **lack of money** is a problem?

Isn't it an effect?

Do you often find yourself enveloped in such questions?

Well, 'your outer world is a sure reflection of what may be going around in your inner world.'

If you are trying to unearth a solution for what is the key to being rich and wish to understand what's going wrong, then this book is for you.

Here are **three key factors** that determine whether you will live a life of fortune or in mediocrity for the rest of your life:

1. Your **habits** that may reveal your money traits
2. Your **trust** with money
3. Your **fears** about money based on your beliefs



We will learn more about the beliefs that people usually carry, which keep them at bay from money, in the next chapter.

Well, the key to an abundant life could be found by showing an exit door to the negative energy inside you. But to uproot a problem, it is important to know the root cause. How did such beliefs find the space to dwell in your mind?

Well, there could be many reasons, like conditioning, your own life experiences, as well as others, adopted belief patterns.

To identify the appropriate reasons, let's do one simple exercise:

### EXERCISE #1

List down all those **external reasons** for which you blame your current money levels or for your money earning as of today?

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Now, let's find out! Do you often blame the world, your profession, your designation, your company, your parents...the list may be endless? However are those the actual reasons for you not living a life of your dreams?

Have you ever wondered about those people who win a lottery and shortly lose everything? Evidently, such lottery winners not only lose everything within four years, but they get buried under piles of debt. This is also known as the lotto-curse. However what's the reason behind them losing all the money? Perhaps, they were never programmed for more significant money to come to them, and they didn't know how to use it. Becoming a millionaire is one

thing, but what is more important is to stay a millionaire for all your life, what we also call 'preserving money'. In the later modules, you will also learn about how to preserve your money.

I have seen some prominent entrepreneurs starting an enterprise and losing everything due to specific reasons. They have lost crores of rupees, yes crores of. However, significantly, they were quickly able to recreate their entire business from scratch again. How? Because they have had their relationship with money on the right terms. They have had their subconscious mind programming tuned to attract money.

Have you seen farmers complaining about the rotten fruits that came up in a particular season? They blame the rains, climate, fate, et al.

Well, fruits are just the outcome.

The results are different.

Instead of resolving to the blame-game, what if the farmers had researched more on the quality of seeds? Then, if they had given the right kind of manure and watered them properly, the roots from the right quality of seeds would have given excellent fruits.

Sometimes the problem is at the **root cause of a problem** (Here I mean the seeds of the trees).

**You cannot change the result but can certainly change the outcome next time if you check what is inside.**

Similarly, the laws of money indicate that **what is invisible, creates the visible.** It's called the cause and the effect theory, like Darwin's law.

Therefore, while advising my clients for financial planning, I realised that their lack of money was not the problem. It never was!

It was just an effect. However, not doing proper prior planning and investing without goals are the probable reasons for not fetching the desired results.

One of my clients wanted only “returns” and also wanted to tie my fee to the results. I said, “Returns are in your hand, not mine. I don’t control the markets and cannot predict it. But I can advise on where you should be investing in getting the results you want. We can work to get you there, by regular checking, monitoring, realigning and rebalancing.” However he kept chanting, ‘returns....’ and eventually, I refused to sign him as a client. Later I came to know that it was his past fear of losing money and not getting actual possible returns on his money that seeded fear in his mind.

Now, let me share one gospel truth with you.

### **We are all pre-programmed to live the life of Richness!**

All my clients, when they come to me for consultancy, have present and determined thinking about their want for money. **Money, Success and subsequent Happiness, are all embedded in their minds.**

Dear reader, the Money Success Blueprint is already there; you only have to act as per that blueprint.

If you want to change your outcome, you have to change the inputs.

Now the next significant question is, how? Well, sit tight, you will learn about all such how’s and whys in the coming chapters. You will be learning if your relationship with money is prosperous or destructive. You will also learn about how to make it more prosperous and switch from destruction to Richness. You will learn about all the told and untold secrets to living an abundant life. However before that, it is significant to understand what your

relationship with money is. So, now let's do two more exercises that will help you in gaining in-depth understanding.

### EXERCISE #2

What do you **feel about money?** (Like, is it working for you, there is a scarcity, abundance, you want more...)

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### EXERCISE #3

What have you **heard** about money since your childhood? Make a list now on a separate sheet.

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Now I would request you read out loud what you have scribbled. After going through the list, you would realise that your mind has been programmed with these thoughts since childhood.

It is these thoughts that determine your reality. Moreover, they determine the amount of money that you are likely to earn. It is a universal formula:

Let's call it the Richness Manifestation Formula:

Your thoughts become or determine your feelings,

Your feelings lead you to the action that you take,

The Specific actions that you choose determine the results.

So here is the **formula:**

**Beliefs + Thoughts + Feelings + Decisions + Actions = Results**

**Your Richness path** can be developed, with the help of this formula.



All the information about money has been fed into your mind over the years. We can call these as “programming of your mind” from the past. Let’s do another exercise to find the root cause of the information that you are dwelling on today.

#### **EXERCISE #4**

List down all that you heard about money when you were young!

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Now, after going through this list, you would realize that you were not actually “taught” certain things about money. You unknowingly acquired certain teachings about how to deal with money and cash flow. These so-called teachings became your mental conditioning. Over the years, what you heard became your feelings towards money. Years later, these patterns became your response system when it came to money management.

In today’s life, how will you have a better relationship with money unless you deprogram yourself to run your current money management system? If you have incompatible software installed or if the software on your computer is corrupt, the computer won’t work the way you want. The old files that are harbouring the information in your mind storage have to be re-programmed. A fresh “mind program” has to be installed that is compatible with your dreams. Now, you would need something to reprogram and re-manifest these new thoughts.

Here is a three-step process called **“The Money Re-infestation Process”:**

### 1: Word of Mouth

#### **EXERCISE #5**

List down all the beliefs that you hold in your mind about money and rich people, like “money does not grow on trees”, “you are not born to be rich”, “more money means more troubles”, “money shatters the relationships” and so on.

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Now read out what you have written. Try reading it out 2-3 times. You will realize whatever you heard got stored in your subconscious mind. You did not even realize that these thoughts got engraved deeply in your mind, which later transformed into your beliefs. As a result, whenever you come across the keyword, for example, money, in this case, you would say to yourself, “I believe.... (positive or negative, depending on the beliefs you have formed)” and you start interpreting everything based on this stored information in your mind. You might say that you want to become rich, and yet continue with the belief that money is bad, your subconscious mind will never let you become rich. And even if the fortune is pleased with you and all of a sudden you hit the jackpot, you may not be able to stay rich. Such beliefs will always bulldoze you to the root level.



### Think about it!

However, this powerful conditioning that acts as your inner voice could be “deleted”, “distorted” or “generalised”. Hence, these might not be entirely correct! Situations or place could have made those people say these things to you. These may not have anything

to do with your current circumstances. So, these deeply rooted emotions about money do play an important role in your current decisions about money.

Here, only emotions rule and rationale doesn't seem to affect your (conditioned mind) in any way. The subconscious mind only understands emotions and doesn't understand the reasoning.

Similarly, the food that you feed your subconscious mind will become a reality. Therefore, do not make decisions about money based on your parent's thoughts or those of the people around you. Times and environments have changed. For example, I say to my clients: Don't invest in FD (Fixed Deposits). But my clients, on the other hand, fear to invest somewhere else since only FD can give them fixed or perhaps best returns.

Thence, you have to **allow new thoughts to settle in, so that** you can change the old patterns of your mind.

Change, to bring in better does yield!

At the same time, I would advocate you to be honest with yourself while analysing your belief patterns about money. Please do not end up befooling yourself by ignoring the inner voice. If you think that you need to revamp your beliefs, try to investigate the ways that can help you.

Change happens by knowing about the important ingredients of your mental programming.

This is what I call as the "**Stimulating Information System (SIS)**":

Your mental programming might comprise of most of the thoughts that got stored in your subconscious mind during your growing years alloyed by your experience. These are the old files about money that are still stored in the Money management files of

your brain. However, today, you can choose different ideas. Choose new ways to start afresh. Recondition your mind now.

### **“Stimulating Empathy System (SES)”:**

Think about how you grew up! What were your parent's thoughts about money? How did they plan for money? How was their cash flow? Was there always a shortage of money? Is there still a scarcity of money in the family?

Did you thereby, slowly and gradually, get convinced by these thoughts about money?

Have these emotions about money been reinforcing your mind about money?

Do you still hold beliefs about the scarcity of money?



So, maybe your emotional thoughts got permanently embossed in your mind and didn't allow any other rationale to change your overall opinion about money, from your childhood till today. Your learning and knowledge about money management were, therefore, always based on these empathy systems.

Today, you must take the initiative to reform these thought patterns and allow more money to get attracted to you. It is now time to change your money-blueprint. Realise that your parent's situations were not the same as yours today.

### **“Stimulating Break-Away Process (SBAP)”:**

As a rocket launches into space, it needs to break away from the earth's magnetic pull. For this, it needs a significant force. However, once it enters the space, it is free to go where it wants to, with no strings attached. Same way, you need to understand that your old thoughts about money are not entirely yours. These were “taught” to you by your parents or the people around you. These medieval thoughts are not supposed to be a part of you. Therefore, today, you have the choice to disassociate yourself from them and hatch a new process.

### **“Stimulating Reawakening Stage (SRS)”:**

Affirmations are an effective way to reawaken your inner self. Therefore, I have dedicated one complete chapter to affirmations. However, here, we will be using an affirmation to communicate your purpose to your mind.

So, **affirm to your mind**, that:

“Earning more money has a purpose of ...., it shall contribute towards my goals of .... and shall bring me the joy of .... (The process to Change)

How I would fill the gaps is by: **“Earning more money has the purpose of making my life and the lives of the ones around me better. It shall contribute towards my goal of achieving financial freedom and shall bring me the joy of fulfilment.”**

By commanding your mind, you create neural pathways for

your mind and body to work in the same direction. Hence, you start attracting what you reverberate to yourself. There could be times when you are on the verge of succeeding, and suddenly you find yourself tangled in fear of failure. So this turns into a reality. Why does this happen? It is because unknowingly you created a pathway in your mind that says that you do not deserve to succeed and your mind, and body start to act in the same way.

Similarly, when you tell your mind that you are not born to be rich, this is what life throws back at you. Hence, it would be best if you reawakened yourself by not only telling but also believing that you are born to be rich.

## 2: Acquired Patterns

Now since you have known that the patterns which have acquired could be the primary reason for you not attracting money, let's follow the below mentioned four steps to reprogram such patterns. Today, the way you think and act has come from your parents and people around. So, are your thoughts linked to their thoughts about rich and wealthy people? (Please refer to SIS above)

### Step 1:

#### EXERCISE #6

Write down all those **habits and thoughts** about money that you have adopted from your parents or people around.

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## Step 2:

### EXERCISE #7

What are the **outcomes** or fallouts that such patterns have surfaced in your current life? (Refer to SES above).

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## Step 3:

### EXERCISE #8

If the **thoughts** are not favourable, do you think you can break away from these thought patterns? List the possible ways that you think can work in outrunning such patterns. (Refer to SBAP above).

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## Step 4:

### EXERCISE # 9

Read this Money Statement aloud every day:

**“What I thought about money is past now! I am deciding my way now!”**

In case your mind does not return enough effective ways, do not worry. You will learn effective techniques in the coming chapters.

### **3: Reprogramming your Mind**

The way you are programmed is because of the past experiences/ episodes and your takeaway from them! Your relationship with money is because of some episodes in your life that left a lasting impact. You may have witnessed these events, happenings and actual experiences, probably, during your childhood or work-life. These episodes have now become a complete series of money events. Your mind is, therefore, conditioned according to this series.

Due to inconsistency or imbalance in the money prototype in your mind, these episodes could have been formed. They could also be due to some fight for money in your life. Therefore, to reprogram your mind again, affirmation has proved to be the most effective technique known to humankind so far.

Read aloud your Money Testimony every day:

**“I have liberated my old money imbalances acquired from the past and have now reconditioned my mind for a Rich, Happy and Balanced life.”**

During the workshops that I conduct, I find that most people want to be rich, but they have acquired such patterns in their mind that this desire remains like an unfulfilled dream. Ultimately, after trying tooth and nail, they surmise that they are not born to be rich. Some of them even carry-forward this dream to the next lifetime. Doesn't it sound funny? Therefore, the team of trainers and I first work on the mindset. Imagine your childhood days when you got your first bicycle as a gift from your parents. I am sure you must have

scrubbed it almost every day. Even a single speck of dust might have tempted you to wipe it off of there. Every morning, upon waking up, the first thing that you might have done was rush to your bicycle to ensure if it's there. It would be best if you polished your mindset to ensure that it remains rust-free. Moreover, this is what we do in our workshops by encouraging interactive sessions.

If you think that all the rich people have reached that level because of the kind of education, skills, knowledge or business acumen that they have, you may be mistaken!

The progress and achievement are due to their triumph over money thoughts. You will be reading more about the power of your thoughts to get rich in a later chapter.

Your victory over the relationship with money is the first and foremost factor that will split open the gates to richness. Therefore, you need to develop deep new bonds with money. It would be best if you created the new neural pathways in your subconscious mind. Please be aware of the fact that money is always available in abundance! Ensure that you celebrate when money comes to you. Make sure that you always admire the Rich and Wealthy people. You must respect their lovely car, house, watch, etc. This abundant thinking along, with your newly developed thinking pattern, shall cement your way to the riches.

I have made these thoughts a part of my life. This way, I was able to refine my way of thinking continuously. It has empowered me with better ways of developing more prosperous ideas to make money come to me without any conflict.

### **Make money come to you without any conflict!**

Unresolved conflict about money can be the primary reason why people feel like having fallen between the cracks most of the time.

If you have a conflict with money, it will drive you distant from money. The best way would be to stop fearing money. If you water such conflicts, it is like walking on the path of financial freedom with a huge rock anchored to your feet. Do you think you will be able to reach the end of the road? Probably not. Hence, reprogram all the past beliefs that have been stopping you from making money your lifetime ally. Identify all such limiting beliefs and drop the excess baggage that has been intercepting you from becoming rich. In case you still find it gruelling to overcome such conflicts, you can seek professional help. The coach, with the yardstick of his or her experience and skill, can help you in overcoming such conflicts. Let the money come, without any hassle or without striving for it hard.

In this chapter, you have written certain beliefs that are stopping you from becoming rich. We will learn more about such belief patterns and how to uproot them in the coming chapters. However, before that, let's do another exercise to know more about your relationship with money.

Please answer the following questionnaire to know your relationship with Money

On a scale of 10 to 1: If Good or Yes, rate as 10,

If No/Not ok, rate as 5,

If Bad, rate as 1.

1. Do you regularly check your income statement like your salary slip?
2. Do you review your bank accounts (are they numerous, paying for a no-frill account, etc.)?
3. Do you review your Net worth statement?

4. How are your investments working?
5. Do you review if your business is generating enough income for you personally? Not just business growth, but are you able to take enough money home? Are you able to put money aside every month?
6. Are you paying yourself enough?
7. Are you or your spouse allocating too much money on things which you don't need?
8. Are you organizing and handing your money well? Are you hosting logical thoughts about money? Are all decisions on rational mode?
9. Are you getting enough happiness from your money?
10. How good is your rapport or association or bond or likeness about money?

Now, total up.

Out of 100, what's your score?

Above 70: You have a Great Relationship with money: Keep it up! However, you still have more potential to add more sparkling jewels to your crown. There could be many such untapped areas that can fetch you more money, which you can learn from this book.

Between 40-70: You are doing ok, but you need to work on your relationship with money. You must learn more traits so that you can cruise to the Above 70 category.

Below: 40: Do not get disheartened; you are not alone in this category. Infact, most people come under this category. You need to think and plan to improvise your relationship with money. However, the best part is that you have taken the initiative of reading this

book, which can be your gateway to financial freedom. Moreover after reading this book, you will find yourself on an autopilot mode to turn the score into a 100.

Congratulations!

You are doing great! At least you are progressing. You have completed all the exercises and have identified what's holding you back.

It will get better and better if you have acknowledged it today! If not, reset it now!

This is the opportunity that can drive a change forever.

Yes, forever.

To watch this video, 9 Laws to Rich Wealthy Life-  
Scan this QR Code:



All the best and enjoy the journey.

Wish you great success, success at every such step mentioned above!

*“Opportunities don’t happen. You create them.”*

*Chris Grosser*



# 02

BELIEFS

## WHAT ARE THE DISEMPOWERING MONEY BELIEFS ABOUT FINANCIAL SUCCESS?

THE RICHNESS PRINCIPLES



## CHAPTER 2

# WHAT ARE THE DISEMPOWERING MONEY BELIEFS ABOUT FINANCIAL SUCCESS?

*Money is only a tool. It will take you wherever you wish, but it will not replace you as the driver.*

—Ayn Rand

What can be those beliefs that are keeping you away from financial success? If you can identify such limiting beliefs, learn new techniques to overcome them, start using new methods to track your progress, wouldn't you be unstoppable? Wouldn't you be able to not only earn money but also keep it and enjoy it? If you have been hunting for such secrets and want all such magic wands to be available at one place, then this chapter is for you.

*"If you believe, you can or if you believe you cannot... you are right both ways."*

— Henry Ford

### Money-Beliefs-Success

Do you believe that money is mandatory for success? Do you find it challenging to make money and still call yourself, lucky? Do you have enough money to be able to enjoy life the way you like it?

Well, money is a big issue not just in your life but in the life of almost every human being dwelling on this planet. Moreover, the

biggest reason is that they have been fanning disempowering money beliefs. Here are some critical money beliefs that most people carry.

**Excess money is bad:** You might have heard people saying that excess money is bad. Most of them are the ones who think that they cannot ever be rich and have accepted mediocrity. They have already tried every possible way in the book and have given up on their dreams. They are not aware that it is this mindset that barricaded them and not the lack of opportunities. This thought is acceptable if you have decided to live a Zen life. However, if you are passionate about earning money, then excess money is never bad. Rather more money brings with it more power, freedom and abundance in life. It is not the money that prospers or spoils the relationships; it is the thinking that makes it so.

**Money is limited:** Like the precious metal gold, most people think that money is limited, and it keeps adding to the accounts of the rich. Well, there have been numerous examples where people in rags have turned to become rich. You will find many such entrepreneurs in the country who started from scratch and today have a net worth in millions. So, look around, you will find people from humble backgrounds turning into millionaires. If they can, even you can.

**More money can mean more troubles:** This is yet another disempowering statement that you might have heard many times. However, such suggestions are often shared by those who do not know how to handle money. I have noticed many rich people saying such statements, but they forget the fact that it is about how you use your money, money that can invite more problems or more happiness.

**Money does not grow on trees:** Again, money does not grow on trees for whom? For the ones who have a lack of money. A

mediocre mindset thinks that money does not grow on trees, whereas a millionaire mindset thinks 'how to grow money on trees'. Millionaires grow such trees or investment channels that keep adding to their stock of money. So, all you need is, you switch to the abundance mindset.

**We are not born to be rich:** You might have heard parents and elders saying, 'We are not born to be rich. We are born to fetch good grades, fetch a good job to enable ourselves to pay our bills and sundry'. I am not criticizing such parents; I know they are our well-wishers. But such statements restrict our growth. We are not able to think beyond jobs and fixed deposits. Hence, we should stop limiting ourselves from living the life of abundance that we deserve.

**Money cannot buy happiness:** This one is something that you might have heard the most. Here I remember a wonderful quote by Leo Rosten -*Money Can't Buy Happiness, But Neither Can Poverty*. After all, you need money to fulfil the three necessities of life, which are food, clothing and shelter. You need money to pay your bills and take care of your kid's education. We aspire to buy the latest smartphone or a sedan car. We dream of going on vacations and also save for the marriage of our children. Such things give us happiness. Moreover we need money to buy or afford such things. Lives of most of us revolve around money, then why not earn it in abundance and add more smiles to our life?

Also, as per a survey, people who are not rich face more health problems and are more likely to become prey to depression. Most of them do not even visit a doctor fearing the expenses. So, in a way, money restricts them from keeping good health, which is the most important domain of life.

Besides, what is that one thing that gives us extreme happiness? You might not remember the number of blankets you might have bought for yourself, but you remember that one blanket you bought for a needy person. Isn't this feeling of contentment wonderful? So, money does add a new dimension to your life as they say 'sharing is caring'.

**Get out of Debt:** Usually, people think that they would first come out of debt if they can. When the baggage of debt is removed or lightened, they think of saving enough money for their retirement! Such thoughts could cause much stress since they might be using up all the bandwidth of their brain while chalking out the plans. Thus, they are left, with little energy for creativity or joy. Thereby, the graph of their problem-solving ability takes a plunge, and finally, they feel less-in-control of their life.

Buying a new house or settling the loans could be an achievement. However, these do not lead you to the right frame of mind that is required to attain financial success. It is the disempowering mindset that holds most of the people back, and they don't even think of coming out of their misery! Some more limiting beliefs: For some people, financial freedom could be about paying off their loans, reducing their expenses and increasing their income. Usually, people start by saving a small amount of money for every occasion, thinking that this will make them rich. This kind of behaviour further leads to profound embarrassment in one's financial life. One might have tried all the apps or software or tracking systems to align the budgets, but this might not have resulted in much success. Why?

Maybe, they are making every attempt but with a wrong perspective! It could be due to their beliefs about money! Now, if you try and change your behaviour without changing your beliefs, how will you rise on the ladder of financial success?

**If you start addressing your (disempowering) beliefs, you start to cultivate new and better money behaviour.** A few years back, I was doing good business in the area of financial planning. However, whatever I earned, it went into paying salaries and office expenses. Whatever came in, it went out... It was not that I did not have the proper skills or was in the wrong profession, but I realized that I was fueling some disempowering beliefs in some corner of my mind.

Slowly, I started discovering that maybe, it was what people or friends were telling me. Their thoughts and experiences were influencing me.

That discovery process continued for a year when I realized that my (disempowering) beliefs were preventing me from making more money.

I took off from work for a few days, took a step back, to think and free up my mind. This free time gave me the realisation of free-flowing independent thoughts. I started to gain new beliefs, positive beliefs, to live a fulfilling life that I deserve.

I now learned how to abolish my adversities (disempowering beliefs). I started believing in empowering my subconscious levels. This allowed me to release my old beliefs.

Slowly, I allowed myself to be emotionally and mentally invested in the desired state; a state where I had new, more empowering and positive beliefs. This allowed me to earn more, save more, enjoy my financial freedom more, passionately.

My life transformed after that.

Many people think that these kind of free-mind decisions are only theoretical. They believe that the free-flow of money comes

only to smart and techy people! Moreover, they believe that it is important to know the right kind of individuals. Well, it is not so. It is about having the right kind of mindset, the right kind of beliefs. It is only then that the money starts flowing in your life in proportion to your beliefs about money.

So, it would help if you then increased the power of your mind, to open up all the possibilities of having more money. Now, your money beliefs will determine how much money you make and how much money you keep or spend.

This is how the richest people in the world respond with a positive mindset. They would laugh and then advise you to “expect” to make money. Moreover, this expectation is their belief. This proper understanding allows them to make more money.

So, if the richest people can become wealthier, why can’t you too become rich? Let’s understand how you treasure your thoughts about being rich. What are the limiting beliefs that are stopping you from being rich? Limiting beliefs about money can be the single most factor that might be tagging you as a loser. So, start avoiding these thoughts. Start becoming passionate about becoming rich!

Read aloud your Money Testimony every day:

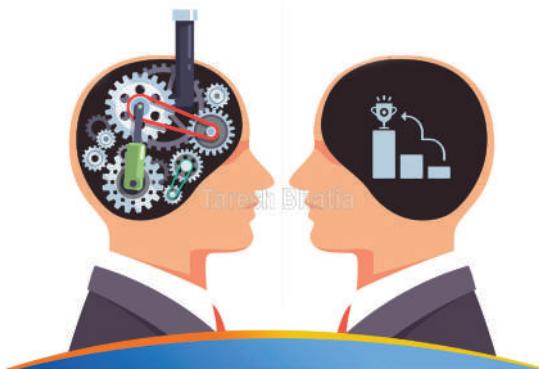
**“Day by day, I am avoiding the limiting belief thought, thus becoming richer and richer.”**

If you wish to break out of the old belief systems and are looking for effective ways, the following steps are for you:

- Identify your old limiting beliefs; make a list of your top ten such beliefs. Here are some examples to help you.

1. Do you make your **investments based on your beliefs?**

2. Do you go by “**hearsay**” when it comes to investments?
3. Are you always concerned about what **people say** about money?
4. Have you realized that following other **people’s opinions** about investing, has brought you harm?
5. Did you make your investment system based **on your value systems**?
6. Would you like to **create your system** of saving and investing?
7. Would you like to **change your ineffective old beliefs** about money? Would you like to become rich?
8. How can you become rich and have all the **independence to spend money**?
9. How can you **realign** your beliefs to allow more money to come to you?
10. Would you like to understand a **new way** to start accumulating wealth and initiate this new realignment process?



After having answered all the above questions, you may proceed with the next step.

**- One belief, one thought, can change your experience of anything, anytime!**

While 95% of the times we operate from our subconscious program, still we have not “programmed” our subconscious mind. We are mostly not even aware of the mechanism of our subconscious mind. So, most of us are unaware of the fact that the subconscious mind controls all our emotions and our body. This lack of awareness can either lead us to happiness or stress!

The human brain focuses more on negative outcomes rather than positive ones. So, what do the wealthy and prosperous people of the world do to avoid such adverse consequences? Here's the answer:

## **Prosperity comes from your beliefs**

Perhaps, your thinking patterns about money are more cynical and limiting than most other belief areas of your life. Therefore, you need to think and explore.

Zig Ziglar said about such beliefs, *Money is not the most important thing in life, but it is reasonably close to oxygen.*

In my financial planning sessions for my clients, I teach and practice various methods for triggering the desired outcomes. Through my sessions, the following changes have been noticed in my client's money beliefs:

1. They get rid of all the negative emotions and beliefs. They can install new positive beliefs successfully.
2. They could create goal-oriented and compelling money beliefs for themselves.
3. They can develop an action plan where they could review, touch, monitor and control all the new-formed money beliefs.

4. They remain focused on the new-found belief systems and the desired (and mutually agreed upon) outcomes.
5. Furthermore, my sessions have helped them to keep away from all such false, misleading and old money beliefs, forever.

My clients can now say: ***Being Wealthy is the ability to experience life fully.***

*We become what we think about most of the time  
and that is the strangest secret.*

***- Earl Nightingale***

Your past experiences about money could have been good or bad. People may have given you “free advice” to make you invest the way they do. Over a period, this story of life becomes a natural experience. Such experiences and belief systems could have made some people wealthy! Moreover, some couldn’t have!

It is not that the ones who have failed or the ones who are not rich did not have a strategy or didn’t take action, but most probably they lacked discipline. Discipline could have been missing due to a lack of confidence in the beliefs, rather limited to ideas only.

Find out if these beliefs are hiding deep inside your subconscious mind. You may also be taking money related actions from the same remote mind. Further, you could have faced a struggle between the subconscious and the conscious mind, perhaps due to your limiting beliefs. Do you often face such a dilemma?

However, remember what George Bernard Shaw said: *Very few people can afford to be poor.*

For example, in mutual fund investments, it is said that the past performance is not to be taken as future returns. However, people try and make judgments for the future, based on past performances and feel happy about it. What happens, when this right decision goes wrong? We, again, develop a belief, that “this is what happens.”



Can we change our future?

Of course, we can. However, for that, we have to change our past as well.

Do you need a time machine to do so? No. All you need to do is alter the meaning of the previous experience or interpretation or some negative thought so that orientation so that the future can be positive.

I had a friend who always seemed to be enveloped in financial trouble, no matter how much he earned, misery followed him. A deeper understanding made me go into his past; he, in his childhood, had seen his parents fighting over the lack of cash to take care of daily expenses. This experience developed deep roots in my friend’s mind that mad him believe money is the actual cause of all arguments. He continued to develop this belief further. Finally, he made it a limiting resource. Here, to change this limiting belief, I had to work on his bad experiences to convince him to not keep this experience as the source of his future money thoughts.

With such learnings, I came to know over time that people have two minds, namely active mind and passive mind. An active mind is also called the **Conscious mind**, and the passive mind is also called the **Subconscious mind**. Here is how: With the latter working 88% of the time, it makes us do what we do, think and act. Thus, this passive mind is nine times stronger than the active mind! It also doesn't sleep and remains active round the clock. It works rather like logical reasoning, comparing and analysing abilities. It is thus, as its strength, a decision-maker. It dictates and commands our passive mind. It acts as a master programmer of the passive mind, which takes every command as true.

The passive mind does not have analytical abilities and treats all such commands as true and obeys like a faithful servant. It drives the car of the active mind or helps you in your daily activities, like cleaning your teeth or preparing food. How does this happen? Over a period, the active mind trains or forms routine pathways called Neural pathways.

To watch this video, Nine steps to Richness- Scan this QR Code:



Now, you would realize that over a period, a lot of such neural pathways are laid and a large fabric of such paths becomes the fixed routes. We call these routes as "habits" whether right or wrong, all such habits get saved in the subconscious mind.

For example, upon watching a celebrity receiving a standing ovation from the crowd during an award function, this might make us wonder 'how amazing life would have been had I been in his or her shoes'. But usually, such thought is followed by counter-

thoughts such as ‘high wind blows on high hills and we are not born to dwell on high hills’. This is because of our past ‘stored’ beliefs or experiences as my friend had about money from his childhood. Like him, you might also have one or more such dark memories, stored unknowingly in your subconscious mind and then consciously, you take actions based on these (painful or happy) memories.

Later, repeated acts of such “actions” tend to become our routine line of operation, and people start calling them as “behaviour”. People start labelling us with subjective terms, like rude behaviour or pleasant personality, and so on.

On the other hand, some people are aware of these inner gut feelings, and they take action, like buying some stock and keeping it over (the right period) and calling it “intuition”. Also, intuitions (passive mind) communicate with your outer voice (active mind) through feelings and sometimes through dreams too.

By following these intuitions, people get “creative”. They are also able to bring about a change in their thoughts, thus giving birth to a new reality. With this new vision, we form an opinion of the events happening around us. When beliefs bring about an actual reality, we call it “I said so”, thereby forming more Belief Systems.

When such belief systems get prioritised, we create our value systems. Our firm opinions give birth to reality, and we call it a new event. Our hopes lead us to experiences, which increase our knowledge. Such repeated experiences continuously get stored in our passive mind (subconscious), which makes us visualise all the future events based on what we have stored in this vault (locked thoughts, directly).

These **thought patterns continue to get fuelled** until someone, mostly from the outside, comes and tells you to “break” them and urges you to take action based on their (good) experience.

**How important is the active mind in our lives?** Does it help us to make every decision rationally, like buying a car, planning holidays, buying a home or even choosing your spouse? The last one may involve some creativity also.

**Remember, the passive mind is creative.** It has **unlimited powers** to use all the available energy. Energy is not positive or negative. Actions taken by this passive mind can be productive or counterproductive.

Moreover, **our actions are always dictated by the passive mind.** Then, in times of not being coherent with the active mind, we will not be able to produce the desired result. At least, not as per our expectations!

Then we give up trying, saying this is our destiny!

If such belief systems can be changed at the original levels, so can the result, to bring about the desired outcome.

Do most people know about all this? No.

That is why they do not get the desired result. They did not even try after the first failure. These are ample signs which convey that your Belief Systems need to be changed.

How can you realign your beliefs to allow more money to come to you? Well, the first step is being aware, being aware of the limiting beliefs that are bringing your journey to richness to a screeching halt.

The below-mentioned questionnaire can help you in creating your list of limiting beliefs:

1. What is your money mantra?
2. What do you think about money?

3. How much is a lot of money to you?
4. How much is the abundance of money?
5. How much is too little money?
6. What are your negative ideas about money?
7. Do you spend most of your time trying to save money?
8. How much time do you spend connecting with new money?

## Investment Mantra

*“Investing is overwhelmingly a game of psychology. Almost invariably the best investors are the people who have control over their emotions.”*

Morgan Housel

## EXERCISE

Make a list of those limiting beliefs that you wish to change.

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By identifying such beliefs, you can scuba-dive into the positive and negative belief patterns that you are harbouring. You can find out ways (as suggested above) to remove the negative and strengthen the positives.

You will not be able to create the life you want if you let yourself timidly tiptoeing around that beast in the room—limiting beliefs

about money. So, take your time to find the limiting beliefs about money that exist in your head. This is the right time to take the bull by the horns before the beliefs limit you from what you can achieve in your life.

Another proven way to banish your limiting beliefs is by forming new habits to Make more money, Save more money and Invest more money. Develop new money behaviour.

**Tell yourself, “I am an unstoppable force. I have learnt to create a life that is not based on my limiting beliefs about money.”**

**Trust yourself** that you have Overcome all your Disempowering Money Beliefs for Financial Success.

To watch this video, Money Beliefs - Scan this QR Code.



In the next chapter, we will learn more effective techniques about how to change your ineffective old beliefs about money and live a blissful life.

**May all the financial success come to you!**

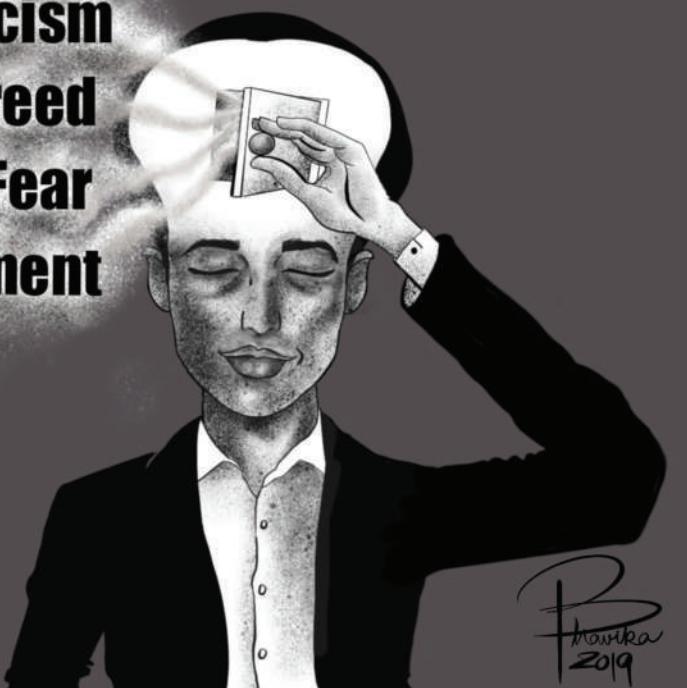


THOUGHTS  
HOW DO RICH  
PEOPLE OVERCOME  
THEIR OLD BELIEFS  
AND LIVE A HAPPY  
LIFE?

MODULE  
02

THE RICHNESS PRINCIPLES

**Criticism**  
**Greed**  
**Fear**  
**Resentment**



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2019*

# 03

THOUGHTS

## CHANGE YOUR INEFFECTIVE OLD BELIEFS ABOUT MONEY

THE RICHNESS PRINCIPLES



# CHAPTER 3

## CHANGE YOUR INEFFECTIVE OLD BELIEFS ABOUT MONEY

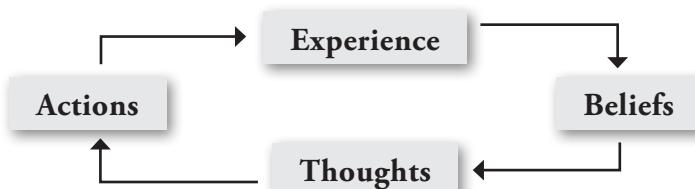
*If you would be wealthy, think of saving as well as getting*

—**Benjamin Franklin**

“How can one abolish old beliefs when making new plans for your future, let's say retirement planning,” asked Mr Rajesh Kumar, when he met me as his Financial Planner. “What should be the points to keep in mind while laying the foundations of a well-planned financial life,” he asked me.

“How do I break my old limiting factors which have stopped me from making any investment decisions, sometimes due to the fear of unknown,” asked Mr Suresh R, a young entrepreneur, when he met me after appointing me as his financial planner.

Over the years, I have come across so many situations where the old thoughts about investing became the limiting factor. Such thoughts got so deep-rooted in my client's mind that the new ideas are not able to find a helipad in their mind. In such situations, my main task is to educate, to remove the unnecessary beliefs so that the right ideas could germinate, and a well-planned financial life could embark.

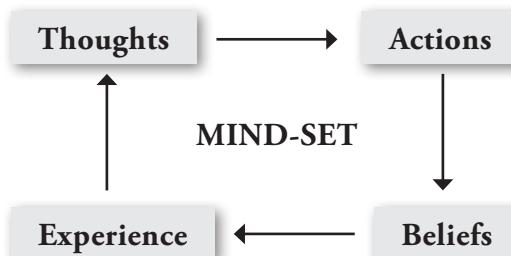


I learnt the four basic principles of Money, which are essential when one opts to plan the personal finances for individuals and families of all age groups. These are:

## 1. YOU: Your relationship with Money starts with you only.

Do strengthen your relationship with money!

It is your beliefs about money that hatch your thoughts, which lead to actions or investments that you make and eventually to the results. This is what takes the shape of a cycle. Let's understand the mechanism in detail.



Your **financial goals, resources, skills, beliefs and values** are what determine how you align all of these goals eventually into actions. Personal goals may change over your lifetime, whereas the financial goals, most likely, remain the same until fruition. For example, your goal to go for a walk every day may get replaced by reading the newspaper after a while. This is because there is no money involved in either of the two tasks, but walk may take more effort. So, one might choose to take the easier route. However, we forget that health should be the number one priority.

On the other hand, if we have a dream to buy a big car in the next two years, we might not compromise with this dream. However, the ideal approach to be followed while setting goals is that goals should be **SMART** (Specific, Measurable, Achievable,

Realistic and Time-bound). We will learn more about goal-setting in a later chapter.

**"I will set up S.M.A.R.T. financial goals."**

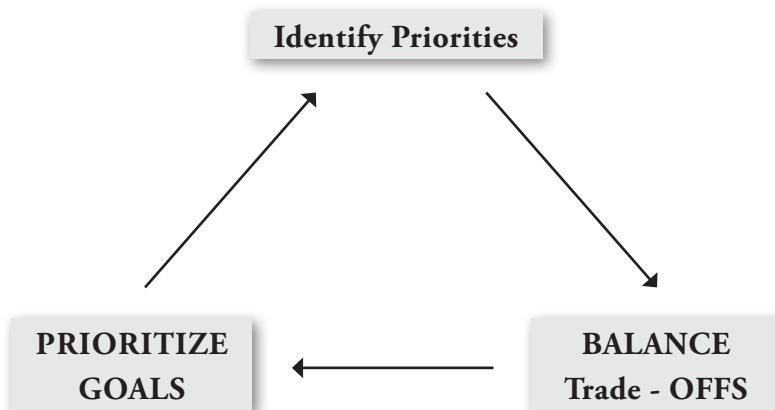


**"Investing without SMART Goals is just like playing football without goal post. You run a lot but end-up getting no score.."**

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**Goals can be the plans in action.** From dreams to ideas to a wish-list, you have to identify your priorities and then decide the trade-offs, which you are willing to achieve by prioritizing your goals. It is only you who can decide these goals. Here one mistake that people usually make is they imitate other's goals. They try to set goals that their friends or colleagues have framed. You need to

understand that your goals are based on YOUR values. These are the values that you can stand for, which act as a catalyst in splitting open the doors to your dreams. We often get carried by other's achievements and become a part of the rat race. Let's say you have a dream to buy a new house, but the next day you see your neighbour parking his brand new sedan car. In such a situation, most of us place our dreams on the back burner and instead start chasing envied dreams. We would prefer buying an even more luxurious car, and the dream for the house goes on a long vacation. We might not need a new car but we, as a part of the race, are determined to outrun our neighbours, friends, colleagues and so on. In other words, we deviate from our values. Moreover, in the end, you may repent making such an idiotic decision.

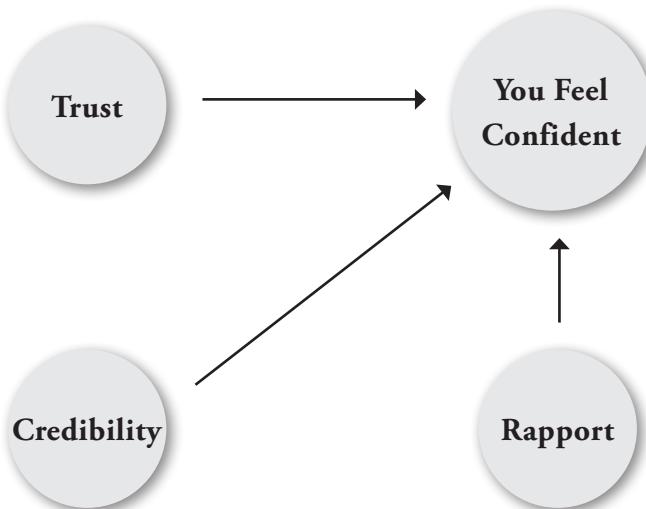


Such a decision drives us away from happiness and handcuffs us with short-lived euphoria. Therefore, **values can be linked to your real happiness.**

**2. PRESUPPOSITIONS:** What should be the factors to be taken for granted? What are your own beliefs? We can also call it assumptions. If taken for granted, you should decide to take the right action too.

**3. RAPPORT:** It is your understanding of the basic principles. It is your understanding of how much money would work best for you to build a relationship with your financial planner, to drive the expected result. You need to build a rapport with your money by increasing the understanding of your income and expense, pains and gains, goals and dreams, savings and investments. It is like speaking the language of Money.

This **rapport with your money** is essential for substantial growth of your investment over your defined time horizon and hence balances your risk profile too. If you have a rapport with your money, your financial planner will feel acknowledged and thus be more responsive.

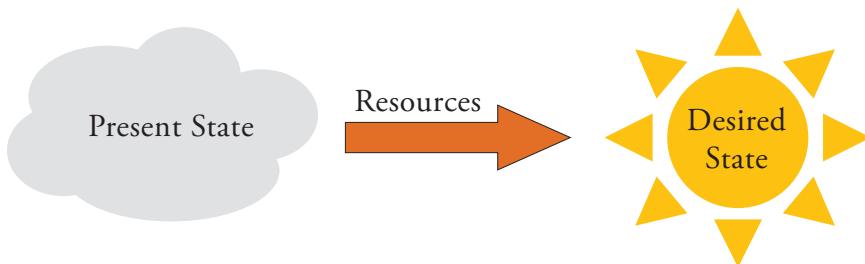


It is hence possible to build a rapport at many levels of your financial planning by paying close attention to this relationship with money.

**4. OUTCOME:** Know what you want! The basic idea of financial planning is to be clear about what you want and to be able to

elicit the response on what you want from your money. Over the years, my processes have been built around one thought. The thought of beginning with the actual outcome in mind. As they say, “Always begin with the end in mind.” An outcome is thus, what you want from your money, so that your action is always, dynamically and systematically, aligning itself with the outcome. Remember that the result is not important (what my clients sometimes call good or bad “return” in relative terms to define their definition of outcome) but the outcome. Thus, all your investment decisions should start by deciding the outcomes in advance. In this way, there would be no wrong decisions.

Primarily, **the outcome depends on the following 10 elements:**

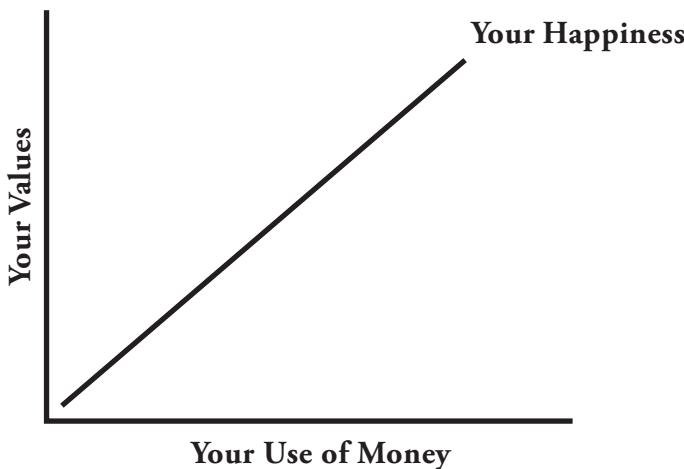


- 1. Present State (PS):** This means where you are right now and what the value of all your investments is as of today. Let's say you are at Point A and Point B is your goal. First you should determine the mode of transportation, that you will be choosing, to reach Point B. For example, right now you have a saving of Rs. 5 lakh, what we can call as Point A. Now you want to invest this amount for 5 years, wherein the sum should double; Point B. Now, you need to decide whether you will be dividing the amount in different investment plans or you will be investing at one place. These channels that you opt for are your vehicles or resources that help you in bridging the gap between Point A and

Point B. However, what is more significant is the realization of where you are today.

2. **Present Desired State (DS):** Where you want your money to be depends on many factors. It could be your risk profile or the time horizon for each goal.
3. **The HOW Strategy:** How to move from your Present State to the Desired State? You need to make the best use of the given and defined resources that you have today. Furthermore, your strategy will depend upon, whether you should endeavour on developing new resources or not.
4. **Resources:** Can be your savings, investment strategy, your skills of managing your money, your psychological beliefs and values.
5. **The WHY Strategy:** This would rationalize your goals and priorities, hence helping you to get closer to accomplish dreams (or make you realize that it is perhaps not possible to achieve with the given resources) and give you more confidence in your financial planning.
6. **Moving from the current state:** It means moving from the familiar, comfortable and controlled roles to a transition state. It is that stage where you let go of your old money beliefs. (Remember, we had discussed it in our last chapter). Now, you start to ponder new ideas and understand the changes that you need to make in the investment strategies. It is proposed that you should now be able to handle unexpected feelings. These feelings could be of the potential loss or maybe some gains. You look forward to the outcome or the desired state finally. It may appear like a precarious state, as you may be unfamiliar. You may not understand such unknown environment feelings. You may not realize how to control them, but you should

accept such a new phase. Accept it. Embrace the change. You should welcome yourself while stepping in this new beginning and to your new world of financial investment. The new phase commemorates the beginning of a new era in your money life. You are now entering into a territory, where your values get aligned, to money. You are taking new decisions, that this and that makes you happy. You are either letting go of old beliefs or are embracing the new, unknown factors to enable them to align with your value systems. You want to decide what brings you happiness and what money is being deployed! Can we call it **“the new Money, its Values and Your Happiness?** Name this stage as **The Advantage Money of Happiness Index.**



7. **FEEDBACK:** You need to evaluate if you are close to what you want to achieve. It can be achieved by paying more attention to certain identified systems and mechanisms. In case you are not getting the desired results, you need to customize the same or opt for Plan B. Feedbacks are essential to know, if you are

on track. You must know if you are happy with the results. The system confirms that someone is keeping track for you.

8. **INFORMATION:** Now, with systems in place and feedback coming to you, you would get more interested in the relevant information. Furthermore, this information comes to you in the most desirable and convenient methods like SMS, email updates, newsletters and online forums, like apps. This is the information that is relevant for you to keep yourself updated and abreast of what matters to you and what you can control. Rest all the information can be filtered out.



I do a monthly webinar for my clients, wherein I help the attendees in learning the ropes of financial planning. During the webinar, I share the information that my clients seek, and I do not move on until they get clarity.

**9. FLEXIBILITY:** It would help if you have prior information about the flexibility to enter and exit any investment. It could be the cost of entering and exiting, and the taxes to be paid.

**10. CIRCLE OF TRUST:** Thus, by understanding this budding relationship between you and your money, you develop your Circle of Trust. This marks the new beginning of the trustworthy, reliable and creditworthy relationship between you and your money.

In the next chapter, we will learn more about the damaging thoughts that might be dwelling in your mind and understand the reasons behind them.

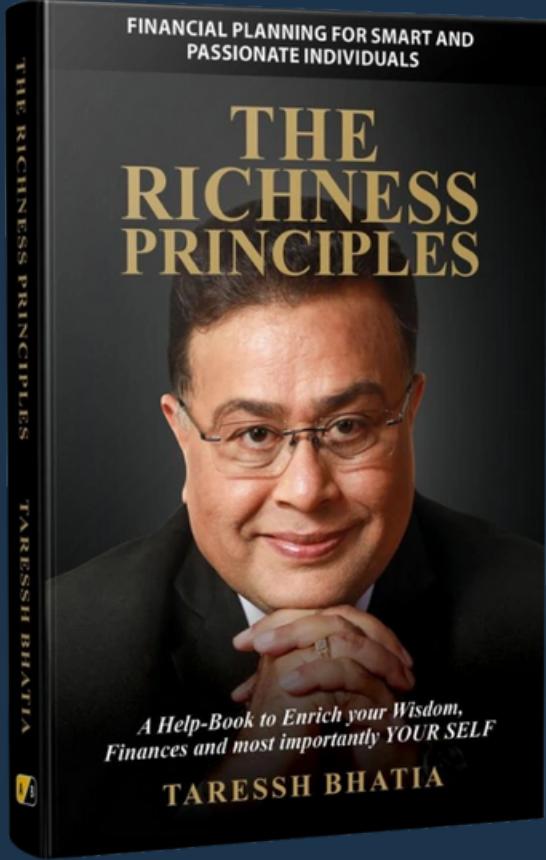
While you may have decided to change your Ineffective Old Beliefs about Money, this brings you clarity and a vision. A vision to be able to develop your own money belief system.

With the processes given above, you should now be confident and happy.

**May these new systems and processes bring you closer to your relationship with Money.**

# ₹ TARESSH BHATIA

CONSULTANT | ENTREPRENEUR | SPEAKER | AUTHOR | COACH



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# TEMPLATES

THE RICHNESS PRINCIPLES

Templates you can download from <http://therichnessprinciples.com/download>

1.	Will Data sheet
2.	Will Template
3.	Sample plan
4.	Living Will Template
5.	Financial goal Templates
6.	“What my family should know”
7.	The Great Money Neuro-Logical Level exercise to Align your Money Thoughts.
8.	“From today, I ... start a new relationship with money”

# TESTS

THE RICHNESS PRINCIPLES

### The Richness Principles Test - 1

How to use this Test - If you have done strongly then please give yourself 10 marks, if you have done somewhat Give 5 marks, if you have not done give 0 mark. In every row against strongly believe give your marks at the bottom of the first test do your total out of 100, you will get your score.

S.No.	Questions	I Strongly Do	I Somewhat Do	I Strongly Don't
1	My disempowering money beliefs are not stopping me?			
2	I have the Richness Mindset?			
3	I follow the tried & tested tools that Rich people follow?			
4	I am aware of all the insurance policies & have taken them.			
5	I am aware of the facts of Mutual Funds and have started investing in them.			
6	I am using the perfect money strategies for different purposes and phases of my life?			
7	I have prepared myself & family, if I die or become incapacitated?			
8	I am using the most prudent methods of Tax planning?			
9	I have prepared my "Runway Folder" for all my important documents?			
10	I am using the power of affirmations.			
Sub Total				
Total				
*Total score = 100 (Each Question carries 10 marks)			Your Result _____/100	
A score of 70 and above indicates a very healthy financial life Below 50 indicates scope for improvement Good luck				

## **The Richness Principles Test - 2**

How to use this Test - If you think you have done strongly then please give yourself 05 marks, if you have done somewhat Give 2 marks, if you have not done give 0 marks. In every row against strongly believe give your marks at the bottom of the first test do your total out of 100, you will get your score.

**What is the best way to check your own personal monetary fiscal fitness. Are you financially fit and then actually decide if you do need any professional like a CERTIFIED FINANCIAL PLANNER who can be your monetary “doctor”**

S.No.	Questions	I Strongly Do	I Somewhat Do	I Strongly Don't
1	I organize and protect all my financial statements and online login details securely.			
2	I have always kept full track of my expenses and savings in line with my income, I channelize savings into investments on a regular basis. They don't lie idle in bank savings account.			
3	I am aware of changes by insurance, investment and credit card companies for the various products I have taken.			
4	I am aware of how inflation can depreciate the value of money if I do not take any right step.			
5	I am aware of all the income tax exemptions & deductions available for me and I am utilizing them.			
6	I have calculated and know my networth (all assets minus all liabilities)			
7	I know my family's actual monthly & annual expenses and we follow a budgeted expenditure plan.			
8	I have a emergency fund set aside to be prepared for job/business loss and medical emergencies, which is safe, liquid and gets me decent returns and perhaps tax free also.			
9	I have a health Insurance cover for myself and my family members.			
10	I have identified my financial goals with specific amounts and dates. I am fully aware that, all my investments currently are “linked”/made to which of my financial goals.			

S.No.	Questions	I Strongly Do	I Somewhat Do	I Strongly Don't
11	I have a term insurance life cover which is good enough for my family in my absence.			
12	I did initiate a professional financial risk profiling exercise, with results to indicate what level of "fitness" regime I need to follow to ensure my financial goals can be met within my resources			
13	I always make all my investments with a purpose/for a future goal. Not on an ad-hoc basic. I have a consolidated portfolio of Mutual Funds, Insurance, Deposits, Stocks & other investments.			
14	I am aware of how much funds I require to retire peacefully and manage the expenses for 25-30 years. I am able to calculate the right amount of future retirement fund, future monthly pension required for myself/ my spouse and have been able to make appropriate provisions for the same.			
15	I review performance of all my investments regularly (atleast once a year) & also do rebalancing my investments to tune in with financial times and my investment have been growing within the parameters of a) Goals; b) Time Horizon; c) Risk Appetite; d) Resources			
16	I am sure that all my investments are nominated to the person of my choice.			
17	I have a Will in place and I am sure of how my assets will be distributed in case of my untimely death. My spouse/nominee does know about my Will? I have ensured that my estate or simply all life's hard earned money goes to the right beneficiaries.			
18	I do some kind of charity every year for those who are not as fortunate as I am.			
19	I regularly invest in myself to upgrade my skills and knowledge which helps me in my career growth.			
20	I involve my spouse in all money related decisions and she/he is aware of its relevance to our family.			
<b>Sub Total</b>				
<b>Total Score</b>				
Your Result: _____/100				
A score of 70 and above indicates a very healthy financial life Below 50 indicates scope for improvement. Good Luck.				

THE  
RICHNESS  
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