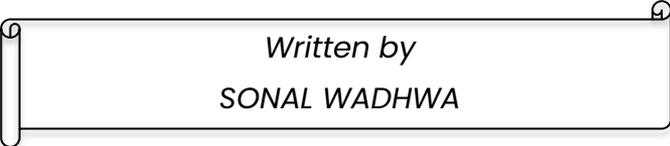


One Hundred Percent

*Women, build your mindset to handle wealth and
family together effortlessly*



Written by
SONAL WADHWA

Dedicated to the dreamer and strong lady inside you,
who knows she holds the potential to change her life
and increase her family's income manifold.

This is for you Maa, Papa, Gaurav and Anshul, for
always being there as pillars and making me who I am
today. Thank you for believing in me every day!

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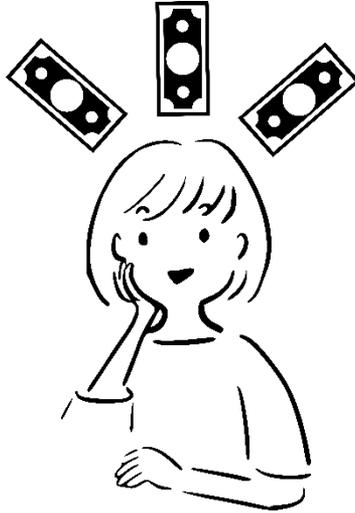
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And now to start with, let's make money, ladies!



Introduction

I absolutely have to tell this to every woman about money!

This book is specifically written for female entrepreneurs, freelancers, self-employed women and those women who are looking out to create more sources of income, while facing their fears, and handling their work and family commitments, both 100% effortlessly.

Though the Women entrepreneurs across the globe are on rise, most women find it difficult to operate their Businesses, owing to the challenges they keep facing in terms of not getting adequate support, low financial stability, fears and limiting beliefs around making money, huge responsibilities, resistance from family etc.

On paper, millions of businesses are owned by women generating billions in sales, however, regardless of the positive outcomes, women are still struggling to survive in the business environment for many reasons, the

most critical one being the burden of responsibility to handle Business and family alongside.

Women-owned businesses are still in the minority, and the hurdles faced by women who have embraced entrepreneurship are vast and often very different from those experienced by their male counterparts.

A large number of women are not just entrepreneurs or career people—they have families, spouses, & other responsibilities. Demands from personal and professional commitments can pressure a woman to abandon either her business or family.

The family expects her to be a mother and wife, while the business requires her to be the leader, show commitment and take full ownership of the tasks at hand. It becomes more difficult for those who lack social support because they have to carry the entire burden by themselves. Some women can balance these two spheres of their lives, while others are overwhelmed.

Further, to add to the above, at times they do not have the perfect support system. Women tend to face challenges in getting emotional and financial support

from family, friends, and at times do not have the relevant connections outside required for emotional support or financial access. They may need mentors or coaches to guide them on the path of Business which can be expensive, forcing women to delay starting their Business or in some cases, not start it at all.

Even if they have adequate support and balanced responsibility, another very common challenge women face in starting Business is the fear of failure. Fear of the known and the unknown is a major issue for women. They dread failing, especially if the people surrounding them were skeptical of their capability in business. This mostly causes women to operate out of a place of fear rather than confidence, as a result the chances of actually failing increase more than succeeding.

There are multiple other fears women operate with such as self-doubt, low self-confidence, fear of being judged as selfish or too full of themselves. They are afraid of being labeled as proud or boastful people. They are often hideous or shy or guilty when it comes to showcasing their accomplishments.

Women are not natural entrepreneurs and handling money or people doesn't come naturally to them, because until now someone else has mostly been

taking care of them and their expenses, and in most countries, girls do not start working until at a later age, or out of necessity to support their family.

Some women are unable to be successful in their business ventures because it is very common for women to be denied loans because of gender and cultural biases—many institutions tend to fund male-owned businesses. Owing to lack of capital and financial support, they tend to not start at times, or operate at their fullest potential.

In some countries and professions, gender inequality is very prominent. While the pay raises at work or doing Business for men is a cake's walk, women must work their way up in the masculine world while facing stigma and discrimination.

Although laws and policies have attempted to create a favorable business environment for everyone, the actual changes have not yet been implemented. Despite the examples of so many successful women who have already created history across the globe, women still are not identified naturally as business persons.

In short, there is so much more responsibility on women, from running their homes, raising the family, struggling to get their full support and at the same time facing the obstacles that usually come on the path of entrepreneurship or creating a side hustle, that 90% females leave it midway or worst, do not start waiting for the right time to come.

All the above fears and limitations can be handled with grace and women can build thriving Businesses while leading a fulfilling life in all the other areas of their lives. They do not have to be afraid of making money, at the cost of sacrificing their relationships. They do not have to sacrifice their careers, their future incomes, just because they fear rejections.

This book is to help all aspiring women to get out of the problems they have been facing on the path of Business and entrepreneurship, and get into that mindset that attracts money, a balanced life and peace in abundance.

“Women are the largest untapped reservoir of talent in the world” ***- Hillary Clinton***

Message for my beautiful, dynamic, shining ladies, ruling the world

Hello dear, this is your friend and well-wisher Sonal, speaking directly to you. If you know me already, hi again, I am blessed to be speaking to you. If you are meeting me for the first time, thank you so much for taking out your time to get to know me more.

Let me make a promise to you. After reading what you are about to, I am 100% sure you will gather a much better insight into the mindset required to create more money and handle the common obstacles that come your way. But for that to happen, I need one promise from you - that you are not going to read it like a story book.

Let me tell you why! The reason you picked this book was because you have been facing some issues on your entrepreneurial journey and your relationship with money, and that will not get sorted if you don't get up and do what needs to be done, the choice has always been yours! Thus, I would ask for you to read each line as if your life depends on it, you have to implement it the next minute and finish each task as it comes along.

If you finish some very basic tasks, I will ask you to perform as you read, you will be amazed at the results you get and if you don't, well, nothing is going to change!

This book has been derived from my own experiences on the entrepreneurial journey, and many women from all age groups I have worked with very closely in the past.

I would like to start by letting you know a little about myself. Being an avid reader, I have always felt the best way to communicate is to read and write and so I have chosen this way to pass across my idea to so many women via this book which is very close to my heart. I am so excited to tell you what I learnt in the last 9 years, and how that transformed me and the lives of many people I have worked with.

All the journeys start in your mind as a child and I too have the most beautiful memories from my childhood, which I spent in a city in Uttar Pradesh – Meerut. Yes, it is the city of Krantidhara, which means land of revolution, because the first fight for freedom of India started from Meerut. I am proud to say that my revolution started from that city too.

After the completion of my Bachelors, I have had the chance to work with some awesome organizations where I have seen myself grow tremendously. I am a Business Process Consultant by profession because working with clients and learning how their business processes work fascinates me and equips me with the practical knowledge required to operate a Business.

Yet, my heart resides in serving women in a way where they can build a stronger mindset and can attract more abundance in their lives. Hence, I am also a part of multiple industries which allow me to serve people and thus serve the purpose of my life.

Since I was a child, I have been an outdoor person who likes being connected to people. I remember my primary school teachers complaining to my mother about how I ended up getting a bandage on different parts of my body almost every day. And the only answer my mother had been, "She is on the road and streets more than being at home. She falls, gets up every single time on her own and that is how she learns." And that is how I grew up, being all torn here and there and becoming stronger along the way.

My father used to be surprised at my tendency of always coming up with a what-next attitude. He used to proudly say, "You are the son of our house". I never really understood that line until I had to become one when he left us all.

He has played the most important role in shaping me as a person and is the reason why I was able to write this book. As children, me and my brother went to the best schools in our city and got excellent education. So, it never dawned on me that my father, who always had that smile on his face, was tearing away from inside. That something was bothering him, something so bad that even after his physical health was recovered, it gave away against his deteriorating mental strength and will power.

6 months before the almighty took him, he once called me and said "Sonal, I don't want to live anymore. I am tired, I want to go away." I did not understand why he was saying that to me. I mean why would a father say this to his daughter who is still too young to comprehend such complex words. I asked what was bothering him, but he kept repeating, "*I want to leave this Earth, I am done*".

He had Arthritis and had to be on daily medication. I have seen him eating cheap medicines and not the expensive ones his doctor prescribed for more than 15 years. I saw him looking into his empty wallet at times with a hope that he may find something inside. I saw him working hard all his life from 6 am to 10 pm, never having enough time for us, only to end up broke. Behind his smiles was a turmoil. All he left for us was a bag full of memories and a huge debt of money he had been hiding for years.

This exact reason has stayed with me for years now as to how a person's lack of financial security can eat him away from inside. I learnt for the next few years that 80% of Indians belonging to the middle class suffer from anxiety owing to shortage of money and it is such a severe issue that it affects their personal and professional life.

This also made me understand a very hard fact about life that if I rely on only one source of income which is totally dependent upon me every day, then there is no guarantee that even after working for 30 years for 14 hrs. per day like him, I will not end up broke.

Now when I look back, I only have one regret- I wish I had started earlier so that my father did not have to go away for a reason so many people today are dying for. Because though he loved what he did, he never had enough to be truly happy.

I wish I could tell him, "Daddy, your daughter is doing great in her life now, because you taught her the importance of money, and how to always strive for more in life. You taught her having less money does not just have monetary but adverse physical and mental implications. And that no one ever has to go the way you did because there are so many ways out there, you just have to be ready to look for them."

In the short span of 21 years, I spent with him, he also instilled in me how it is most important to give back to society because that is what truly transforms you. He always said, "You may have all the riches, but if you are not sharing it with the less fortunate, it will never make you a complete human being." I cannot agree more with him now.

For the same reason, I believe Sir Ratan Tata will be the richest person in the world if we measured wealth by the amount of money he has given back to society. This

is the reason I have chosen this path, to be able to serve women who are going through mental turmoil, and help them grow in their monetary journey.

Like many of you, I belong to a middle-class family and have struggled for years to attain a level in life where I am mentally at peace and finally know I am on the path to attain my life's mission. Through this book, I want to tell you that making money requires a certain mindset, and isn't as difficult as it may look.

Today, I can proudly say I have 4 stable sources of income and I am planning to make it 7 by the time I am 35, and all this happened since I decided to get coached to develop the right money mindset, which helped me eliminate all the limiting beliefs about money I grew up with. I decided I had to get rid of the middle-class conditioning which was stopping me to go all out and create more income for myself.

We all deserve more, let us go for more. However, to make money and eventually convert it to wealth requires you to dream, assess, plan, take massive action and be committed along with believing in yourself at every step and overcoming the obstacles that come along the way. But if you will ask me, it is

totally worth every hour you will put into building your own self. Every day spent towards fulfilling your dreams in my eyes is a day best lived.

I know that the reason you are holding this book is not only because you want to make more money, but also to have the freedom it brings along. So, let us really do that by not just reading it, but implementing everything the way I ask you to. This is not a feel-good only book, it will act as a guide to you, it will ensure a one-hundred percent link between your desire to make more money and you making it for real.

Are you ready to master the formula which can make you one-hundred percent successful in whatever you choose to do? If yes, then as sir T Harv Eker likes to say it, *"let us set our financial blueprint for "success"*.

"Don't ever underestimate the importance you can have because history has shown us that courage can be contagious and hope can take on a life of its own"

- Michelle Obama

Chapter 1

What's Never Been Spoken and
Talked About Money

Money and wealth have been the hottest topics of all times and pass through everyone's mind at least once during a day. People perceive the idea of money differently, but a common definition of money accepted worldwide is that it is an object that is generally accepted as payment for goods and services and the repayment of debt.

Money attracts everyone, isn't it? It is the only thing which has been in trend since its inception. Having a lot of money is often confused with having a lot of happiness. Some believe money can cure all their problems, while others call it the root of all evils. Every person has different reasons why and how much money he/she wants.

Have you ever wondered what money means to you? What can it buy for you? Ever thought if God one day becomes generous and starts showering you with money, what would you use all that money for? Will you be able to accept it with both hands or will you fear whether you are really deserving of it or not?

There is a lot that has already been said and talked about money and the relationship that women hold with money. The way women perceive money is very different from how men do it. Most women avoid

conversations around money amidst their male counterparts.

I was shocked when one of my clients Deepti wanted to discuss investments with her husband but then held it back because she thought it's not her department. How can it not be, when she and her husband are earning well and running their home equally?

Often, in the case of women, common emotions attached with money are guilt, shame, lack, fear and only sometimes abundance. This may have come from the influence of the society you have grown up in. Once you are aware of the emotions you hold around money, it becomes easier to change them if they have been holding us so far.

You need to understand that women are the most powerful creators, with more imagination and withstanding skills. We women have the ability to have everything we desire and live abundantly wealthy lives, but we have been programmed and conditioned to play small and stay in our place.

As Leah Steele, Wealth strategist, CEO and founder of The Leah Steele Brand, says, *"Women are powerfully creative, intuitive beings. We are natural problem solvers and have a deep internal knowledge about how*

to create stability and security. We need to tap into that knowledge and step into our sovereignty. We already have all the answers inside of us; it's time to step up, show up and start talking about money and owning our innate gifts. The time of playing small and feeling ashamed is over."

Women have never been explained that money is a means for us to add value to other's lives. It is a way you can add so much to the world. Every time you make a purchase, you spend money because you realize the value of what you are buying. Similarly, every time you ask for money for your product or service, you are generating more value by offering good quality products to people who need it. And the more money you have, the better you can do for this world. Women should be proud of what they are worth and not scared to talk about money.

"When you are clear on your values and you know your own worth, and what you bring to the world, it's easy to talk about money. Because money is just an expression of your values. Just like alcohol brings out the true nature of a person, so does money. The more money I have, the more people I help and the better the world becomes. Once you realize this, it's easy to talk about

money! All that is needed is a simple perspective shift.”, says Kim Constable, CEO of The Sculpted Vegan.

Time for an activity -

Discover your current thoughts by rating yourself on these questions between 1 to 10 (10 being the highest)

- Do I often give thought to the amount of money I would like to have?
- Are my desires to make more money really big enough?
- Am I comfortable with my relationship with money today?
- Are your common emotions around money today constructive?

If money and the happiness, fame, peace of mind and contentment it brings along is what you are looking for, this book will give you your answers.

Chapter 2

Your Biggest Limitation – You Have
Known This for Years



Anu - I have been into a job for 35 years now. My kids are married, and I am almost on the verge of retirement. I have always been passionate about arts - sketching and painting, but with family responsibilities I never paid heed to it. Now, I feel I should start pursuing my arts full time **but my mind keeps saying, isn't it too late now?**

Vaishnavi - My dream is to become an Influencer on Instagram. I like creating funny content and my friends like it too. I have often heard within my family that this acting stuff isn't for middle class people like us, so I should be focusing on my job. This discourages me at times, **if my passion will really take me a long way or my parents are right?**

Shreya - Since I was a child, I have been taking care of stray dogs who were injured or giving them food at times. I often think of opening up a shelter home for dogs and taking care of them. **But where will the investment come from? How will my family approve of this?**

Women across the globe grow up being conditioned around money in a very different way than men. Also,

our experiences in life and the environment we grew up in plays a significant role in defining our thoughts around money.

This conditioning defines exactly how confident women feel today about managing their money, which can significantly limit or accentuate their ability to build wealth and protect themselves. It's precisely why it is so essential for you as a woman to work through your limiting beliefs around money. Having the confidence to make decisions about your finances is crucial for becoming financially independent and financially secure for your future.

There are multiple factors which have played a role in forming limiting beliefs within you around money, one very significant one being the unconscious bias between the two genders. At an early age, girls and boys have similar knowledge levels in terms of numeracy and mathematical skills, which are essential for financial knowledge.

However, women have not been the financial keepers or the decision makers in terms of money in families for decades, which causes an unconscious lack of confidence when money or financial knowledge is

involved. More limiting beliefs may have been ingrained into you unconsciously from the family atmosphere you grew up in.

For instance, belonging to a middle-class family from a small town in UP, as a child until my teenage, I always saw a lack of money in my family. My father, being a small shopkeeper, had enough to support the basic needs of clothing, food, shelter and education, but my brother and I couldn't go up to him with even small demands such as video games, badminton rackets, bicycle, etc. It's not like he did not want to give us that, but he never had enough, so we never asked.

Also, money was not a topic frequently discussed, and whenever my mother talked about it with my father, it was always about cutting down expenses, or how making money was becoming difficult every day. Hearing them speak like this, and seeing my mother working extra hard with him to support for our education and tuition fees, I got some beliefs around money deeply ingrained within me, such as:

- Making money is **very difficult, and is not for everyone**, especially not for the average middle class

- Middle class people have **limited means** to create more money
- Middle class people have to **think and act within their limit's** entire life
- Talking about **money isn't much for women**
- Men take financial decisions within family
- Only **rich people can become richer**, it isn't for the middle class
- **Rich people have some skills** that makes them more money that middle class do not have
- **Middle class do not have the right supportive environment** or network that can help them with opportunities
- **Opportunities go only to a few**, who are already rich
- I will have to **work extremely hard for 14-16 hours a day** to make a lot of money
- There is **no guarantee** that even after so much work I will become rich
- To make a lot of money, I will **need to stay away from my family** and only keep working endlessly
- Middle class people have **no right to enjoyment**, since they have to continuously work to make money

- Women cannot make as much money as men because they have **limited opportunities and limited support from the family**
- **More money comes to only those who already have it** since they can invest it to create more

I was not aware I was holding all these beliefs until a few years back when I decided to get coached on how to increase my income sources, and that is where I realized how my limiting beliefs around money which I never paid attention to were subconsciously responsible for me not getting as many opportunities as I should be getting. Also, I was not as financially stable as I aimed to be.

The hard fact is most people never realize what's holding them back, and in 99% cases, it's their own beliefs and thoughts around money. Having interviewed and coached more than 500 women now, I have got a deep understanding of major limiting beliefs most women have around money:

A. Money is scarce and only few can have it.

- a. I am not as skilled as her at making money
- b. She is so much better than me, why will people pay me and not her?

- c. I am unworthy of making money
- d. I need to be and think within my limits
- e. Only the rich can think of making more money
- f. My family has never been rich, what difference can I make anyway
- g. I do not have enough money to make more money
- h. The Rich get richer, poor get poorer
- i. Money doesn't grow on trees

If you have any of the above limiting beliefs, I can be sure it is affecting your ability to do Business today, because a scarce mindset only attracts scarcity. If you feel non deserving to make money, or believe deep within that other are better than you and hence no one will pay you, you need some rewiring.

I hope you are understanding by now that with the above beliefs, you are contradicting your desire to attract money because deep within, you feel unworthy, you feel you need to stay in limits, you feel only the rich can make it, and that limits your mind to pay heed to opportunities all around you.

When you will start reconditioning your mind to believe that money is not scarce, it's in abundance, and can come to you easily, only then will you be more confident in your ventures, and pursue them with full faith that people will pay you for what you are offering them.

There will be competition around you, but when has it not been? Didn't Apple create its own value, when so many other companies were creating smart phones? Don't Pepsodent and Colgate exist together and have their own customer base? Why can't you then have your own audience which is waiting out for you to provide them what they want, and pay you happily for it.

If only the rich could make money, then there wouldn't have been the world-famous Harry Potter series by JK Rowling, there wouldn't have been Oprah Winfrey, Beyoncé, Rihanna, or Kiran Mazumdar-Shaw.

All these started on their own with nothing in hand and went on to become self-made billionaires, because they shattered the most common limiting belief that money is required to make more money. It's a fact that money doesn't grow on trees, but with a small seed implanted today in our minds to outgrow our own

limiting beliefs, it can surely build itself into a tree of wealth within you.

“Women are as capable as men and this needs to be the focus of our education, that women can be whatever they want to be.” - DJ Zinhle, Cofounder, Fuse Academy

B. Having money is selfish

- a. How can I have so much, when the others around me are poor?
- b. To make money, we often need to go via wrong means
- c. I will lose my close friends, what will they think of me?
- d. What if people think I have changed?
- e. What if my close people start seeing me as mean or selfish?

I talk to a lot of women who have the skills, who have the passion, but just can't bear the thought of losing their current circle when they will grow into different persons. I often hear them saying, “to grow my Business to greater heights, I will have to lose my friends since I might not be able to spend as much time with them.

They might start seeing me as selfish who just wants more money. They may start treating me differently. I may lose my social circle.

I know of a woman named Jyoti, who was a housewife for a long time, after which she started working on a reselling Business for Cosmetic brands, since she wanted to earn and have always had interest in beauty products. She used to promote it within her family and friends too. Her close friends started taunting her and said all this doesn't work, and that she was wasting her time in perusal of money. She got very discouraged to pursue her work and could not continue after sometime with the fear that she may lose those friends and family people.

They may start judging me as being money-minded, who doesn't have any human feelings left." To these women, the fear of being judged, and not being accepted by the same group of people, often overpowers the passion of going all out for their dreams.

If you too believe that just because someone close to you may start thinking differently of you if you pursue your dream or if you put your extra hours in your hustle,

you need to understand that making money never makes anyone selfish. Rather, by having money, you can serve so many more people than you can today.

Choosing someone else's opinion over your own desires means your dreams were never that important to you. It means you are trying to live someone else's life within you. You need to understand that people who really like you for how you are will love you no matter what. They will be by your side and support your aspirations, and will understand that the changes coming in you are to become a better version of yourself.

The best way to overcome this limiting belief is to stop conforming to others' expectations & start performing to your own expectations. When you start living up to the expectations of others, you go more far away from your own expectations from yourself, because in most cases the people you are conforming with do not understand your goals, they do not perceive life the same way as you do, and you end up being somewhere you didn't want to be at.

You are stuck as long as you believe that other people are more powerful than you are and that what they think of you is more important than your aspirations.

People who really matter will understand at the right time, why you did what you did. But if you quit on your dreams today, there may never be a chance that you could have both together - your dreams and people not judging you.

C. Money doesn't buy happiness

- a. If I am behind money, I will be constantly unhappy and stressed
- b. I cannot make money doing what I love
- c. It's either passion, or money
- d. I can either be rich, or happy

I have heard innumerable times people saying that they are stuck in their current professions or lifestyle, even when they despise it.

When asked why, the answers I often receive are:

- Passion doesn't pay, my current job does
- I have a family to take care of, who will pay me if I follow my passion?
- I am okay with not liking my work as long as it pays my bills

- I don't want to be in the money race, money doesn't buy happiness
- What else will I do if I leave my job, at least right now I have security
- I don't know what I really like, I cannot risk my current profession to search for something new
- I have already crossed the age to take risks to explore something new
- I am too old to try following my dreams, better stick to what I am doing today
- I have been in the same profession for too long, I don't think I will fit anywhere else now

I am sure you would have come across such situations too, and may have given some of these justifications to yourself too. Do you really think, in today's time doing what you really love and making money in it cannot go hand in hand? It may not start paying you from the first day like a job does, but who is asking you to quit your current profession to pursue something new.

If you are sure that what you are doing currently will keep you unhappy forever, then it's time to start building something new in your part time.

It's never passion versus money, it's always passion that brings much more money than anything else can, if converted into the right Business idea. When you say it's either happiness or money, you are again giving your brain dual signals, that I want to become rich, but I believe making money will bring unhappiness. In this conflicting state of mind, you will not attract the right opportunities because you have attached a wrong belief to it.

Rather, you need to start thinking, I can be happy and wealthy at the same time. This way your mind will find ways for you to become richer, and at the same time making you happier.

D. Money is the root cause of all evil

- a. More money means more problems within family
- b. Money is responsible for fights within loved ones
- c. Money has been the culprit for ages now
- d. You cannot trust even the closed ones in matters of money

These are the most common beliefs many of you grew up hearing, and sometimes experiencing around you. In

the past you may have heard about disputes within families on monetary matters. Further, the news channels, movies, and other media around us have amplified this belief further within people that more money means more problems within the family. There are so many movies created where people killed each other in greed of money and property.

What most people fail to understand is that it's not money which has caused those disputes but what people chose to do with that money.

If someone loses money in their Business, or in some deals with clients, it's not the money which is at fault. Money is only a currency which can be used in transactions, which does not have its own hands, legs and mouth. It can be used for good or bad reasons, which is the decision of the person who is in possession of it. How can something which cannot move, hear or take its own decisions be evil.

The Bible says, "The love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness and pierced themselves through with many sorrows."

There is nothing wrong with having money, wanting more money, and designing your life in a manner which allows you to increase your revenue/income. The problem arises when you have no particular reason for wanting more money. Before you start chasing more money, identify the reasons and how exactly you hope to improve your lives by having more of it?

The use of money can be very worthwhile. It can be used to help improve your family's lifestyle, build orphanages and hospitals, to feed the poor, to build universities, to educate people, to help solve world's important problems such as sanitation, hunger, fatal diseases, etc.

The question is, *what is your money going to be used for?* Is it going to be used for pride to impose materialistic strength on others, or will it be used for a higher purpose? Is it going to be used to help yourself, your family and the community or for some selfish greed? A wise person once said that there is sufficient in the world for man's every need and wants but not for man's greed.

Money is certainly not the root of all evil but obsession with it is. Instead, focus on the kind of person you are and want to be. Identify what excites you, what are the

things you enjoy doing and what is it that you want money to buy for you.

Once you are clear with all the things you need money for, it will be easier for you to calculate how much money you need. You can then plan and choose the most effective ways, which will ensure you make enough money while still leading a happy life and enjoying the journey towards attainment of those goals.

Women are missing out on incredible opportunities all the time by having self-limiting beliefs such as *I don't think I can do it, I will do it tomorrow, what if I fail, what will the other person think of me, what if I am viewed as being selfish, what if I break relationships in the process, what if I lose money, what if this does not work for me and the worst of all, I cannot do it.* I say, what if they asked just one question to themselves, *"What if it does work out for me?"*

I find it funny how Thomas Edison puts it so correctly, ***"Opportunity is missed by most people because it is dressed in overalls and looks like work."***

Time for an activity -

I would like you to ask yourself a few questions.

- What kind of limiting beliefs am I holding today around money?

Your answer:

.....
.....

- What has been the root cause behind these beliefs within me?

Your answer:

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.....

- How have these limiting beliefs affected me in my personal and professional life so far?

Your answer:

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.....

- What empowering beliefs can I form around money to replace the limiting beliefs within me?

Your answer

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.....



 **Anu** - There are many people who have started late, and have succeeded, I am going to start from today.

 **Vaishnavi** - I will pursue my passion with full honesty to see where it leads it. How can I judge the results without even trying with my full commitment?

 **Shreya** - Let me discuss with my family why it's so important and close to my heart. There are chances they will help me set it up since they already understand my love for dogs.

Chapter 3

Imprisoned by Your Own Fears



 **Pallavi** - I am working in the Direct Selling Business, and have a good understanding of how to build teams, but I have not had any success so far. This is because **I am unable to sell and I am afraid that people will not pay me**, and will

find the products expensive, so I do not pitch.

 **Nitika** - My passion is to start my Mathematics coaching classes, and I have taught students in the past. But I am **afraid of the competition around me**, since many people are doing it already.

 **Anushka** - I am a freelance content creator who has been working with big companies for 7 years now. I get thoughts of starting my own company, but my friends say the path to entrepreneurship is very difficult, and will demand lots of struggle and failures. **I am afraid what if it doesn't work?**

 **Ruchi** - My husband and I both are working professionals. Every time some discussion around money such as planning out our future happens; **I am unable to put my views across fearing I will be judged.** As a woman, I have never been a key decision maker on money matters within my family before marriage and that is deep rooted in my mind still.

After having interviewed more than 500 women from varying fields in life, I realized most women never start because their mind has already convinced them otherwise. There are so many fears around money that women hold within them for years, that prevent them from taking even the smallest action.

Sometimes the self-doubting voice that is created inside your head is so loud that you fail to act all together. And in most cases, it gets combined with the overpowering voice that

comes from outside, often from friends, family, co-workers, and the media. You become paralyzed and the opportunities just pass by. You keep sitting there thinking maybe I will catch the next train, but the inner voices become noise by the time it happens, and you miss it yet again.

Most women are not very comfortable when it comes to the M-word. In India, it goes long back, mostly because women have been believed to be home builders; while men go out to bring the food back to the table. Despite advances and changing attitudes amongst people, it's a concept that in certain corners of the world continues to endure. Society has made decades of effort

attempting to convince women otherwise, but stepping out of the programming and repairing your relationship with money can both fulfill and empower you.

This has caused an increase in a lot of negative emotions within women such as shame while discussing money, guilt while spending it, fear of speaking openly about it, sometimes envy if other women are doing better than them, unworthiness to ask for money for their own product, low confidence in their own self and own product, feeling of non-deservedness while charging high value from their clients.

It's worth spending some effort to become aware of the emotions that are especially tied to money for you because, without awareness, they will tend to override rational thinking and drive your actions. I spend a lot of time in my personal coaching's with women where they speak openly about their emotions around money and we work closely to get rid of those negative emotions because they are acting as the biggest roadblock towards their life of monetary abundance.

Let us speak about one of the most common emotions around money - fear. There are many fears a woman

encounters during the course of her working on a Business or side hustle or as a freelancer.

The **fear of failure** is very common and many women let it become the reason that they do not even try. The reason why most people do not win financially is because the pain of failure by losing money is far greater than the joy of being rich. No one likes to lose money but what differentiates a winner from a loser is how he/she takes failure. Failure is inevitable and before a person encounters multiple failures, she cannot become rich.

You can best learn from Oprah Winfrey when she says, ***“There is no such thing as failure. Failure is just life trying to move us in another direction” Oprah Winfrey***

Many women I speak to have a **fear of being judged** by people around them and being labeled as selfish or mean, if they try to sell their product or service. How will someone be able to do Business if they are **afraid of selling?**

The only person who should be afraid is a woman who isn't offering legitimate value in exchange for the money from the client. If what you are selling offers

value, and will be of help to the people around you, you will never be judged as selfish. Rather, you will start to get known as a savior, a person who helped people overcome a major problem they were facing.

Some women **feel guilty** when they are into Business because in order to give more time to work, they might get less time to spend with their families, or kids. This makes them feel bad,

and hence loss of focus while at work. Women need to understand that even if they spend less quality time with family right now, what they are building is for the good of the same family and kids. With the right emotional support from family, women can easily overcome this fear and negative emotion of guilt.

“We need to get women to the point where they aren't apologizing. It's time to take ownership in our success”, as Tony Burch says.

There is a very common **fear of competition** amidst women who are on the verge of starting something new. I often hear them say, there are already so many people working on the same idea, how will I succeed in

it, why will someone buy from me and not them? This fear often cripples a person so bad that they never start.

This fear may also cause **low-self-worth and low confidence** within a person, where she may have many doubts around her own capabilities. She will face difficulties in charging people for her products or services and will be likely to offer it for free or for negligible value to see if people are really interested in buying from her.

One of my mentees, Amrita, who is a life coach for last 4 years told me that she has been selling basic low value products so far, and unable to take high ticket clients, since she feels she is not worthy of taking so much money from people and there are better people who can offer it at a lower price. You can see how it's her lack of confidence speaking.

Some women, who are working on a job, but want to start a Business often mention that they may **lose the security** of a job, if they venture into a new domain. What I explain to them is you do not need to lose the financial security a job offers, as long as you are able to manage both together. I am able to manage my job and side hustle together, and you can too. When the

time is right, or your Business kicks off at a faster pace, and starts paying you well, you can start doing it full-time.

Many times, women are **afraid of losing money**. They fear that they might end up making bad or wrong decisions, which will take their financial security away. Since in a Business, or entrepreneurship a certain amount of monetary investment is required, women are often hesitant whether it's the right investment they are doing or not. Fear of losing money or handling money can easily be tackled by understanding money and your relationship with it. Before investing high value amounts, you can definitely take advice from your trusted friends, and there are many professionals who can help in that area too.

I had a friend in college, who always wanted a Cafe and she started one in the middle of 2019 and put all her savings from job in it. When the pandemic hit in 2020, she had to shut it and now it isn't giving any returns. She lost all my money, and she is now unsure how to gather the courage to start it all over again. She wants to but the risk in her mind of losing it all over again stops her.

All the above fears are within your own mind, and can be catered to, by overcoming the limiting beliefs and

strengthening your hunger and still doing the task, no matter how fearful it looks. I truly believe that you can't be successful if you're not willing to do things you don't like or which you fear,

in order to get where you want to be in the future, or as Gary Vaynerchuk puts it: ***"Eat shit for 24 months, so you can eat caviar for the rest of your life."***

I think people underestimate their power, especially over their own selves and their own fears. People complain, they point fingers, and often don't act owing to multiple fears around money. If you are in any way unhappy with any part of your life, you need to do something about it and fight the fear by first accepting it and being consciously aware of it.

"If you push through that feeling of being scared, that feeling of taking risk, really amazing things can happen". ***- Marissa Ann Mayer, CEO, Yahoo***

I ask you today, *"What if the way you decide to design your life from today works exactly the way your life will be 2 years from now?"* Think for a second, if taking action today, despite the fears, can ensure that you will have enough balance in your bank account to make all

your financial goals true, will you not do it? Isn't it worth every drop of sweat? Isn't it worth every criticism that comes along the way? Isn't it worth every sleepless night? Isn't it a big enough reason for you to just go for it?"

One of my favorite authors, Stuart Wilde, puts it beautifully this way:

"The key to success is to raise your own energy; when you do, people will naturally be attracted to you. And when they show up, bill them!"

What keeps me in line and helps me move ahead is my biggest reason why I started altogether. I too had some of the above fears around money and they come back at times now too. But rather than letting them get the better of me, I accept them, and still take a step forward knowing the fear will pass within a few moments.

No matter what obstacle comes my way, even if sometimes I am not able to make money as much as I would have liked, I remember my father's face which reminds me I am not yet there, and I think of my mother's face which shines brighter now and tells me, you are on the right path, and I am with you.

I have never learnt to quit or to give in to my fears. If I am having certain fears, so what, I can master the art of dancing with my own fears with time. If it still does not work, always remember there is external help available. Just do not quit from taking action altogether!

Quitting is easy but facing the results of it each day is what requires the most courage. -Sonal Wadhwa

Time for an activity -

I would like you to ask yourself a few questions.

- What are my current emotions about money?

Your answer:

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.....

- What kind of fears am I holding around making more money today?

Your answer

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.....

- How have those fears affected me in my personal and professional life in terms of monetary matters?

Your answer:

.....
.....

- Are those fears really big enough and cannot be conquered?

Your answer:

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.....

- What kind of outside support do I seek to get rid of the fears and perform better?

Your answer:

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.....



 **Pallavi** - If I will be afraid to sell, my business cannot grow ever. But if I try to overcome my fear by pitching to people with full conviction and belief about my products, I will definitely get conversions.

 **Nitika** - There is competition in every field and there will always be. Since I love teaching, I can still create a great income by adding my own personal touch which will add more value to my target audience.

 **Anushka** - Anything great in life never comes easy and I will have our share of struggles to become big like others have done it, but building my own company will totally be worth every effort I will put in it.

 **Ruchi** - If I feel I can provide some inputs that will let my husband and me to plan a better future, I should start being vocal about it. So, what if I haven't spoken about it in the past, I can start today.

Chapter 4

This is the Biggest Driving Factor for
Each One of Us



 **Gayatri** - Being a single mother trying to make ends meet, it has always pained me how when my child comes to me with demands, I am unable to fulfill them, and have to ask him to wait. **His sad face makes me feel bad, and wants me to do more.**

 **Saloni** - Whenever I see my school and college friends who are now earning a handsome money into their self-owned Businesses, visiting amazing locations across the globe, while I haven't been able to see even a few nearby cities, my heart sinks. **What are they doing differently that I am not?**

 **Mrinal** - I have always been a close observer of how celebrities and big Business owners live a lavish life, on their own terms. **I too want all those pleasures in my life, but I do not understand how can I start?**

The reason I am working so hard today is because I have started on a mission to set an example and train as many women as possible to start making money as per their own unlimited potential rather than what their employer or their own limited mindset has decided for them.

My real-life incidents have shaped me as a person who cannot learn to rely on someone else to provide for her. I have learnt to control my own finances, and realized the need of having the strongest mindset required to build multiple sources of income and work at my full efficiency, so that I can plan a better and a secure future for myself and my family.

Also, my father ingrained in me since childhood that while personal success is fulfilling, it is much more fulfilling when you can help many others create their own success as well.

I have seen and heard of so many people die out of poverty, attempting suicide coming under mental financial stress, people on the verge of nervous breakdown because they could not make enough to make ends meet and worse of all, so many merely surviving with a single thought each day – “I am anyway going to die one day very soon, and no one is

allowed to take any riches above with them, so why bother!”

I ask you today, are you ready to go without enjoying this life the way it is meant to be enjoyed? Would you not like to be that person who is remembered as a happy soul who liked helping others? Would you not like to leave a legacy for the generations to come? Well, I would like to, and I will.

I remember an incident which when I get to think of now makes me really understand a lot about the role money plays in our lives. I once lost 500 bucks from the bare minimum amount my mother used to give me to bear my stay and college expenses 11 years back. The impact it had on my mental health was so bad that I could not eat well for the next one month and stopped spending even 1 rupee on items I did not find useful. This was because I knew my mother had to give me that money from the limited that she saved.

The day I came out of this shock finally, I made a promise to myself that I will never again let the shortage of money affect me this way. And there was only one way I could do this, by looking out for ways to help me and my family financially.

I started by taking home tuitions and soon started enjoying the process of tutoring because I was impacting the lives of my students in that way and could also make more than enough to support myself and my family. But I did not stop there and ventured into multiple part time jobs to learn the art of hard work and identify what I really loved doing.

I taught basic English to people over calls for meager pay, I worked at a restaurant in my spare time, I did freelance as a math problem solver for multiple websites, I did content writing for some small companies, and so much more. From that day I have never looked back and have worked at more than 10 different professions and I proudly hold all those experiences, getting my own share of knowledge and exposure in each.

When I started, the pain of not being able to support my parents was much more than the pleasure I could attain from making a few bucks. I used to get a very sinking feeling seeing my father empty pocket, every time my mother complained that the electricity or gas bill was due. Enough customers were not visiting our shop due to the declining health of my father, it was becoming difficult to buy groceries and manage to have food on our plates. Every time I had to pay my

brother's school fee, I had to cut down many other basic expenses.

There was a time when my mother thought we wouldn't be able to afford school for my brother, and she asked me if we should put him out of school or into a government school where the fees will be less. That day I couldn't sleep thinking how can my brother stay uneducated when I am there for him. I used to daily ask God to tell me ways how I could reach a stage where my mother, father or I did not have to worry about such small things in life.

As time progressed, I put in a lot of effort every day to identify many ways I could help resolve our money problems but then another thought started taking shape in my mind. Isn't the same problem affecting so many other low and middle-class people out there? And on the other hand, there are millionaires who are living their life king size. Why is there such a huge contrast? What are they doing differently? Why am I even after working long hours every day still not making enough?

And so, I started seeking answers as to how I could learn to make it big in life and then teach it to so many others facing similar problems. Now I do not work only to avoid

the pain of not having enough money to fill our stomach, rather, I work keeping in mind the pleasure financial freedom can bring along for my family and the women I am helping via my money mindset coaching.

I understand that by having more money, I will be able to reduce the worry on my family's faces, I will be able to help the needy more, I will be able to afford a better lifestyle, I will be able to travel the world, I will be able to go for all those adventures, and the biggest pleasure I will get is living a life free of regrets, the one I have dreamt of.

I personally know of a middle-class lady who started working on building a Business as a single mother when she had a 2-year-old kid at the age of 22 and she had to stay in a rented apartment with him. She put through a lot of persistence where she had to get up early, do all the household chores, leave the kid with her parents for the day, go to her job, then work on building the Business post office hours, pick up her kid late night who would have slept by then and take him home and continue the same schedule the next day after hardly sleeping for 5 hrs. at night.

Today, after 8 years, she is the proud owner of a 20,000 square feet luxurious villa, 2 German cars and is living a

life where she only has to pass orders via an intercom placed in her room and it gets through. How could she do it? Simple- by continuing to work even after people called her selfish for not being there for her child, and more importantly working on herself and her Business rather than for an employer.

When people asked her to take more care of her kid to be a great mother, she knew that her son was her reason to achieve this success and she could not let him be a weakness in the journey. She is my inspiration, who has seen both the pain of not having money and far more pleasures of it and values every drop of effort she has put in to get there.

So, let me ask you – *why are you still limited to one paycheck decided by someone else, when you can make so much more and pave our own path?* Imagine for a minute the satisfaction of ticking your dreams by having more money in your pockets. Imagine what excites you more – a fattening paycheck or a diminishing dream list, with the number of years of life left with you, reducing at an even faster rate.

Wouldn't it feel great if you are able to do something crazy and different, be above the average and make enough to give back to the society as well.

But do you think relying on the obsolete ways you have adopted so far to make more money is enough to be able to do that? It's not what you are doing today that is holding you back, rather it's the mindset you have adopted with a lot of delimiting beliefs around money that is not letting you move forward.

If you are employed today and not making enough, you have to realize that your salary can only be enough to fulfill your needs, but if you have bigger financial goals, you seriously need to think how you can utilize your time and skills better to build pipelines.

I would not want to go to my deathbed with my unfulfilled dreams haunting me as ghost

- Sonal Wadhwa

Please answer the below two questions for me.

- What gives you a kick to work harder – the pain of not having enough money to help meet the ends at the end of a month? Or the pleasure of being able to buy that item and proudly tick your dream

Your answer:

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- What gives you a better push – Seeing worry on your dear ones faces owing to shortage of money at your home? Or to be able to provide them with that thing they always wanted and waiting for them to come up with their next demand?

Your answer:

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 **Gayatri** - I definitely have a strong reason, which is my child, to work harder and start alternate sources of income. I will start looking for ways from today.

 **Saloni** - I can start understanding more about self-owned Businesses by speaking to my friends and getting to know how they did it. I too can monetize my skills to do bigger in life.

 **Mrinal** - All the self-made celebrities and big Business persons also started one day only with a passion to change their lives. They learnt the art and mindset needed and became better along the way. I too will start identifying my passion & work towards it.

Chapter 5

It's Never About the Favorable
Conditions, It's About 'This Factor'



 **Shivi** - I have heard many speakers talking about the hunger and zeal that every Entrepreneur should have in order to become successful. But **I often get distracted and tend to forget the reason I started to hustle.** That is why I get small returns and then they fade and this cycle continues.

 **Naina** - I have been wanting to work as a content creator online, but **I procrastinate and delay things very often.** This habit has cost me many years now, and I have not been able to give my best.

 **Arushi** - I loved singing and playing guitar during my college days, and had a dream of pursuing music. But I had family responsibilities, so I took up a regular job which didn't allow me to put time elsewhere. **I still have that dream, but don't know how to go for it.**

You would have seen or heard of examples of people who didn't have much resources, such as money, adequate support from family and friends, educational background, skills, infrastructure, but they went up to become highly successful individuals. And many highly educated individuals, with all the support have ended up not being successful at their ventures. The only trait that differentiates them is '***hunger***'. In front of hunger, nothing else matters - the unfavorable circumstances, the background, the lack of resources, etc.

If there is one thing that guarantees if a person will attain whatever he/she wants in this life, it's "hunger" for their dreams. Hunger is not something that can be built from outside via means of consuming content day and night. If that was the case, everyone today has access to loads of information in the form of video lectures or motivational speeches which could have motivated them to go for their dreams.

But hunger is not developed from outside resources, rather, it is an inner force which comes from within a person. It is a force that controls your focus. You may know the path, and what needs to be done to succeed, but the hunger may be missing which isn't allowing you

to fully focus. If you are hungry, it will help improve your willpower to work even when you do not feel like it.

If something is difficult, you will still do it, if you have the hunger. If you are missing the zeal, it will be very difficult for you to be consistent, and will need external motivation to take action. An unbreakable hunger to achieve something, if developed, can overcome every obstacle that will come your way.

There are multiple factors which contribute to the hunger you possess today:

- **Your past experiences:** What you have been through in your life in the past and have grown up experiencing has a lot to do with the hunger you possess today. The meaning you attach to our past experiences defines how you will act today. If someone's past has been very painful and unfortunate, and they want to change it, there are high chances the person will possess a deep hunger and go to any lengths to change his future.
- My past has had many such experiences which still fuel hunger in me. Seeing my father's body

give away due to shortage of money reminds me every day of the mental and emotional implications of it so many middle-class people face today. For me, every time I look back a few years, my hunger to succeed and help people grows manifold.

- **Our vision of the future:** How do you see and want your future to be? Are you content with how you are doing today and the average retirement you may have? Are you holding a vision of your future where you have all the riches, or are you living a limited life even after 20-30 years, like today? The bigger and the more compelling vision you have of your future today, the more hunger will get built within you.
- I have huge aspirations within all areas of my life, I want to help individuals reach greater heights, I want my family to have an amazing lifestyle, I want to travel the world, I want to speak in front of huge audiences, and leave a legacy for my future generations. Whenever I look at my future and realize how much is yet to be achieved, I am filled with deep hunger.

- **Our Needs and desires:** Some people do not have huge needs and desires and their current income is fulfilling their current lifestyle already. If this is the case, then every time you will have to get out of your comfort zone, your mind will ask you if there is genuinely a need to make so much effort and your answer will be no.
- If your desires are already getting fulfilled, it is great, but this will not help you to grow further. In order to build hunger, you need to grow your desires to a level that they get you up every day without fail.
- With women, a challenge comes that they are usually filled with guilt on the idea of having huge desires to become richer. But you need to know that by becoming richer, you are fulfilling the desires of your creator. He wants you to have everything Earth has to offer; you need to go for it. And only when you have huge desires will you change the destiny of your coming generations.
- **Our Fears and Limitations:** If you are in pain, you will either go further down or you will rebound from that pain. In both the scenarios, the way

your mind is working, and looking at the future perspectives is very different.

- If you are letting your fears and limitations overpower you, you are bound to fail. However, if you convert every pain you have, every limitation you have today into your strength and make them a reason to go further ahead, it will build so much hunger in you that nothing will be able to stop you.

I am sure if hunger is the only element that forms an unbreakable mindset, you would like to know how you can light that hunger within. The most important factor that ignites that deep drive to do something comes from your own **Compelling reason**.

It is that personal and emotional reason that is very close to your heart, which gets you up every morning. It is that fire which stays lit within you and reminds you always to go for it. If you have a compelling reason to work and earn more money, which is very deep, and not superficial, it will ensure you stay hungry all the time.

If you find yourself getting deviated from your path very often, there are high chances you are missing that zeal.

And the reason for that can be a vague vision of your desired life. If you have not set goals which are achievable but take you out of your comfort zone for some time, you will be satisfied easily.

Designing a **compelling vision** of your life which causes you to push your limits, is what you need to do. When you have a clear picture of your desired identity in front of your eyes, it will be easier to build the hunger to go for it.

Hunger comes from our beliefs about something, and beliefs only increase when we take action. For example, you would not be hungry to make more money, until you start believing from within that you can make more of it. And you will not start believing and will be in doubt until you have taken some action that helped you make that extra money.

Thus, in order to build hunger, it's absolutely important to take action. Only then will you attain something, which will boost your belief in yourself and strengthen the drive within you to go for more.

Another reason I have seen many women lacking hunger is because most women are unable to accept

failure, and discomfort. People are always **afraid of failures** and often consider them the opposite of success, however that is far from true. Failure and success go hand in hand. You need to truly start accepting rejections as a part of the process, understanding that is not just happening with you, it happens with everyone, and it's not personal.

When you are into a Business and someone says no to your product or service, they are not rejecting you personally, they might not be requiring your product or service at that time.

When you will understand that in any business, **failure and discomfort will come**, it cannot be avoided, you will be able to divert your attention to more important aspects such as finding your right target audience, finding newer and more innovative ways to sell and market your product. This acceptance will bring peace to you and your focus will now not be on the short-term failures coming your way.

The most powerful tool to build hunger within yourself is via **incantations and visualizations**. Incantations are affirmations done with more energy and belief. This means when you keep repeating to yourself something

you want deeply day after day, it might not sound real to you at first. You might face difficulty accepting that what you are saying can really turn true one day. But that should not stop you from doing incantations anyway.

You can stand in front of the mirror and repeat aloud, "I am a money magnet, money comes easily and effortlessly to me." Say it every day with full belief as if it's true and already happening with you! In a few days, something will start changing within you, you will start developing the belief that it can really happen for you. You will start paying attention to more opportunities around you, which will help attract more money in real life for you.

Believe me when I say, this one ritual if practiced with full faith, can act as the biggest booster for your coming years. If incantations are combined with visualizations, where you close your eyes and you start seeing pictures of your desired self, the hunger can go up by 10 times, because now your mind is already showing you how happy you will be when you have achieved what you were going for.

You will always release positive signals to the universe as to what it is you are going after, and it will attract the exact same thing for you at the earliest possible.

So, in order to build an unbreakable hunger, you need to identify your compelling reasons, build a compelling vision of yourself within your mind, accept failures as a part of success and start affirming and visualizing what you want, and you will attract abundance into your life in no time.

“On my own, I will just create and if it works, it works. If it doesn’t, I’ll create something else. I don’t have any limitations on what I think I could do or be” - Oprah Winfrey

Time for an activity -

Discover your hunger by rating yourself on these questions between 1 to 10 (10 being the highest) -

- Am I already having enough emotional and personal compelling reasons to work on my business idea, despite all the obstacles?
- Am I possessing enough hunger to keep me going for as long as it takes?
- Is my vision of the future compelling enough to keep me hungry every day?
- Do I have desires that fuel my hunger to go for more?
- Am I taking enough action to strengthen my belief system which then affirms my hunger?



 **Shivi** - Whenever I am getting distracted, I need to go back to my most compelling reason why I started altogether and how bad will I feel if I am unable to fulfill my desires. This will push me again.

 **Naina** - If I continue to procrastinate, I will lose more time, and lost time will never come back. I need to identify why being a content writer is so important for me, and repeat that reason to myself every day.

 **Arushi** - I need to start better managing my job hours to be able to get some time every day to pursue my music. If I do not start doing that today, there are few chances I will ever do it, because responsibilities at work will only increase with time.

Chapter 6

Is the Fire Dying Within? Let's Light it
Up!



Roshni - I have been taking care of my husband and 2 kids for 15 years now as a housewife. Every time I have to spend money on something I like, even as small as books or a dress, **I feel guilty spending on myself and asking money from my husband.** I have thought many times I should be earning, but can't seem to find the energy.

Richa - When I started my small side hustle 1 year back involving stationery items, I was very excited and charged up. I did some amazing sales in the first few months online, but they have dried over time. **I am losing that enthusiasm I had at the start.**

Fatima - I have been into Corporate for 10 years now, and in my part time I focus on my crafts shop on Instagram. At times, I dedicatedly put content there with a dream of growing it to 1 million followers, but other times **I just cannot find the zeal after long hours at work.**

Everyone wants to make more money, and most women spend a lot of time figuring out “how” to do it. They search for ways on how to build businesses, what is required, what are the ways, watch some online ideas but are still unable to really start something.

Let me tell you something really important, no matter how much you search for the “how”, you will not be able to make any plan work until you have your strongest reason to start clear in your mind. An average human being spends nearly 20-50 years learning how to make money and then actually working to make money. But how many of us spend even a few hours thinking WHY am I chasing money all my life?

There is a difference between a wish and a Burning Desire to have something. Only wishes do not bring about riches. But desiring riches, then planning and executing ways to achieve those riches and then backing up those plans with consistent action and willpower, is what it will take. Remember that it all starts with your strongest reason.

I can only tell you a few reasons why most people would like to have an extra source of income such as to pay off debt, save for big purchases, such as a vacation,

stop living paycheck to paycheck, help reach retirement sooner, figure out a business idea and become more diversified with their income streams. However, your own reason is very personal and only you will be able to give that answer to yourself.

One thing many people do to make ends meet is cut their budget. While cutting your budget has its own benefit, but you can only cut it to a limit. Your income, on the other hand, can grow by an endless amount. Whether you have just one free hour each day or if you are willing to work 40 to 50 hours a week on top of your full-time job, there are many options when it comes to learning how to earn extra income.

Finding ways to earn extra income completely changed my life for the better, and therefore I think more people need to learn how to make more money in new ways. Some people continue to give themselves reasons why nothing will work and how resorting to other ways of making money than a traditional system is too risky and will not work.

But what is more risky - Doing something that does not satisfy your needs or what you don't fully enjoy and just settle for it or trying newer ways of making money and

designing a life you dream of? What is the risk of not taking action today?

But why exactly would you bother thinking about building the mindset required to make more money? What is it that you need it for? Please permit me to ask you a few hard questions.

What do you feel when your credit card bill comes by and you have hardly anything left in your bank account?

How much do you think it pains to be not able to give yourself that awesome watch on your birthday you have always wanted so much?

How long do you think the jealousy lasts when you see your friends going to that fantastic destination for vacation you have only been dreaming about?

What goes inside you when you pass by the first class and Business class to finally get to your clustered economy seat in a flight?

How does it feel when you see a flashy German passing by while you are seated in the passenger seat of a highly crowded bus?

How does it feel when you have to commute by metro or public train daily to work, while your friend comes by her car?

What do you feel when your friends are chilling, but you cannot?

Why do you convince yourself to stop looking, when your eyes are constantly moving towards the latest Brands in malls?

What goes in your head when you attend a rich friend's birthday party which is hosted at her multi acre villa? Or worse still, do you have such friends in your vicinity to get a feel of rich life?

What thoughts cloud you when you see a beggar asking for food?

What does your mind say when you hear names such as Bill Gates and Warren Buffet and the amount of money they make in an hour?

What do you feel when your parents end up spending their years of savings in replacing a few old items in the house and have to live frugally for many days after that?

What is that strange feeling when someone you know shows off the new flat, she just bought a few days back while you are still staying at rent?

When was the last time you spent as if there was no worry in the world?

How would you feel if after putting in 12 hrs. in a day your boss says, "You are good for nothing, better you leave this job"?

What if one day you wake up with the news that the technology you were working on is obsolete and no longer requires you?

What is the feeling when your parents or children have to kill their dreams because they know you cannot afford it?

*If the above questions hurt you, and the first few words that just came to your heart were "**God, I wish I had more money**", you know what's wrong!*

Do you still think leading a mediocre life that you have been justifying as great to yourself so far is that great?

Have a clear purpose in mind. Why do you want to earn more money from other sources than just from the one source which is only enough to fulfill your needs at present, let alone dreams? For me, my biggest reason

for going out for more is because I do not want to work all my life. I want to have control over how I decide to spend my time. Also, I want to support my parents financially, because they have been working hard all their life and they deserve an amazing retirement.

Write down your biggest reason because it is the only thing which will keep you motivated.

“A man is not old until regrets take the place of dreams.” -John Barrymore, actor

Let me help you identify your most emotional reason. **In all tuff times, only your BURNING DESIRE will keep you going. If you do not have one, it is my duty to warn you that you might not unleash your potential to the fullest. You will have to know it and keep it burning within you all the time.**

Take a piece of paper and note down in detail your most important reason why you want to make more money.

I WANT TO MAKE MORE MONEY BECAUSE

For some people it is financial freedom, for others it may be having enough time to pursue their passion or give an unimaginable life to their parents. For my brother, it is all about fancy wardrobes and bathtubs and

photography gear. One of my mentees says, "I don't want to see the price tag before buying anything." For one of my friends, it is about the inner peace, satisfaction, and mental high that comes to her when she sees her bank balance increasing.

Please note that this one reason should be so important to you that it stays stronger than any obstacles which might come your way during this entire journey towards attainment of your financial goals. I am again warning you not to proceed further until you have stated your Burning Desire very clearly. This one question if answered with utmost honesty would act as the biggest asset towards changing your life.

"If you don't know what your passion is, realize that one reason for your existence on earth is to find it"
Oprah Winfrey



 **Roshni** - I know my husband can easily and happily provide for all of us, but I do not want to feel guilty every time when I ask him. I think this is high time I start pursuing my passion of tutoring and start making some money to feel more confident about spending.

 **Richa** - I am very passionate about selling unique stationery items that have in the past appealed to my consumers. I need to use my time to again think of some creative and innovative ideas how I can scale up my sales. This will help me stay positive and more invested into my idea.

 **Fatima** - My crafts shop is doing great and the more time I will put into it, the quicker I can get closer to my dream of pursuing it full-time. I need to remind myself of my reason every day to keep getting the zeal back.

Chapter 7

Dreaming Big is Easier Than What You
Have Been Made to Think



 **Shikha** - I have always been a big dreamer. When I am amongst my colleagues, I speak of things that they dare not speak about like leaving the job, starting my Business and traveling the world, visiting exotic places, etc. They treat me differently as if I don't know what I am speaking about, and often call me stupid. **This makes me rethink if it is really wrong to have big dreams.**

 **Narmada** - I have always considered Sir Ratan Tata as my ideal, and I too have a dream to become a philanthropist and donate huge sums of money one day. **When I speak about this dream amidst my friends, they laugh at me.** They say how can you dream of becoming Ratan Tata with a job with a meager salary.

 **Rashmi** - I have grown up hearing middle class people cannot have big dreams, because **middle class people do not have opportunities to create huge wealth in their lives to fulfill those dreams.**

“If you can dream it, you can do it. Always remember that this whole thing started with a dream and a mouse.”

- Walt Disney

What is the first thought that comes to your mind when you hear the word “Dream”? Seeing big materialistic dreams is often confused with greed. When I started dreaming big, people started calling me money-minded, selfish, that I am flying too high, I have started living above the ground, I think too much of myself and what not. And you know what, they still keep saying that!

Did I stop dreaming? Did I let those voices stop me? Did I start believing that the idea of making more money means I am being selfish? – “No!” Am I still going to make more money every day- “Of course, yes!”

Let yourself first get adapted to the basic idea of dreaming big. Something you know in your mind that you can achieve tomorrow is too small to be a dream. Something that does not bother you after a while if you are unable to achieve is just wishful thinking.

So, you have to be very clear with what exactly a dream is. Dreaming is not an event; it is a process. It has to be there all the time, nagging you, haunting you in your sleep, not letting you be content, always dragging you to be in an uncomfortable zone and pushing you to break that shell.

But to make your dream come true, you must first see one! It should be so big that each cell of your body says, "Man, if I die without achieving it, I will die an unfulfilled life. I will die a sad woman. I will die knowing I failed miserably. I will go from the earth thinking, if only I had the courage to pursue it sooner. If only I had known how to make more money so that my life would have been one-hundred percent different.

I will leave this Earth leaving nothing for my children and grandchildren. I will die with regret and hope that I will be reborn to fulfill it." Let me tell you my friend, *having a better life after birth is not in your control, but making this life better and better each day is only in your control.*

"Twenty years from now you will be more disappointed by the things that you didn't do than by the ones you did do"

- Mark Twain

Do you ever allow your mind to reach the highest it can? Want to own your private jet? Want to go say hello to the moon? Want to be the highest paid Chef across the whole world? Want your YouTube channel to hit a million views? Want to own a villa which is a heaven in itself? Want to have multi-millions in your bank account so that you can travel the world? Want to send your kids to the best schools?

Think for a minute and imagine a situation where you are able to achieve even half of what you dreamt for in this life. Wouldn't having a YouTube channel with 50k followers be better than not having a channel at all? Wouldn't being a famous Chef in your own city be better than not starting at all?

Then why do you think your dream is too big to be true? Who has asked you to limit yourself to even start towards your dreams in the fear that you will fail? Why not break your dreams into smaller victories and celebrate at each milestone? What are you exactly waiting for?

Let me make it simpler for you. If you find it difficult to even imagine how much money you will need to buy all that you want to, and hence you are limiting your

dreams, think of it in a reverse way. Imagine that you have 20 crores in your bank account, what is it that you are going to use it for?

Note down what comes to your mind, keep only your deepest dreams, and cross the others for now, because they may only be your wishes. Keep only the items you are dead hungry to achieve. And then say is it 20 crores that you need to fulfill those dreams or is it more than that amount or lesser?

You will get closer to an estimated figure you are going out for against a generic wish that I want to make a lot of money. That lot of money may be different for you than me and hence having a clear picture of the amount you want to make in any given time frame is important for us to chart out an action plan.

I remember my father once said to me during my school days, "I will distribute sweets to the entire neighborhood the day you get your first job." During his last few days, he once said, "We will go to Shirdi when I get well, and I will pray all this is left behind and we can all lead a happy life going forward."

He could not fulfill these dreams because he never knew life would be too short to do that. However, your lives are still intact and you are alive today to fulfill your own dreams and those of your loved ones around you, so why would you want to limit that.

One of the best examples of a person who dared to dream big is **Oprah Winfrey**. Oprah was fired from one of her first TV jobs because the producer said that she was “unfit for television.” Oprah Winfrey has gone on to become one of the richest women in the world, and it was all because she dared to dream big.

I can give you examples of countless people who did not limit the size of their dreams despite the situations not being in their favor. Henry Ford, who was uneducated and poor, saw the dream of a horseless carriage. He went on to work with his

limited tools, did not wait for a favorable opportunity and put so many wheels into motion that mankind could never have believed possible then.

The Wright brothers dreamed of a machine that could fly in the air. You and I dream of seeing this whole wide world on those same machines today.

The day her leg was amputated, Arunima Sinha took a pledge that many would find even difficult to comprehend. Her objective, from that day onwards, was not simply to prove her proficiency with a prosthetic leg but was also to conquer the highest peak in the world – Mount Everest, and the world knows that she did.

Nothing is impossible, the first step is to see a dream. All those people who made some decision did not know when that would come true, but they took that decision and then learnt how to make that decision true. My mentor always says, *“Faith it, till you make it.”*

“I once dreamt of writing a book, and here it is in your hands with a smile on your face. Dreams do come true.”
–Sonal Wadhwa

Let me ask you to do a short exercise now. **This is not just an exercise, this is the foundation of all that is, and all that will be.** You might underestimate this activity, or may be tempted to do it later, but I am telling you nothing can be achieved until you know what you are going for. Do it today, because everything else in your

to-do list can wait but not your dreams and you don't have 1000 years left to fulfill them.

Let us start by creating a list of items that you would want money to buy for you.

Take a piece of paper and note down 10 items you dream to buy. These should not be just wishful thoughts, rather note down things actually close to your heart, which are important to you and will give you a deep satisfaction and a sense of achievement when you are able to tick them.

1.
2.
3.
4.
5.

and keep increasing the list.

Do not limit these dreams by associating thoughts such as this is too costly or that I will not be ever able to buy it or maybe this is too good to be true for me. Remember that you can even reach the moon by just making a few crores today, so keep them big.

As the famous author, *Henry David Thoreau* has mentioned in his book "Walden" **"If you have built castles in the air, your work need not be lost; that is**

where they should be. Now put the foundations under them.” Your dreams must come from your heart, they may have been suppressed for years, so take your time. Just be realistic. I love it how Beyoncé puts it, ***“I see it, I want it, I work hard, I dream it. I slay.***



 **Shikha** - Having big dreams is completely okay, and is every human's right. I should not doubt myself for it when others are judging. Rather, I need to start working on ideas which can take me closer to those dreams.

 **Narmada** - Its completely okay to have the dream of becoming a philanthropist and donating lot of money. With my current job, I can start small and then can scale it up by venturing into a business idea which allows me to make more.

 **Rashmi** - There are many middle-class people who had big dreams and went to become extraordinarily successful to break this myth that middle people cannot create huge wealth. I will follow those examples and pave my path too.

Chapter 8

If Dreams are "Air", Goals are "Wings"



 **Harshita** - Whenever I associate a timeline with any of my dreams, **I start getting afraid as I approach that date**, and I am not close to achieving it. Instead of pushing me further, the date scares me.

 **Radhika** - **I am bad at forming and keeping up with financial goals.** I tend to keep everything open in my mind with an attitude of as soon as possible. This does not give me the seriousness and accountability to finish and achieve tasks within a given timeframe.

 **Madhavi** - I earn well, but **I am unable to save money.** At times, I do not have enough at the end of the month to manage basic expenses. I am afraid this way I will never be able to fulfill my dreams of buying expensive items and traveling the world.

“You can’t positively think your way to wealth, you have to positively do your way to wealth.”

-David Bach, entrepreneur, and founder of FinishRich.com

Dreams without timelines do not hold a meaning. Though seeing big dreams is a great start and they make you happy and feel powerful, but how do you measure how close you are to your dreams? How do you know how much more effort you will have to give to achieve them until you have defined milestones?

The best way to move forward is by associating your dreams with well-defined financial goals because most of your dreams have a monetary cost associated with them. And you must know the exact price at which you will be able to buy them.

For example, writing a book and marketing it across your city might not come at a huge cost but marketing it across the globe to make it an international best seller might require writing testimonials, putting newspapers ads, hiring a cover designer, creating teasers, running book giveaways, running eBook price promotions and much more, which all has a certain cost associated with it.

If you want to make Rs 10 lakhs this year, did you track how much you made in this month and week? Did you track which sources are generating the most revenue for you and which are not working out?

Your financial goal may be as small as paying off all debts in the coming year or saving for a wedding in the next two years, to as big as starting a second Business which will help reduce the risks of relying on just one source of income and ultimately lead you to attainment of bigger goals from future even faster.

It is only you who can design how your next one month, one year, 10 years and 40 years will look like. There are so many ways available today using which you can reach so much closer to your goals. I will teach you how relying on one source of income is too risky and what can be the ways best suited for you to be making more and more money each passing day.

All you need is a mobile or a laptop or a PC and an internet connection and you can pretty much do almost anything and create almost any type of company, if you are planning to start a Business.

The only thing that is lying between your dreams and making them a reality is listing down those goals for at least next one year broken down into 52 weeks and taking the action required to help achieve those.

Let me tell you a very brilliant idea about how I approach my most ambitious dreams. I have understood that achieving goals is less to do with possessing some magical skills/talents and far more to do with how you approach problems and make decisions to solve them. The best way to accomplish goals is by structuring them as questions and making very small adjustments to your daily routine.

When I had to start practicing the habit of goal making and tracking them on a daily basis, I did not begin by making extraordinary achievements in one day or one week. Rather, I practiced mind storming by asking my brain too many questions so that my mind could start practicing the art of finding solutions.

Also, I made small adjustments to my routine to accommodate an activity for 1 hour in a day, which becomes 30 hrs. in a month, 360 hrs. in a year and 3600

hours in 10 years. Isn't that better than not starting at all because you feel you don't have enough time?

What I mean by structuring the goals as questions is that after you have written down the exact item you want to buy and associated the cost and date with it, you ask your mind for 10 ways as to how you will be able to make that much amount in that timeframe. You will then choose the ways best suited for you at that time from your current resources or go for more by learning the ways I am going to teach you.

Ask yourself one question. *Over the next year, what one thing would have to happen for me to feel that I have made great financial progress?* Do not worry about what are the exact ways you are going to do it, because you are going to find it later. For now, just note down your financial goals and break them into 52 weeks of small terms goals or milestones.

As business leader Jim Rohn states, ***“If you don’t design your life plan, chances are you will fall into someone else’s plan. And guess what they have planned for you? Not much.”***

I want you to do a short exercise to form a plan. **Remember that unless you have a plan in place, no dream can ever come true.**

I am assuming you have prepared the list of 10 items I asked from you in the last exercise with all your heart and your truest intentions. If not, I would suggest you do not go further because not knowing what you want will lead you to not knowing what to do and that will eventually lead you to taking no action at all.

Once you have noted down 10 items, associate a definite timeline by which you want to achieve each dream. Also, that dream should have a specific amount written alongside.

For example, if one of your dreams is a gold chain for your mother, associate a time that it must be bought in a month or a year or 20 years? And also, the amount that it will cost you – 50k or 1 lakh or 10 lakhs? Unless you associate a date and amount, you will always have a

doubt if you are there yet or not, and it will only be wishful thinking.

I will tell you how you can design your financial path to achieve those dreams as we move ahead but for now, I want you to believe that we will find out the way and associate a realistic and achievable date (preferably which holds emotional significance for you) and amount with your goal. Instead of running without a target, you now know exactly how much money you want to make, by when exactly you want to make it and the skills required for you to actually make it.



 **Harshita** - I need to associate a date with my dreams so that I can have a sense of urgency and responsibility towards my goals. If the date is scaring me every time, I need to associate a more realistic date and should be monitoring my progress more closely on a weekly or monthly basis.

 **Radhika** - I have in the past delayed achieving my goals on time due to a casual approach. I will start associating a timeline and action plan with my dreams, from now on, to be more accountable and serious.

 **Madhavi** - My approach towards saving and investing money has not been right until now. I need to learn how to better manage my finances, so as to secure my future along with enjoying my life today.

Chapter 9

Read This to Get the Right Family
Support



 **Amisha** - I am currently into a job, but my passion is to start my own boutique. **My family feels I will not be able to make time for my kids if I start working parallelly on both.**

 **Neetisha** - I do not want to work to take a job after my graduation, and want to pursue my interest in photography. But that will not start paying me at first, so **I am afraid of how to convince my family since they want me to take up a safe job to be financially secure.**

 **Sonali** - I really love cooking Indian food and people have appreciated me in the past for my skills. I want to start my YouTube channel for cooking classes, but **my father does not like me going public.**

 **Navneet** - I am pursuing engineering and want to work as a freelance graphic designer alongside. **My family is restricting me to pursuing internships in that area since they feel I will get distracted from my studies.**

With the great rise in the number of women in the field of entrepreneurship and Business, it has become easier today to get support from the family by showcasing examples of other successful women from all backgrounds who despite their circumstances could achieve great heights.

However, I come across a lot of females during my coaching who complain that the biggest reason they are unable to work at their fullest potential is lack of family support.

Working majorly with the middle class, there is a pattern I have noticed that most people have yet not adapted to the fact that women are capable of running household and business together.

It often happens that girls and women are asked to be confined to taking care of family, while the men will take care of work and will be responsible for earning bread for the family.

Although the number of girls working in the professional setting has increased manifold in the last 10 years, it still isn't completely accepted in most homes.

I often hear women complaining that "my in-laws are not allowing me to run a business along with a kid, they think I will get distracted and not take care of my

family.” Some say, “my family wants me to focus on my job, because venturing into entrepreneurship can be a big risk to financial stability.”

Some women are not able to bear the comments from family and friends and relatives who don't believe in her ventures, and are constantly asking her to quit. Some women are unable to make out any time out of family commitments due to increased workload, and even when guided are unable to voice out their own desires in front of their own families, with the fear of being misjudged.

Some young girls say they have huge ambitions and would like to work on a side hustle along with managing their studies, but their parents don't want them to, thus they discontinue pursuing their passion and follow the mainstream.

Many more reasons exist for women to lose their passion much sooner than it could take wings because they give into the fears, and cannot get adequate support from known people. Most often, with women, it's not about lack of imagination or capability but the fear of “imbalance within work and family priorities.” It is one of the most common reasons for women showing up less on the entrepreneurship map.

Also, the country has been tradition-bound and some societies even today in India prefer women taking up 'safe' jobs that do not disrupt their family lives. Besides, women are not considered primary breadwinners in most families, says Professor Kavil Ramachandran, Executive Director of the Thomas Schmidheiny Center for Family Enterprise at ISB.

I have faced some of the above issues myself when I started on my side hustle. I was misjudged by my own family members, who didn't fully understand my purpose of doing what I was doing, and I got misinterpreted as someone who is behind only money.

Having faced some of the deepest issues in the past, and battling depression and self-harm thoughts for a long time, I am one woman who completely understands the implications of not having the emotional and moral support from our own family.

When I could finally work myself out of that zone by following some rituals, I worked enormously on understanding what's the root cause behind the above issues, and I started working on solutions which have bonded me better with my family over time.

Today, I have their support and I am happier taking care of my family along with my business ventures, because

they understand what I am doing and more importantly why I am doing that.

I decided to put those solutions here, because if this is a major problem affecting so many women across India, it needs to be catered to. After knowing and implementing the solutions, many women can get the desired support from loved ones, and work with more happiness, more peace and wouldn't have to sacrifice their dreams because, believe me, the above problems can be solved.

The first step for you to get support on anything you are doing is communicating your most honest thoughts to our family. This is the simplest solution, yet most women fail here. Since you have grown up with a lot of preconceived notions about gender roles within families, you do not share your thoughts with your family, believing already that no one will understand.

One of my mentees, had a failed marriage because she ventured into a beauty parlor business after her marriage which her family didn't approve of then. They wanted her to quit while she wanted to be financially independent. After some clashes at home, she chose her work over her family. While we were speaking, she told me how sometimes she feels she could have

handled the situation better. She was stubborn and didn't explain her aspirations well within the family.

At times, you may think you will tell them at the right time, when you are already halfway on your path. At times, you have the fear of being rejected before even letting them hear us out. It's all in your mind, because you have seen so many females around you not being allowed to work, thus you assume the same will happen to you if you go with your crazy ideas to your families.

When I started my side hustle, and started focusing on building a Business idea, I didn't speak about it with my family, somehow assuming that I will tell them at the right time, when

I am more confident. This demanded me to be putting in extra hours at work, since it was along with a full-time job, and this made me spend less time with my family.

I assumed that they will understand that it's about me, and what I really love doing, and I am working so hard to improve the lives of all of us. For some time, they did, but when I started spending almost all of my time at work, they were worried. And as time progressed, that worry somehow took another form of me being misunderstood as someone who is running behind money, and will do anything to get there.

When I realized this fact, it was already too late to mend things easily. Due to constant disagreements & miscommunications, I started thinking to myself that they do not want to support me in doing what I want to.

However, the reason it all backfired was because I had failed to clearly communicate my aspirations and life's purpose to them. I started on my own, thinking I will tell them later, while they wanted to be involved from the start as they were concerned.

When I faced constant push backs from home, I got into a place in my mind where none of it mattered anymore. I couldn't sleep at nights and used to wonder, what went so wrong, what could I have done better. I used to take late night walks alone at the terrace thinking what's the point of working so much when my own family doesn't understand me.

It used to strike me every day that no matter how much I immerse myself into work, it wouldn't give me true happiness and satisfaction until my family is happy with me.

It was then that I started having deep conversations with my husband, and he was there to hear me out. He made me understand how if I had talked earlier, and communicated my thoughts so clearly, things would

have been different. I understood that no one wanted to stop me and as a family, no one was against me.

I just had to align my own goals with the aspirations of the family. I needed to explain to my family how what I was doing was for the overall good of everyone, and not just out of my own selfish interest.

Also, as I got deeper into work, I was not giving enough time to them and couldn't manage family responsibilities and work together. Slowly with time I understood that the family will not understand the change in routine automatically, it needs to be explained to them.

My family craved my time too, and it was very important to maintain healthy relationships. My husband made me understand the importance of managing family and work commitments together and being as transparent within family as possible.

I got to understand with time that the pressure was building up because I wasn't very vocal about my dreams with them, and everyone started misunderstanding each other. Had I taken out time to explain to them in the starting itself, it would have been easier for everyone to adjust to different routines, and

for the time I worked, it could have been with more peace.

What I mean to explain to you above is that clear communication is key. You cannot make assumptions or take things for granted even within your own family. The family may have people with varied perceptions to look at things, and they may behave very differently based on the beliefs they hold.

If you are able to explain why what you are doing is very important to you, and how it will benefit the overall family as a whole in the coming years, it shouldn't be a challenge. When you communicate your aspirations and align them with the family values, things become easier for everyone.

Also, being a woman, it's equally important to be sensitive to family's responsibilities and how you present your thoughts, so as not to come across as rude or money minded. It may be perfectly normal for you to think that being money minded isn't bad, and I agree too it isn't. But within middle class family's money isn't a topic very frequently discussed, specially by women.

Also, it doesn't come naturally, especially to an older generation, that a woman in the house is venturing into something which isn't mainstream, and may demand

some shift in the family dynamics. Thus, it becomes very important that we keep in mind how others feel about the concept of money, and Business, and talk in a way which they understand.

Slowly, as it has happened in my case, they will understand and even push you to take further steps. They will be comfortable supporting you in front of relatives happily, when they see you progressing. But that initial phase of discomfort, and getting the support will require patience, and more importantly a will to make it work with them, no matter what.

Not every family will be the same, but a common factor remains that they aren't against you. They will support you when they see that will within you to not budge, and you are working for the overall good, and not just out of some personal interests.

If you quit because you feel you aren't being supported, you will forever live with a belief that you couldn't be successful because of your family. But if you don't stop pursuing your dreams, and continuously explain to your family why it's important for you, and how it can bring good to everyone and improve everyone's life so much better, you will get the best pleasure life can offer - a

dream life with a happy family. And that is the ultimate goal right.

Time for an activity -

Ask yourself these questions:

- If I am not getting adequate support from my family, what are the causes behind it?
- Have I communicated my thoughts and aspirations clearly to my family?
- Are my family's goals aligned with my aspirations?
- Am I working towards the betterment of everyone in my family?
- Do I need to seek some help from outside to understand how I can get better support from my family?



 **Amisha** - I will sit with my family & explain to them how I am going to manage the time for taking care of kids with job, after opening a boutique. I will let them understand how I plan to quit my job after a few months of settling up the boutique, which will then ease the load, and give me more flexibility to spend my time with kids. So, it's just a matter of few months.

 **Neetisha** - I should start taking some photography related internships, & start working as a freelancer while still in college. It will be easier to showcase to my parents how I am making some money & not completely financially dependent on them.

 **Sonali** - I will discuss with my father what are his main concerns around me creating a YouTube channel. I am sure when we talk, we will come up with a way around, where I will still create videos but with his consent on how comfortable. I am sure he will understand since he knows how much I love cooking.

 **Navneet** - I need to sit and discuss with my parents why I really want to pursue graphic designing and what good this internship can bring. I will assure them that I will not hamper my studies during this course, and will stay up to date with my college as well.

Chapter 10

Handling Family and Work Together –
Both at 100%



 **Lakshmi** - I belong to a village where girls are married off at a young age and the same happened with me. I am not very educated but have seen many YouTube videos about starting an online business. I want to start a YouTube channel teaching stitching, but I

am unable to take time with having many household chores to do throughout the day.

 **Vartika** - I stay in a joint family, where there is a lot always going on, cooking, taking care of kids, frequent relatives visits, outings with family, along with working in a full-time job. After wrapping up all this work, **I hardly have the energy to focus on creating an alternate source of income.**

 **Vineeta** - I have my startup which demands long hours of work and I usually get home late, by when by 2 yrs. old son is already asleep, and I am unable to give him time. **I feel guilty for being so busy**, since my startup is at an early stage. Often people around me say things like I don't care for my child, I am only behind money, etc., which at times make me feel bad.

Even with the support of the family, it's not always easy for a woman to handle both families, and work together, but it's definitely doable. You must have seen since your childhood women around you juggling to take care of parents, kids and work. For example, my school and college teachers were all married ladies, some of whom had kids, and they were perfectly managing both aspects of their life.

How the human mind works is, it can do the same task within minutes, or can take a whole day to do it, based on how urgent it is. The school teacher, and a homemaker may have the same amount of household chores, but both will take drastically different times to complete them.

The school teacher will train her mind to be quick and think of ways where she can best optimize her time, while the homemaker does not need to do that, since she has the whole day to complete the same activities. You need to understand that all it needs is a little adjustment of time and priorities. When you know what our priorities are, it becomes easier to align them within your schedule.

I am managing a full-time job, along with my FMCG Business and mindset coaching for women, besides

taking care of responsibilities at home and spending family time. When asked how I do this much in the limited time span, the first question I ask them is, "You first need to know what is important for you, and what is not. Do you know that?" Once you know that, only then would you be able to prioritize, and act upon them. For me, both my family and my Business are my top priority and every other distraction can come later, if I ever have time.

At times, women complain they have too much work at home, and thus they don't get time to go for their aspirations. That will be true for most women in India, especially those who stay in extended families.

Most often women compromise upon their Business, or side hustle, owing to shortage of time. Instead of discussing it with their families, and trying to shift their working routine, they leave the work. Why do you think this happens? Because, the Business isn't a priority, it's still an option. The hunger to really get going, and try to find out solutions is missing.

There is external help available to guide you on how to make best use of time. But they have convinced themselves that there cannot be a way, and they fail to

understand that they are not the only woman who is facing such issues.

The two best ways to handle family commitments along with managing a business are: to align your aspirations with family, so you get the desired support and making adjustments within your routine to free up some time. Whatever is not important and can be done by someone else, should be delegated. You only have time for the most important things that demand your attention.

You need to be smart to analyze where your time is going, and what small spots you can better use. For example, if the work you want to do or are pursuing involves learning and training, you can watch out the videos and listen to podcasts during household work, in the washroom, in the cab, anytime you are idle for a few minutes.

We all have small gaps of unproductive times, where we are doing some physical work, which does not require our mental effort, such as cooking. That is the time when your mind can be made to work to think on important issues, or listen to content, which can later be processed by you.

Next, you need to identify the parts of the day, when you are relatively free and relaxed, with least distraction. It can be early morning or just before sleeping hours. This is the perfect time to rejuvenate your mind and body. It can be the time where you can clear your head, and decide on the next course of action, because no one is disturbing you.

For me the early morning time is for a walk alone outside for a minimum of 30 mins, and slowly drinking a glass of hot water with lemon. These 2 activities alone, charge me up and give me clarity of mind to handle what comes next. Just before sleeping at night, I have made it a practice to keep electronic devices away, read for a minimum of 30 mins and then perform visualization exercises within my mind as I get into deep sleep.

Spending 60-90 mins on yourself during the day, can provide you more energy and more clarity of thoughts than anything else will. This is how any woman who feels she doesn't have enough time can handle both commitments better - speak to a close person within your family and discuss what challenges you are facing, and seek help in changing the routine so that it can be for the good of everyone.

**Time for an activity -
Ask yourself these questions:**

- What are some portions of my time during the day I can utilize better to balance both family and work?
- Am I making enough time to get my mind and body relaxed and recharged?
- Am I justifying both my responsibilities well - at home and at work?
- Are me and my family happy with the kind of balance we have struck by shifting some routines?



 **Lakshmi** – After the lunch, until evening there is some time when everyone is out into the farms. After completing the household work, I can utilize some time to create some videos, whenever possible. After dinner, before we sleep, I can use some time to think of ideas on which I can create videos the next day. I will only have to figure out a way to make this work out for me, anyway.

 **Vartika** – I first need to identify ways how I can create an alternate source of income by putting in lesser hours during a day, and most importantly, why do I really want to earn more. There are days when I get some spare time during afternoon hours, which I can use for myself.

 **Vineeta** – My startup is still at a young phase; thus, I need to give in extra hours there. My family is supportive of me in taking care of the child, and what I am doing is for the sake of everyone in the family. Thus, I should not bother what others around us are saying or thinking, I know my reasons very well.

Chapter 11

Still Trading Time for Money?



 **Madhuri** - I am into a job which takes up my 12-14 hrs. of the day. I often think about a side hustle, but unable to find time for it. **I wish there were Business models which can work by giving 1-2 hrs. within a day.**

 **Preeti** - My job does not have any fixed hours, at times I am working for even 15 hrs. in a day, and even after that there is no sense of appreciation, or payment for overtime. I feel I am giving more time than I am being paid for. **This way even if I continue working my entire life, I will not have as much money as I desire.**

 **Snigdha** - One of my cousins is running her dance school where she has employed around 10 female dancers who teach kids. My cousin makes more money even after doing less work than the other teachers. **I too would like to look out for options where even after putting in less time, more money can be made.**

We have been speaking about the power of dreaming big, forming financial goals, and starting to build multiple sources of income to help fulfill those goals. But a question might be coming to your mind all this while that how would you be able to build Businesses or pursue multiple income streams in the limited amount of time you have in a day. There is already enough on your plate and managing a full-time job along with family commitments already takes up most of your day. Let me tell you how that is not true.

You have been taught that trading time for money is the only way one can make money. You have learnt that we need to put a certain number of working hours in the month, and get compensated for that. An average human being can spend only around 1.5 lakh hours working for 40 years. This is almost 50% of his life from the age of 20 to 60.

Out of all the people working on a job, 70% do not like their jobs and 25% hate their jobs. 80% do not ask themselves what they would do if they did not have to trade their time for money. This is because they do not see it happening or they do not know of ways to do that. They continue going to the job because they have bills to pay, and somewhere their passions never find the right time to come out. Most people dread Monday and

get excited about Friday. Can you imagine five days of boredom and two days of fun for the rest of your life? I cannot.

“I wanted to provide a proven process for anyone who wants to create a new source of income without quitting their day job,” says Guillebeau. “There is no downside to a side hustle. There are only benefits to building more than one source of income.” he says.

I am not saying employment is a bad thing. I am just saying it is only one way of generating income, and one that is extremely limited. What is happening right now is that more women are waking up to this fact. These women, including you are realizing that the only way they are going to have what they really want in life is by setting foot on the path of the entrepreneur.

When you rely on a source of income, like a job or a self-owned small Business, you have zero leverage. The occupations own you, in some ways, because you do not have the freedom to act in your best interests when your entire livelihood depends on a single point of failure.

On the other hand, the ability to rely on yourself with other online business opportunities means that you live life by your own set of morals and values. This means

less stress and, ultimately, greater satisfaction. Diversification is the key. When you have managed to acquire multiple streams of income, your job security is not tied to a single source.

If the economy changes the revenue of one stream, you can rely on your extra income for a while. Diversifying your income with an online business means you can then eventually leave your 9-5 to pursue your side hustle even more if that is what you want to do.

I know of a single mother who lost her job during the current situation of Covid-19 pandemic whose child's admission to school was due this year. She had considered taking a loan for the amount she would have to pay at the time of admission but unfortunately could not get that since she did not have a job.

It has been 6 months now since she has been trying to get a job but without any luck. Her child's one year has got wasted for this reason and now she would have to wait for the coming year to get him admitted for schooling, provided she has the money.

This has caused a lot of stress to the family since they had been relying on only one source of income, that too which actively needed her to trade time for money, and not considered the risks associated with it. Similarly,

there are many other families which have got affected due to only this one reason.

Multiple streams will ensure that if a job loss happens, you still have some money coming your way each month. It can alleviate some money stress that a job loss can bring. It can also bring out time to follow that passion which has been subdued for so long. **I once heard someone say, “when a person loses their job, they lose 100% of their income.”**

When you are employed full-time, you are contracted with a company to give you a certain amount of money for eight hours of labor each day at best, and an unlimited amount of time at worst. In that set up, what you give is potentially open-ended, and what you receive is mostly capped.

But what many people do not talk about is what I call an infinite potential income stream, in which your ability to earn money is not only uncapped, but also unlimited. People who are particularly savvy with their finances understand that the ultimate goal is to receive more passive income than active, and to have your money work for you rather than having you work for it.

People go out and venture into multiple domains they have an interest in. Many people subscribe to a proven

business model such as a franchise, many successful professionals investigate investments such as dividend portfolios, amateurs start their businesses by selling low price products and service online.

The good news is that there is no one size fits all formula, and you can pursue income opportunities in areas you are most interested in. The best part of it all is that you can start building income streams while maintaining full time employment.

You can work smarter and leverage your time to achieve financial freedom earlier. Having freedom from the drudgery of trading your time for money means that you can focus on what is really important to you– both now and in the future. Both, diversification, and passive income streams can eventually lead to less work in the future.

My approach was to establish income streams in areas of my interest. My passion to help women is what enabled me to become a strong fit for entrepreneurship and my hunger is what enabled me to seize the income opportunity within each subject matter in my area of interest.

The norm, until recently, has been getting up early, driving to work, climbing the corporate ladder, and

retiring there, while work from home jobs get seen as something delegated to those with less skills. This traditional mindset no longer applies. With emerging technology, companies that were used to be considered “safe” are being forced to downsize or close altogether.

The famous Ted talk speaker Martin Ford in one of his speeches says, *“With the machines learning and algorithms starting to make decisions and solving problems, is it possible that at some point in future a significant fraction of the human workforce will be made redundant in the same way that horses were when trains, buses and cars came into picture.”*

So, I want to ask you too, do you have that freedom or security such that even if the industry you work in collapses or you are sick or unable to continue, another source can continue to keep the flow of money?

Do you know for sure the only job or Business you are into is one-hundred percent safe and will provide for you throughout your life? How long do you think you would be able to rely on that one source of income?

Do you still believe that trading time for money is the only way of making money?

As per the latest reports, we might end up in a future with lots of declining wages or underemployment or no employment. This might disrupt the economy because jobs are currently the primary sources that distribute income and are thus enabling the people to have purchasing powers for the products and services they are producing.

This may lead to an economic stagnation or declining economy spiral as there are not as many customers/buyers to consume the products and services that are being produced.

With so many avenues open to you via which you can make money and that too by investing your time once and reaping its fruits for the entire life, why do you want to be caught up in a 9-5 routine and start believing that you have to keep working till the last day to make an inflow of cash?

How often have you heard someone complain about their job, who then decided to make a change, only to end up a few years later with the same old complaints?

I have heard people saying statements like –

- *I want to get ahead, I work so hard for it, but I don't know why everyone else gets a raise but I don't.*
- *The expenses are so high; they eat up my whole salary.*
- *I am only able to take EMIs from my salary, I don't know what to do.*
- *I wish I was into another profile, so I could be making more money.*

These statements clearly reveal that a person is trapped in his life, he wants to move ahead but does not have the ways he can do it. Breaking away from those typical job structures and creating your own stream of income puts you in the best position to weather an economic storm, simply because you are no longer dependent on a boss or on the economy to determine your annual income. Now you determine it.

Let me tell you a few ways you can build income without trading your time for 40-50 years:

After an app is built, every time that app gets downloaded, a certain amount goes to the makers as

royalty. Apple now has a revenue stream which is higher than the GDP of 150 countries, one of the reasons is what I just told you about.

You may also earn royalty on your book. Many authors have made it big via this way. For example, JK Rowling got a whooping sum when the Harry Potter series got converted into a series of films. Plus, on every book sold of Harry Potter, she gets royalty. Rowling earned a one-time licensing fee of between \$60 million and \$80 million for the Wizarding World theme park attractions, plus she earns a share of ticket, merchandise, food, and beverage sales. Who knew a set of books could make her a fortune?

Making a video and uploading it on social media will make you crazy money when it becomes viral. For every photo clicked by you and uploaded on commercial websites, you can make money on every download or click. Any intellectual property such as your course material sales, e-books, knowledge sessions can be capitalized via royalty on the internet.

Publicizing your eBook online will make you money on every download. You can easily make returns on the stock market, bank fixed deposits, debts, bonds, investment in art, property, or gold. As Warren Buffet

rightly puts it across “Interest is the 8th wonder in the world”.

Building a network marketing business helps you leverage the time of the people in your network and the principle of compounding after you have built a robust system. The returns from this Business can be extravagant with a minimal investment cost. As Albert Einstein put it once, “The 8th wonder of the world is compounding.”

In all the above examples, there was a similarity that the beneficiary had put in a one-time huge effort for building his product or service but did not have to necessarily invest his time to make money after a period of time. In the era of pipeline builders, being a bucket carrier is definitely not the way which will help you amass wealth. That is the main reason why the 3% population of this world holds 96% percent of all the wealth in the world.

“Somebody, please explain this to me: Why would most people prefer to work for 40 years building someone else’s dream just to end up broke?” – Angelo D’Amico

It is really important for you to accept the fact that trading your time for money for your entire life puts you at one-hundred percent risk. Anything may go wrong in between that may snatch that security away. And that crisis may put you and your family at a very big risk. Your time is limited but the resources around you, such as other people's time and money is unlimited, tap on to it.

You might not like the story I am about to tell you but that is so relatable with what I am trying to emphasize that I must tell you that.

Few months back, at around 8:00 am, I got a call from my mother saying come to Faridabad immediately, your brother-in-law is no more. I could not register what just happened. It was as if suddenly things came to a halt when his happy face, which I had seen only 2 months back, came to life in my mind. He had suffered a sudden heart attack one night and died immediately.

What did he leave for his wife and a 15-year-old son? I am afraid, only memories and no money. Could they have foreseen that such an incident would happen which would change their course of life at the blink of an eye? He worked at a job which unfortunately is non-

transferable. Had he decided to start saving/investing money or better still work on something which could be passed to his family, at least he could have left a cushion for his son and wife.

Do you still think that the notion of trading only your time to make money forever works anymore? Or that the comfort you feel in procrastinating your or your family's dreams is justified? Or you would agree with me that building up sources of income which continue to grow even when you are not putting your time into them is absolutely important for the wellbeing of your loved ones?

I would like you to ask yourself a few questions. No one is watching you, but answer them honestly, *because it is you only who knows yourself best.*

- How many years more do I see myself working?

My answer:

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.....

- How many hours per day of work am I putting in, in those years?

My answer:

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.....

- If I continue trading those hours for money my entire life, will I have built enough wealth I want to?

My answer:

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.....

- How am I planning to decrease those hours and still making money?

My answer:

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.....

- If I get a chance to rewind my life by 10 years, what better ways would I be adopting to make more money?

My answer:

.....
.....



 **Madhuri** - There are multiple Business models where by consistently investing 1-2 hrs. of the day I can start creating a side income. I must start working on it immediately so that I can scale it up sooner and leave my job when I am a stable stage.

 **Preeti** - If my current job is not giving me satisfaction and expected compensation, I should look put for another one. But in order to really create passive income which allows me to work for lesser hours while still making more, I need to also start looking for ways to create a side hustle.

 **Snigdha** - Every big Businessman creates a lot of money by leveraging on to the time and effort of the people who are working for him. If I need to make more money in lesser time, I should also be thinking on similar lines.

Chapter 12

Exponential Monetary Growth in Less Time



🙄 Priya - I am in college and my father passed away 1 year back. Now, I have to take care of my mother, and younger sister who is in school. I take tuition classes, but that doesn't suffice. **I should be looking out for more stable income sources** which can help me and my family in the longer run.

🙄 Kritika - I have heard that a person should start building passive income sources to build wealth. And many say we need money to make more money. **But I am unaware of ways I can start building wealth since I am not that rich to invest money.**

🙄 Sanjana - I would like to convert my **Direct Selling idea into passive income**, but I have only 1 years' time until my college ends. After that I will go into a job, and will hardly have time for anything else.

With so many resources available at your disposal online, almost any skill can now be converted into your own Business idea and better still, a passive income source after a certain amount of time. By now, you would have been able to identify your skills which can be leveraged to convert into a money-making source. If not, you can still go ahead with so many business and freelancing ideas available online already.

What is passive income?

Passive income is the income generated on its own with little or no time investment of yours. You must be thinking now - that is so great, I can make money by putting in no time. But let me tell you the truth is that a passive income stream usually isn't passive at first. It requires time, money, skills or all three when you are starting to build it.

But where do you start? Passive income is a long-term choice that requires short term tradeoffs. If you are willing to commit your resources to the steps and ideas below, you could be earning effortlessly for years to come.

Passive income is money earned with minimal activity through any venture that requires little daily effort or upkeep on the individual's part. I am not saying you

would not have to work and still make money- a big no! To explain it in simpler terms, passive income means implementing systems which do not require your precious time throughout your life for generating cash inflow to you and can continue to operate on their own.

Passive income is more about time than anything else. You could do a lot of things to make money, but not all income streams are passive. For the income stream to truly be passive, it must require less and less effort to produce income, eventually requiring no effort (or very little to maintain). For example, if it takes you 2 hours to generate Rs. 1000 today, and it takes you the same 2 hours to generate Rs. 1000 next week or 2 years from now, that income stream is not passive, because it takes the same effort (money, time, etc.).

On the other hand, if you open an investing account today, that takes some effort. But as that account grows and you check it 4 times a year, your returns go up, and efforts go down. Remember that a full-time job is not a passive income source. The whole idea of passive income is to supplement, augment or get you out of your job so you can retire, travel, or spend more time with loved ones. Also, your side hustle does not become passive until you systematically convert it into one.

However, the whole point I am trying to make is to get actively involved in building more than one source of income, without really worrying if you can convert it into passive one day, because that is the first step. Later, you can convert it into a system which would require less time from you to maintain it.

Today, I have ventured into multiple domains which all require my time and attention to build for the next few years. But, eventually after a few years, I will start making money passively from a few of those sources without me being as actively involved as I am today, while I can focus on other activities, sidewise.

For example, writing a book involves a lot of time and effort in terms of identifying your niche, building content around your target audience, designing and marketing it well. It might not make you a lot of money in the initial few days but once you start promoting it well, the hard copies along with e-book sales can really get going for you without you trading your time for it every day.

This book alongside will open avenues for you to be able to guide people around your niche. Remember that focusing on identifying your skill and then working on it is important, not working and still making money passively is a myth.

I guide people about how they can get started with another parallel source of income via online webinars, my courses and via my YouTube channel. Those courses and videos require my active time to build, but those can also be converted into passive income once I start putting them online and advertise and market them well.

You have to remember that at first, the person will usually earn very less money and the effort will be very high in almost every area. But after a period, those skills after some continued marketing and client support, can amount to just a few hours per week, while sales roll in month after month.

The same goes true with one of my marketing businesses which also aligns well with my life's mission of impacting lives of people and helping them become financially stable.

It requires my active participation and efforts to build up a robust system where I along with my team can rise, and after a certain number of years, we all can leverage on the system without having to put in as much time as we do now. This requires tons of hard work at first but is totally worth it.

But besides just being sources of passive income for me, the above ideas really get me going because they offer me a sense of satisfaction that I can make a difference. This is the real kick I am asking you to get out of any idea you implement for yourself. You need to have that awesome feeling of building something from scratch and taking it to a whole new level. If possible and if you would like it, attach a higher purpose than yourself along with that idea and that would make it even more fulfilling once you set yourself on it.

Building a passive income source is not as simple as investing in a savings bank account and seeing it grow on its own. That might give you some returns over a long period of time and can definitely come out to be very useful in times of emergency, but it will not make you wealthy.

As the famous American businessperson Robert G. Allen likes to say it, ***“How many millionaires do you know who have become wealthy by investing in savings accounts? I rest my case.”*** So, you will have to go beyond that, you just need to know where to start and decide what resources you are willing to expend for your other income sources to take flight.

If you are starting as an entrepreneur, you may have to raise capital from three groups of people: customers, investors, and employees. You must be dealing in some products and services which you need to ensure that your customers are buying. Once that is happening in huge numbers, investors will also be interested in putting in their money into your business idea.

If you have employees, you need to make sure that they are producing more money than you pay them. If you are unable to do this, you may be out of Business soon. But before the Business idea, what plays the most crucial role is your mindset. It alone determines how you will be progressing during the entire course.

To begin an infinite potential income source of your own as I earlier talked about, you should start with one of the two ways: with what you are good at and already established in, or what you genuinely love to do.

A great example of an infinite potential income stream is writing online; in which you are compensated per view or host advertisements on your own website. At any given time, one of your articles could hit a tipping point and go viral, giving you a huge, unexpected payday.

If you are a professional in a field that you enjoy, perhaps consider creating a website for coaching, in which you take on clients and help them advance in their own careers. Or if you don't mind public speaking, start reaching out to different schools or organizations and pitching a talk. At the very least, have an SEO-friendly personal website that discloses your availability to do this kind of work. This way, groups or organizations that are specifically seeking out someone with your skill set can find you.

Before I give more ideas using which you can build some awesome income sources, ask yourself these questions:

- Do I really understand the risks of having only one source of income?

My answer:

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.....

- What would be my reason for building multiple sources of income?

My answer:

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.....

- Does the idea of having multiple sources of income and then converting a few of them to passive fascinates me?

My answer:

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- Based on my current knowledge and skills, what ways can I use to build more sources of income?

My answer:

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.....

- What skills would I have to learn to generate more sources of income for myself?

My answer:

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Creating multiple sources of income has become easier than ever via plenty of ways already available and running. Some of the ideas you may choose from for making that extra money without having to leave your current employment are Direct Selling, Affiliate marketing, dropshipping, content writing, freelancing your skills, investing in real estate, peer to peer lending, building online property - digital products such as courses and eBooks, investing in startups, participating in sleep studies, mystery shopping, renting out free space for storage, selling stock photos or music, advertising, marketing and designing, etc.



 **Priya** - I will look out for ways where I can create money passively, by using the time I have left after my college and tuitions. This will help me create more money in the longer run by investing less time.

 **Kritika** - In order to create wealth, we do not necessary need money. We can start working on ideas where only a phone and internet is required.

 **Sanjana** - There are many people who are managing their jobs along with side hustles perfectly well. Thus, I should set a hard limit of 1 year on me to become successful in my Direct Selling business, because it may take longer than that, which I should be ready for.

Chapter 13

Planning is Key, but Assess Some
Critical Traits Before You Plan



 **Anjali** - I left my job when I had a kid and it's been 3 years now. I have often felt I should be working but I don't want to go for a job since I need to take care of my kid too. **I have some ideas in mind but unable to understand how to start.**

 **Ashima** - I want to become rich and make a lot of money but I can't seem to find any skill in me which can make me rich. **I believe some people are born with talents who then go on to get extraordinary success.**

 **Sushmita** - My mind keeps fluctuating because I am unhappy in my current job. But **I have never taken out time to identify my strengths and what I really want to do.**

I talk to a lot of women daily about what they find most fun in doing. What is that activity they can do the whole day long without feeling tired or pressurized? But I am afraid only a few are able to answer this question.

To a lot of women, identifying their true skills and passion looks like an exercise they do not want to get into. They are happier getting up forcefully every morning, going to their regular work, complaining about the work they are doing daily, being unhappy about how their life is running, wishing they could be doing something else and then sleeping an uncontended life.

Most people do not take out time to ask themselves what they really enjoy doing and how they can convert it into a skill which can then be converted into a money-making idea. Today, almost any skill that earlier used to be considered as non-useful can be leveraged and made money out of.

For example, parents used to see their kids playing video games as a waste of time. However today professional gamers earn an unimaginable amount of money online. Earlier, housewives used to be entitled to cooking food and taking care of family. However, their same cooking skills today possess the potential of

making money by uploading videos on YouTube and creating their own cooking class sessions.

You have to now work on identifying your true-self and what you love doing because when you do something you really enjoy; it does not look like work. There is nothing worse than having to wake up every morning during the week to mindlessly go do work you do not even care about. However, this is never really an issue when you are passionate about the work you do. If you are not forced to work somewhere because of monetary constraint, you truly enjoy what you do, and you never really work a day in your life.

You may not know it today but what you are thinking about doing may turn out to be your best sellable skill in the years to come, but I would recommend you do it anyway. For example, I started writing poems 9 years ago. My first poem came out when one of my friends casually said, you type messages beautifully, why don't you try writing. I thought, oh yeah, why not! A day later, when I recited my first poem to him, he said, "Not bad for starters, try some more". And that thought somehow stuck.

I started writing short poems dedicating it to my close family members and friends mostly. I soon realized I wanted to give a hand at writing short stories based on real-life incidents in my life. When my friends read them, they could connect with me and my stories.

I was approached by friends and colleagues sometimes who used to give me the character sketch of a person for whom I was asked to write a few lines. At other times, I made up some cool stuff to make my long-lost friends feel special. And trust me, this has worked in an awesome way for me till date, the final product of my writing so far being this book. But why am I telling you all of this? Because, like me, many of you have those hidden talents which are yet to be explored. Sometimes those may come up when least expected, like it happened with me, and the other times you may have to explore and brainstorm.

I did not know 9 years ago that one day I would be writing a book which will impact so many lives today. I did not know then where my path of writing poems would lead me to. Like many of you, I could have easily let my limiting beliefs such as *“There are so many people out there who write better than me”* or *“what*

good am I anyway doing by writing short stories” overpower me, but did I stop anytime during this path?

Did I start writing because I thought I could make money out of it someday? The answer is no. I started with a thought, “Yeah, why not give it a shot.” I then started enjoying it and getting appreciated for it. I started making close friends in this process. And ultimately, I could write a book. If I had not decided to explore this talent that day, you would not be reading my story today.

The same goes with my Direct Selling Business. I started it because it gave me an opportunity to present an awesome Business idea to so many people who want to start their entrepreneurial journey but do not have a clue where to start from. I could leverage on my basic skills of interacting with people which I have anyway been doing since long.

This Business helped me connect more with my old buddies I had lost touch with and I realized nothing can be better than the idea of starting work with your closest pals and seeing them grow in the journey along with you. But the most important purpose it solves for me is, it has become semi-passive for me now, where I am

making more money than the effort in terms of time, I am putting in.

You need to identify your basic traits and the areas you feel most comfortable about. To do that you should start by using the following tips. Ask yourself:

1. **What do you have most fun doing-** You do know that one thing which gives you that feeling of achievement – it may be cooking a delicious dish for your family, completing your daily practice for the upcoming marathon, tending to the flowers in your backyard, hitting the gym, and the list goes on. For me, I find most fun guiding my coaches about the benefits of building the right money mindset and having multiple sources of income. I can keep doing that whole day, either in person or via my social media handles knowing the impact I am creating via my teachings, that too without getting tired at all.
2. **What do you daydream about doing-** If God permitted you to do something you have always wanted to do the whole day, day after day, what would that be? It may be a simple activity like knitting shawls, designing flower vases, hand painting that dress, creating YouTube videos,

starting your own café and what not. What is it you dream about getting more time to do? What is that activity your mind drifts to multiple times in a day? For example, I daydream about how I can form more courses in my free time to be able to provide more value to my clients, so that one day I would get a lot more time to read and travel as I have always wished.

3. **What is it that you do differently than others-** A lot of times you may see your differences from others as weaknesses and give yourselves the false talk that maybe I am wrong somewhere because I think differently from others? For example, I generally look at the bigger problems and think about how I can solve real life problems of those around me and do not crib about small issues like most people. I see it as a strength because that keeps me going without getting much affected by the clutter around me. Identify your strengths which keep you going irrespective of what happens around you.
4. **Be brutally honest with yourself-** If there is one person who understands your truest desires, it is you. By constantly giving yourself false reasons for why something might not work, you are only hampering

your well-being. You may want to make a lot of money to be a philanthropist and not necessarily want to conform to the expectations of others of buying a huge villa or an imported car, so be it, you have to know inside yourself what it is that you are going for.

Being honest goes a long way in identifying your inner self. You can pretend only in front of others, but to yourself, it is best to be naked so that you know exactly what your strengths and flaws are.

5. **Say yes more to new opportunities-** I will tell you something from my personal experience that never ever immediately judge anything or anyone. Until you try new things in life, you would not know what you love most doing. If you do not expose yourself to enough opportunities, you may end up losing more than you gain.

After I started implementing this strategy, I have become more open to new ideas and look at more options on how I can diversify my income streams. When my best friend approached me with a Business idea, I did not believe in it much at that point of time, but I still listened to the whole idea. I did my research and

concluded that such opportunities rarely knock your door, and that I wanted to give it a try. For me, it is all about at least exploring ideas before reaching a conclusion, because you never know.

6. Identify and turn what other people complain about into an opportunity – I know of a friend who is an awesome developer and is passionate about coding. When almost everyone around me was complaining about how it has become almost impossible to go out during Corona and meet new people and party in lockdown, she created an Android app which helped people do the exact same thing. Via her app, people could socialize by meeting new people online and have a virtual party via use of music and food, and fortunately for her, it has worked wonders.

Believe me when I say that there is always something that someone is complaining about and most of the time, you can identify an opportunity in it and convert it into a solution that many others may also be looking out for. Keep your eyes and ears open to people and situations around you and you would be able to find a way to solve the problems people are undergoing and make money out of it.

All big Businessmen have done it the same way, they identified the problems and started working on the solutions. The only way you can make a lot of money is by solving a lot of real-life problems for a lot of people around you.

Let me tell you that these exact activities which you find most fun doing, which you can continue to do the whole day (if given a chance), these same activities which you know are in favor of your biggest strength can be converted into an idea which can help generate money for you. You just have to consciously take the next step of identifying these strengths and converting those ideas into money making tactics.

You may research online on already available ways or come up with some unique ideas of your own after a few days of brainstorming, it is really that simple. What requires courage and persistence is getting the company/venture you have started off the ground. Remember that it is not for the fainthearted, it is sometimes complicated and not easy, but never impossible.

There is one very special person in my life who has taught me that there is no age to realize your true potential and start working on it. This lady has painted so many canvases with beautiful oil colors and gifted them to relatives on festive occasions in the past. She is excellent at sketching and can also hand-design awesome t-shirts, bedsheets, clothes and what not. Give her some papers and decoration material and she will create an exquisite scrapbook out of it.

She is 52 years old and has recently started her own brand where she has unleashed her childhood dream finally, of having her own work showcased beyond the boundaries of her family. She is my mother, who continues to inspire me each day with her simplicity and talent. She now takes customized orders for paintings, sketches, and decoration material, and enjoys doing the same.

When you have identified your area of interest and have come up with some ideas you can build your side hustle around, you will have to assess how much time you are planning to put in each day along with your regular employment. Time is our most limited resource and you need to be sure before starting out how much and what time during the day you would be putting in.

If you still haven't got your time and effort figured out, I suggest you do that because building your own side business and then converting it into a passive source will require you to learn new topics and master additional skills which can be a big-time taker. Remember that you will have to put in those long hours initially for a short term, but in the long term your goal is to minimize your time investment.

Ask yourself if you are one hundred percent committed to what you are planning to start or have already started? This holds a lot of significance because commitment means staying loyal

to what you said you would do, long after the mood you said it in has left you. Remember that your current work, family responsibilities, and social activities might eat up a lot of your time. You might have to cut down that time significantly or invest time in getting someone else to do the work for you. Assessing your skills, time, effort and most importantly commitment factor will open new doors you would not have thought possible earlier and is the first step to building your own side hustle.

I have helped multiple women to assess their skills, who have then ventured into their side hustles successfully. Time to practice what you learnt. I would want you to

answer these questions to yourself in the most honest way you can:

- What is it that excites you and keeps you going throughout the day?

Your answer:

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- What is that one thing you have always dreamt of doing?

Your answer:

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- If you had all the time to yourself, what is that one skill in you that you would like to sharpen?

Your answer:

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- Do you possess the time or plan to make time to build your own side hustle and slowly convert it into passive income?

Your answer:

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- Have you made an inventory of all the options that come to your mind to choose from when it comes to making more money?

Your answer:

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.....



 **Anjali** - I need to make out time to sit and access each idea within my mind. Next, I need to decide which of them I truly want to pursue and what will be the effort required from my end to kick-start and continue to work upon it, and how will I make out time for it.

 **Ashima** - Every skill is learnable, thus even if I do not have it today, I can still have it in the years to come by learning and mastering it. I need to start looking out for business ideas which appeal to me and then will learn all the skills required to make money in them.

 **Sushmita** - I will make out some time to sit and create an inventory of items I really love doing. Next, I will start doing some research online on how to start creating a side hustle, or will get in touch with a coach who can help me identify my strengths and what fields I will enjoy myself in.

Chapter 14

Hacking Your Mind for Quick Launch



 **Reeta** - Since my college days, I have wanted to start an NGO for street children, and for the same reason I have worked in multiple NGOs to learn how they work. But I **have been delaying it because I fear I still lack the right skills.** I really want to go ahead, but cannot find the strength to start.

 **Charu** - I am a big flowers lover and have always wanted to open a nursery, it's been on my mind for ages now. But **no one in my circle or known person has done it in the past, so I am scared whom to get advice from, on how to go about it.**

 **Saumya** - I have a big wish list of things I would like to have and do in this life. But when it comes to actually working towards them, I procrastinate. **I tend to put things into the next day, not really valuing time.** I doubt this way I will be able to tick those wishes.

A few years back I heard a renowned speaker say, "*All skills are learnable*" and I immediately questioned myself, "*Do I hold the skills to make 1 crore per annum today?*" To this, my mind gave me a very interesting answer, "No, but I can tell you how you can make it, if you are ready to train me well."

I, then, learnt a few fun facts about the mind that it behaves exactly how I train it. By saying "I can't afford it", it relaxes and obeys as a servant. However, if I ask, "How do I make this much money in these many years, it starts looking out for answers."

Let us do one exercise. Think of that one skill you want to see in yourself, by mastering which, you think you would be able to double your current source of income. Now take a piece of paper and write it down. Read it well and ask your mind for 10 ways you can practice mastering that particular skill. I am one-hundred sure your mind will obey and give you fantastic results.

The reason you did not get these answers before is because you did not ask those questions to your mind. You will find it funny, but every skill is learnable provided you strain your mind to find answers.

As one of my favorite authors Robert Kiyosaki likes to quote, ***“It is not much different from a person who goes to the gym to exercise on a regular basis versus someone who sits on the couch watching television. Proper physical exercise increases your chances of health, and proper mental exercise increases your chances for wealth. Laziness decreases both health and wealth.”***

So how are you programming your mind to be successful? What is it that you are feeding your mind with? You need to exactly understand what kind of person you want to become.

And only after that would you be able to consciously program your mind into thinking positive and becoming that kind of person. Anytime you find your mind going in a negative direction, stop. You will have to consciously have the power to take control of your thoughts rather than letting them control you.

As the famous Ted talk speaker Carrie Green explains, ***“Success is no accident. Living an incredible life is no accident. You have to do it on purpose. It starts with what you want to do, why you want to do it and what kind of person you want to become and programming***

your mind to become that kind of person. You just have one life to achieve everything and so you have to act like you will achieve everything until you really do."

Let me tell you a hard fact – the price has to be paid for everything in life – both success and failure. The only difference is that the price for success is to be paid for a lesser time, whereas the price for failure is to be paid for your every breath until you die unsuccessful. Price has to be paid, no matter what you decide! Those who are paying the price for success, have to keep on paying until they make it.

You cannot escape the hard work, sacrifices, tears, strength and effort that will have to be displayed while you are aiming for success. Until you have that much amount in your bank account that you are going for, you do not hold the right to say, "Shall I stop, I am tired".

Instead keep going, realizing that every time you are paying the price, you are nearing success and your dreams. Nothing comes for free, every time you fail to pay the price, your dreams go farther from you! Your mentality must be that of a warrior – fight until you have made it. Be a leader, not a dictator.

Ask yourself – Can I make all the money I need with all the skills I possess today? In most cases, the answer is “No”, because if you already had those skills, you would have already made that money, provided you utilized those skills. In a few cases, you may be holding the skills, but you are unable to take action or you may not have realized your fullest potential. You may use below tools to help you program your mind for success better-

- 1. Gain clarity on what you want-** The first step you need to take is to gain absolute clarity on what it is you want. Clarity is power. The more thought you put into this, the more detail you lay out, the stronger and more powerful your vision will become. This creates a subconscious mind map, giving your brain the tools necessary to turn that vision into reality.
- 2. Rid your mind of fear and self-doubt -** After you decide what you want, the next step of subconscious reprogramming is committing. Rid your mind of fear and self-doubt. How do you do that? By committing to your biggest dream and letting it drive you. Fear is one of the biggest traps that keeps people from taking action. We all have

fears – fear of rejection, fear of failure, success, pain, the unknown. If you do nothing, that fear will remain exactly where it is, blocking your path. You will not move, and you will always live in fear. You might not do any worse, but you also would not do better. And that fear will always be present in the back of your mind, pushing you away from your goals. As Will Rogers pointed out perfectly, ***“Even if you are on the right track, you’ll get run over if you just sit there.”*** So, move!

- 3. Use guided visualizations-** You have to program your mind via guided visualizations and see and have the feeling that it is happening for you until the brain accepts it and stores it into your sub conscience. As the world-famous life coach and public speaker Anthony Robbins once said, ***“Your destiny is determined by the choices you make. Choose now, choose well.”*** The language our mind understands best is that of pictures. Every time you think about someone or something, what comes first to your mind is the image of it. So, when you want your brain to store some pictures in our subconscious mind which are those of our dream life, you have to consciously keep visualizing those images for your brain to begin to take those

for real, as if it has already happened and is real. That is the power of visualization.

Let me tell you the three ways I use to keep my mind programmed for success.

1. **I read at least 5 pages of a book daily.** I find the right set of books to read in the subject matter I want to excel at. You have to start reading more books. I once heard a famous speaker say, *"All the books in the world can solve all the problems in the world, but we don't have to read all the books in the world, because we don't have all the problems in the world."* You must be very careful in which books you read because you become what you study. If you study miscellaneous things, you get miscellaneous results. Be focused and read more books about the subject matter you want to excel at.
2. **I associate myself daily with people who are more successful than me and who have already achieved what I want to achieve.** We are a sum total of 5 people we spend the most time around. Are you surrounded by dream stealers or by leaders who are constantly only taking you ahead in life?

Remember that no one's opinion about you can become reality.

Surround yourself with like-minded people who hold similar goals and are aligned with your thought process. This will ensure that your mind is always working in the direction you want it to work, and there is no one around to misguide you and to put you on a path you don't belong to.

- 3. I put in consistent effort everyday towards the achievement of my short- and long-term financial goals.** *This is because my mentor tells me that small effort put everyday leads to better results than putting a huge effort occasionally.* An average human being spends 40 hours a week at work. As per a study, spending 40 hrs. per week at work ensures that you are earning only enough for a living. Any time put beyond 40 hours is an investment for the future. An average millionaire works 92 hours in a week. He follows the ant philosophy and keeps working knowing he cannot be at rest today because it is not the time yet to go for a break.

Your mind is the key to success, and you have the power to learn how to reprogram your subconscious. If you want to live the life you desire, then it is time to decide, to commit and to resolve. It is not what you *can* do in life that makes a difference, it is what you *will* do. And there is no better time to take back control of your mind and set your sights on something better than *right now*. What if you took active control of your mind and redirect your focus on making your life a masterpiece? What if you reprogram your mind to design a life that gives you fulfillment, joy and passion? What if you decide to be the driver of your own vehicle?

I am telling you that taking your life in your own control is going to be the best feeling in the world. You will own your path. You will pave it, sometimes standing, sometimes falling, but it will be yours and only yours to talk about. No one would have walked it before you, so you are going to be the owner. How does it sound? To me, that is the only way it should ever be. To me, I am the only person of my kind existing in this universe, and I have to make this life count.



 **Reeta** - I already have the experience of working in NGOs. I need to start researching online on the process of starting an NGO, and the steps required. I should also get in touch with the management of the NGOs I have worked with in the past to deeply understand their functioning with every small detail.

 **Charu** - There are multiple tutorials available on YouTube where I can learn on the initial steps required for opening a nursery. I can start by looking through the same, and can next contact some people who are already running it to get a clearer picture.

 **Saumya** - None of my wishes can come true until I start taking action towards them. Procrastinating on my dreams means they are not that important for me. I need to start today, because the time is limited and I have already lost a lot of it.

Chapter 15

Time for Massive Action Now

Let me reiterate what I have been telling you throughout this book to finally get you started. I guarantee that below 8 steps, followed in order, will help you convert your burning desires to make money into financial growth.

1. Understand the psychology behind making money and the techniques required to develop the right money mindset
2. Recondition your mind to get rid of the self-limiting beliefs and fears holding you back
3. Identify your Compelling Reason and write it down in your diary along with your other short and long-term dreams
4. Associate these dreams with the exact amount of money. It is not sufficient to say, "I need a lot of money". Associate the exact amount with each item.
5. Establish a definite date by when you want to achieve each of your above desires.
6. Create a definite plan, decide the means you will use to attain the above amount of money and immediately put that plan into action, without any further delay.
7. Write down the above clear concise plan along with a definite amount of money and date, and

the effort you are ready to put in to get the money that you desire to get that dream fulfilled.

8. Go through that action plan daily first thing in the morning, memorize it well and track it on a daily basis.

I cannot agree more with how Napoleon Hill puts it in his evergreen book, 'Think and Grow rich' – ***“The objective is to want money, and to become so determined to have it that you convince yourself you will have it.”***

Each one of us is aware about the current situation across the globe where the entire world is locked down. If we speak about India, the economic impact of the 2020 coronavirus pandemic has been largely disruptive. India's growth has been downgraded for fiscal year 2021 by The World Bank with the lowest figures the country has seen in three decades since India's economic liberalization in the 1990s.

Within a month, unemployment rose from 6.7% on 15 March to 26% on 19 April 2020. During the lockdown, an estimated 14 crore (140 million) people lost their employment. More than 45% of households across the nation reported an income drop as compared to the previous year. Up to 53% of businesses in the country

were projected to be significantly affected. Supply chains were put under stress with the lockdown restrictions in place. Various businesses such as hotels and airlines, were cutting salaries and laying off employees.

Yet at the same time, a few Businesses have boomed. More and more people have begun to spend time online and this has led to some internet-based firms seeing unprecedented growth in revenues and in their user bases. Many Businesses are optimistic that their newfound growth will continue even once the lockdown is fully lifted.

One such example is the Direct Selling Industry, there are over five million people employed and earning livelihoods from this industry in India. This industry, being so inextricably human networking based, has not only reinvented itself around this new imperative, but has also blazed a trail for others to follow, especially in the innovative use of technology and human

interactions. Some other examples of Businesses which have boomed are - Zoom, Amazon Prime, Netflix, UPI etc.

I do not need to tell you this because you should have figured this out by now - **this is the best time for you to emerge as entrepreneurs**. Entrepreneurs do not really care if the market's up or down. They are creating better products and better processes. So, when somebody tells you, "This recession is definitely not the right time to start", do not wait because they will be saying the same line with another reason not to start after the recession is over.

What do the Microsoft and Disney empires have in common, besides the fact that they are both hugely successful billion-dollar businesses that have become household names? They were both launched during a recession.

The simplest explanation to this would be that in times of economic uncertainty, people get creative. They break out of their comfort zones and take initiative to help make ends meet.

But now that layoffs are rampant and everyone is worried about what the future holds, millions of people are soberly reevaluating their finances and realizing that if they want to have a secure future they can count on, they're going to have to come up with a Plan B.

People today are hungrier than ever to earn extra money, and because of that, they are more receptive and more inclined to open their minds to new avenues.

The No. 1 thing successful people do is to change their mindset. Nearly all of us have been trained since childhood to set very low expectations. Even the people who love us tell us to aim low. They do not want us to take chances. That is not right, because taking chances teaches us that it is perfectly fine to take chances. Since you have been trained to set tiny, incremental goals, you often restrain your brains to be more ambitious.

You will have to reprogram your minds to feel that it is reasonable and normal to set huge, life-changing goals and then to achieve them. After all, if you set big goals, what is the worst thing that can happen? If you achieve them, you go for higher goals. If not, you learn how to do better next time.

Your path should be your biggest priority. Your current job or profession is just a step on your path. You are wasting your precious talents by losing too much time caring for unnecessary things. What difference does it make what people think about you?

Your focus must be on your own path and your own goals. If people around you can help you take a step on your path, great! If not, there are plenty of other people who can. At some point you may decide the only boss you want to work for is yourself.

That step will feel scary for a little while, and then it will not feel scary anymore. You will be your own boss. You are just getting started on a whole new life from today.

If you do not find a way to make money while you sleep, you will work until you die – Warren Buffet

Time for a final activity

Answer the below questions with utmost honesty

1. Now that you are aware that some internal emotions have been holding you back, what are the steps you will take to change those emotions and limiting beliefs around money?
2. Have you already identified your most compelling reasons that will drive hunger in you every day?
3. Have you identified some ways you can better handle family and work commitments alongside?
5. Have you identified some ideas based on your current skill set, and assessed the time and commitment factor?
6. Are you finally ready to program your mind to attract money in avalanches?