

## **Prologue**

- A bellyful experience
- Why people joined start-ups for wrong reasons and how the fad has turned out
- If you were in a Corporate, why it made more sense to stay put

## **Premise for the book**

- OMG! We invented fire!
- What it means to get your finance right?
- Where's the financial savvy?
- Becoming savvy
- How the dirty work is done
- Mistakes we make with money management (various biases we undergo)
  - Rationalizations: Choice supportive bias
  - Bandwagon Effect or Herd Mentality
  - Anchoring Bias
  - The Stay-Put Bias
  - Sunk-cost mistakes
  - Blaming the Society, Administrators or Financial institutions
- The Fix - smooth sailing all financial aspects
- Bringing it together

## **Week 1**

- Similarities between money and health - why we complicate
- How to find simple solutions
- The simple solutions
  1. The totem pole of the big expenses in your life
  2. Compound Interest
  3. Consistency in financial decisions
- Why we fail despite knowing simple solutions
  - Reason #1: Procrastination
  - Reason #2: Impatience
  - Reason #3: Social norms
- Bringing it together

## **Week 2 - Learning to spend**

- How I define Rich
- Finding Your Rich
- What They (my friends) Say
- What you can do - combine spending now and investing for future
- Living a life that's sexy and rich

- Best kept secret - 'Credit Cards'
  - How credit score affects what you pay for a home
  - How Credit Cards can make you Rich
  - How to choose a card
  - Remember the Rewards
  - Action Plan
- Vacations & Travel
  - Why is travel expensive? Mistakes we do
  - Finding Cheap Flights
    - Mistake fares
    - Discounted fares
    - Multi-city fares
    - How I make my Travel Plans
  - Ways to find cheap accommodation
    - Free Stays
    - Volunteer & Get Free Accommodation
    - Hostels
    - Home stays
    - Student Dorm rooms
    - Hotel stays
  - Food & Misc Expenses
  - Packing gear
  - Funding the vacation
- Bringing it together

### **Week 3**

- Adult Business: The Conscious Spending Plan
  - How Gopal can afford 3 bikes on a 30,000 salary
  - How Monisha can afford 15,000 on make-up on a 45,000 salary
- Establishing the cash flow
  1. Inescapable fixed costs
  2. Investments
    - Why is retirement a big deal?
  3. Savings
  4. Guilt free spending
- Constituents of your Conscious Spending Plan
- Tweaking your CSP
  - Cutting down Fixed costs
  - Cutting down guilt-free spend
  - Be smart with saving
    - Tip #1: Always save toward a goal
    - Tip #2: Break it down and automate the RD
- Bringing it together

#### **Week 4**

- Automating the cash-flow
- Setting things up with Automation
- Automated FLOW Table
  - Rearranging the dates
- Before you step onto stardom
- Bringing it together

#### **Week 5**

- Why Invest?
- How Do I Invest?
  1. Buying a small piece of a company i.e. equity
  2. Receive fixed income as a money lender to companies (Bonds)
  3. Buy Real Estate
  4. Gold
- Finalizing how to invest
- Including Equity
- Choosing the fund
  - What is the impact of Commissions
- Automating your investments
- Why your career is the best hedge to your Investing Journey
- Gripe, but no gripe
- Bringing it together

#### **What about time, senore?**

- In search of time
  - Case 1: I want to start something on my own
  - Case 2: I don't want to work again!
- 'Just In Time' vs 'Just In Case' Reading

**Will you do me a Solid?**