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KNOWLEDGE SERIES



TRUST | GROWTH | LEGACY

By NikWorth Investments

Chapter 2

Aligning Money with Life Dreams

Part II

When Money Learns to Listen

Rohit always believed he was “bad with money.”

Not careless—just confused.

Every month, his salary arrived on time, and every month it disappeared just as faithfully. He paid his bills, saved “something,” and even invested occasionally when a colleague insisted or a WhatsApp forward sounded convincing. On paper, he was doing what most people do.

Yet, every night, there was a strange heaviness.

A quiet question he never voiced aloud:

“I’m working so hard... but where exactly am I going?”

One evening, while cleaning an old cupboard, Rohit found a notebook from his college days. Between rough calculations and half-written poems was a line he had written at twenty-one:

“One day, I want a life that feels calm.”

He sat there longer than he expected.

Because at thirty-eight, with a decent income and growing responsibilities, calm felt farther away than ever.

That night, something shifted—not dramatically, not loudly—but honestly.

For the first time, Rohit realised the problem wasn’t money.

The problem was that his money had never been told **what it was meant to do.**

Most people grow up learning *how* to earn money, *where* to spend it, and *how* to save tax on it.

Very few are taught to ask a deeper question:

“What kind of life is this money supposed to build?”

So money floats—saved without purpose, invested without direction, spent without intention. And slowly, frustration replaces hope.

Rohit began differently.

Instead of starting with products—SIPs, funds, returns—he started with life.

He imagined an ordinary day in the future.

Not luxury. Not Instagram perfection.

Just... peace.

Waking up without anxiety.

Having enough time for his parents.

Knowing his daughter’s education was secure.

Working because he *wanted* to, not because he *had* to.

For the first time, money felt less like pressure—and more like a possibility.

The next step was uncomfortable.

He looked honestly at his financial habits.

Not to judge himself, but to understand the truth.

Some expenses were necessary.

Some were comforts he barely remembered enjoying.

And some—he realised—were simply distractions.

Until that moment, saving felt like sacrifice.

But when he connected each saved rupee to something real—his daughter’s future, his own peace—saving stopped feeling like loss. It started feeling like alignment.

That's when Rohit encountered a simple but powerful idea: **SMART money goals.**

Not slogans. Structure.

Specific.

Measurable.

Achievable.

Relevant.

Time-bound.

Instead of saying, *"I should invest more,"*

he wrote:

"I want ₹25 lakh in 12 years for my daughter's education."

Instead of *"I want to retire comfortably,"*

he wrote:

"I want ₹60,000 per month (today's value) from age 58 onwards."

Suddenly, his dreams had numbers.

And numbers—when tied to meaning—become plans.

What surprised Rohit most was how **his daily behaviour changed.**

He didn't stop enjoying life.

He stopped spending blindly.

A weekend outing wasn't "expense" anymore—it was a choice.

An unnecessary purchase wasn't "small"—it was a delay to something bigger.

His money stopped reacting to temptations and started responding to priorities.

He divided his goals by time:

- short-term needs that required safety,

- medium-term dreams that needed balance,
- long-term goals that demanded patience and growth.

Markets went up. Markets went down.

But his purpose stayed steady.

Because when money is attached to life goals, volatility becomes noise—not fear.

One Sunday morning, his wife noticed something unusual.

Rohit was reviewing their finances—not tensely, not silently—but with clarity.

He shared his thoughts. His fears. His hopes.

For the first time, money wasn't a source of stress between them.

It became a shared language.

They agreed on trade-offs.

They adjusted timelines.

They aligned expectations.

Money, once avoided in conversation, became a tool for teamwork.

Years later, Rohit would tell someone younger:

“I didn't become wealthy overnight.

I just stopped letting money wander aimlessly.

I gave it direction—and it gave me peace.”

And that is the quiet truth few investment books tell you.

Wealth is not built by chasing returns.

It is built when **money starts listening to your life.**

When your finances reflect your values.

When your investments serve your dreams.

When every rupee knows *why* it exists.

Because when money aligns with meaning,
discipline becomes natural,
patience becomes easier,
and progress becomes visible.

So before you ask where to invest—

Ask yourself something more important:

“What kind of life do I want my money to build?”

The moment you answer that honestly,
your financial journey truly begins.