

APNA SAPNA MONEY MONEY

KNOWLEDGE SERIES



TRUST | GROWTH | LEGACY

By NikWorth Investments

Chapter 1

The Money Mindset Makeover

Part II

The Silent Story We Tell Money

Ramesh never thought of himself as “bad with money.” He paid his bills on time. He avoided debt where he could. He worked hard, year after year. And yet, every time he checked his bank balance, there was a familiar knot in his chest—tight, anxious, quietly accusing.

Money, for Ramesh, always felt like something that slipped through his fingers.

It wasn’t because he didn’t earn enough. It wasn’t because he lacked discipline. The truth was more subtle—and far more powerful.

It was the story he had been telling himself since childhood.

Growing up, money was never discussed calmly in Ramesh’s home. It arrived with tension. It left with worry. Phrases like *“Don’t ask for this now,”* *“We can’t afford mistakes,”* and *“Better stay safe”* floated through the house like unspoken rules. No one sat him down and said, *“Money is scary.”*

They didn’t have to.

He learned it anyway.

Years later, as an adult, that same belief quietly shaped his decisions. He avoided investing because it felt “risky.” He kept surplus cash idle because losing felt worse than missing growth. Whenever markets rose, he told himself it was luck. Whenever they fell, he felt vindicated for staying away.

And without realising it, Ramesh was proving his own belief right—again and again.

This is how money mindset works.

Not loudly. Not dramatically.

But patiently.

Two people can earn the same income, live in the same city, and face the same opportunities—yet end up in completely different financial realities. The difference is rarely intelligence or effort. It is belief.

Beliefs decide whether you learn or avoid.

Whether you act or delay.

Whether you see money as a threat—or as a tool.

Somewhere else, Meera was living a different story.

She had grown up with limited means too, but with one subtle difference. Her parents often said, “*We must use money wisely.*” Not *fearfully*. Not *emotionally*. Wisely. That single word changed everything.

When Meera didn’t understand investing, she didn’t label herself as “bad with numbers.” She assumed she could learn. She started small—an SIP that felt almost insignificant. She made mistakes, panicked during market falls, questioned herself. But she didn’t stop.

Over time, something shifted. Not just her portfolio—but her confidence.

Money stopped feeling like an enemy.

It became a system.

A process.

A skill.

This is the part no one tells you: **wealth is rarely built in spreadsheets first. It is built in the mind.**

If you believe money is scarce, you will cling to it—and suffocate growth.

If you believe money is evil, you will subconsciously push it away.

If you believe you don’t deserve more, you will settle—no matter how capable you are.

And if you believe wealth is only for “others,” you will always watch from the sidelines.

These beliefs are not facts.

They are inherited stories.

The good news?

Stories can be rewritten.

The moment you pause before saying "*I can't afford it*" and ask "*How could I afford it?*", you reclaim power.

The moment you replace "*I'm bad with money*" with "*I'm learning*", you open a door.

The moment you stop treating money as emotion—and start treating it as information—you change the game.

This does not mean reckless risk-taking.

It means conscious participation.

True wealth is not loud.

It is not flashy.

It is not built overnight.

It is built quietly—by people who learned to live slightly below their means, resist lifestyle inflation, invest consistently, and align money with what truly matters to them.

Freedom.

Security.

Choice.

Your current financial situation is not a judgment of your worth.

It is simply a reflection of the beliefs you've carried so far.

And beliefs, unlike circumstances, are entirely within your control.

So before you read another market forecast...

Before you search for the "best" investment...

Before you ask how much return you can earn...

Ask yourself one honest question:

What do I believe about money—and is that belief taking me where I want to go?

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Because the most powerful investment you will ever make
is not in the market—

It is in rewriting the silent story you tell money.

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