

# Growing Beyond The Syllabus



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A Teen's Perspective on Every Aspect of Life

LOUKIKK M. CHHATBAR

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To,

My parents Purvi and Manish Chhatbar,  
for teaching me how to Hustle and when to Rest.

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# INTRODUCTION

## Why Read This Book?

The first question that will pop up when you pick up this book is WHY listen to a 16-year-old writing about life? What does a teen know about the ups and downs of actual life that he is writing a self-help book for teens? Well, that's a genuine question, and I appreciate your curiosity. Yes, I don't have any credentials or first-hand experiences with the "harsh reality."

So, the biggest reason for writing this book is that I know the pressure of **just being a teen** in these changing times. One doesn't need to have any additional problems or difficulties to feel pressure; being a teen is enough to feel the pressure. [Britannica.com](https://www.britannica.com) defines 'Adolescence' as a transitional phase of growth and development between childhood and adulthood. The keyword here is transitional, which means during a period of change. This change added with emotions and hormonal (chemical) activities in the body is often overwhelming for teens.

I say this because I know what it feels like to face confusion, changes, and anxiety. Being surrounded with questions and brimming with the curiosity about *what to do, how to do, when to do?*

Some questions just for mentioning them can be, 'Should I do what my parents say or follow my friend's advice? Will I look like a nerd if my friends see me studying? How do I make people like me? Why am I feeling unconfident or uncomfortable talking in front of people, how do I overcome it?' and many more. There are thousands of questions relating to attitude, beliefs, goals, dreams, etc.

Not finding the right person to ask these questions or not finding the answer to them, teens never easily open up and talk about it. All this adds to the uncertainties and confusion in the tough changing times.

Some problems teens face can be peer pressure, herd mentality, underestimation, lack of confidence, facing pressure, problems and criticism, a simple example almost every child must have gone through is in exams or while studying. 'I got just 81 marks while Sita and Vijay scored 93 and 96. What will my parents say? Will my friends laugh at me?'

'I see him studying all day; should I be worried that I am not spending equal hours as they are? Honestly speaking, often, I have felt this happening to me. I wonder if I am underprepared or simply wasting my time?'

Someone had aptly said that, 'Teens are the most misunderstood people on earth. They are treated like children but expected to act like adults.'

In our growing (teenage) years, if one doesn't develop a good understanding of life, it significantly dents on the latter years. Getting derailed or losing focus in life are teens' major problems extensively face. Lack of awareness and knowledge is the root of all these problems.

Bookish-Knowledge and education are all available in school, but what about things **beyond the syllabus**? What about personality development, leadership, entrepreneurship, time management, financial literacy, behavioural skills, and mental well-being?

All these topics are crucial and play a vital role in a person's life, so where will a teen understand more about them? The syllabus doesn't cover such subjects, nor do people often discuss them. When an adult talks about this to a teen, it's likely to feel like a lecture or a blabber, and teens aren't often comfortable and open talking about it.

So, we teens go to the internet to search for answers and solutions to our problems. We often end up on unreliable and uncertified sources for these answers. Information and knowledge available from these sources may be misleading and harmful. Rather than getting a solution, we end up getting confused or more in trouble. For, in the end, we don't know what we don't know.

Even when it comes to books, there are thousands of self-help books for adults, but there are very few for teens addressing the questions about personal growth and wellbeing. Even if these books exist, they are rarely written by a teen for teens. The content is

outdated and no longer relatable, or the book is a tough read with complex statements and unheard words (like jargon) for teens to understand.

But *Growing Beyond the Syllabus* is not just another self-help book only for the wise and mature adult audience. This book caters to all audiences, **especially the youth**, intending to reach out, create awareness and solve doubts and confusions. This book includes the unanswered questions and the *necessary to know about* topics presented in a simple manner with daily life examples.

I believe what makes this book special is that it is written from a teen's humble perspective and considers the changing scenarios.

A teen discussing it with a teen becomes a **talk**, a discourse, and it becomes more open to understand and grasp. Therefore, throughout this book, I have tried using a theme of discussion rather than a lecture or a speech. Rather than saying, 'You should do this, you have to do that,' the softer approach here is saying, 'we can do this, we will do that.' These subtle changes may look unimportant at first but drastically impact the whole tone and understanding. The approach is to be a friend rather than an instructor. I'm just speaking even I'm trying to implement some of these aspects in my life fully. You are about to begin the journey on whose road I'm not faraway ahead. The obstacles you face now must be very similar to those I went through. So, I know what it feels like to be there and try!

I'm not perfect; you are not perfect; nobody is, and everyone is changing, developing, and growing. This book doesn't promise unrealisable and unachievable progress but aims to instil small changes in life. Small changes, when compounded, make big things in life. Even if you learn or get to know **one** thing from this book and imbibe it in your life, it will be called progress.

The journey in this book will not be to become like some successful personality but to be even a slightly better version of yourself by the time you end it.

This book is divided into three parts, starting from the fundamentals, which include the basics like Perspectives, Beliefs, and Positivity. These fundamentals are essential lessons that make up the core identity of a person.

The second part covers the qualities and the values of Actions, Dreams, and Attitudes. These chapters play an important role in the personality development of the reader.

The third and the last part is all about the skills. These skills are supplementary and form the self-help part of the book.

Altogether these three elements form the three steps of this book, going from the ground level to the second and then reaching the top. Therefore, I suggest that it is best to read this book chronologically. I sincerely thank you for picking up this book, and I hope you will find the value you are looking for. Happy Reading!

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# PART I FUNDAMENTALS TO KNOW

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# Chapter 1

## PERSPECTIVES & OPINIONS

“Everything we hear is an opinion, not a fact.

Everything we see is a perspective, not the truth.”

-Marcus Aurelius

The word ‘perspective’ is derived from the medieval Latin word *perspectus*, which means clearly perceived or viewed.<sup>1</sup>

Perspective is how we perceive the reality around us and comprehend it; this may be a situation, a thing, or a person. The way we judge an event relies significantly on our perspective towards it. Various factors influence our perspective like our mindset, growth environment, values, situations, etc. In this chapter, we will be focusing on the viewpoint or opinion of a person and how it impacts our thoughts, actions, and decisions.

### U are Unique

Billions of people around the world have different perspectives on topics and issues. There are trillions of thoughts and millions of opinions on a single subject, all because of varying perspectives.

I am a friend of a set of identical twins raised in the same environment by the same people and the same method. Surprisingly, they still often have a different perspective about a subject, person, or situation. Even though they both seem to be the same, their mindset, nature, and mentality are unique. One chooses to pursue commerce, while the other chooses science for his future. One likes desserts, while the other is all about sizzling-spicy food.

At first, when we became friends, it was difficult for me to identify, 'Is he the one with whom I wish to talk, or his brother? But slowly, I started to realise that rather than identifying them with their faces, I should look out for their behaviour. This made it way easier because one was a hot-headed and the other was way calmer. One used to laugh, walk, and talk quite differently than the other. Also, they both were from different sports houses in school, so their T-shirt colours used to help me too!



Fig. 1.1

From this, we understand the way our biometrics are unique to us; similarly, our perspective makes us unique!

When we look at figure 1.1 for Person A, it will be six, but for Person B, it will be 9. When it comes to perspectives and opinions, it's not necessary to have a right or wrong; it's just a matter of viewpoint. The opposite person may or may not understand our viewpoint, but that doesn't mean we are false.

A group of people will look at the same car but with different viewpoints. Because people have different perspectives and understandings, some might like it, and some might not.

For example, Mr. Shyam planned to buy a Hyundai i20, but his wife, Mrs. Devika, insisted on buying Maruti Swift Dzire. She preferred the sleek design of the swift, while Mr. Shyam disagreed with her as that car (for instance) didn't offer a good mileage. He insisted on i20 as he loved the colours i20 offered and the driving and seating space. Upon asking their neighbours, they suggested buying a Mercedes like the one they owned. But Shyam knew it was way out of their budget capacity to afford an expensive car even if they loved it.

Upon asking their relatives, some suggested buying a Tata Nano or a Honda City, while some agreed with Mr. Shyam and others with

Devika. One of their close friends said that buying a car is a waste of money and using public transport is a better option as it saves the environment and causes less traffic.

So, the point here is we cannot expect anyone to have the exact same perspective as we do. Diversities and disparities (huge difference) in perspectives is what makes it so special.

## Dare to Differ

In my school years, when I was around 13, we were asked to choose between subjects like French or Sanskrit, etc., for further studies. It was an important decision as it determined the people I would stay around, talk and study with for the next three years. I bet many of you might have come across such scenarios, too, like choosing a field, stream, or course.

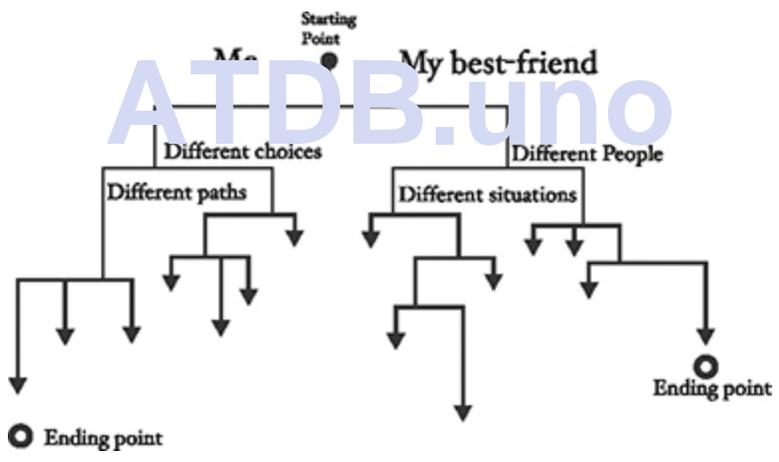


Fig 1.2

Such situations are often like a dilemma, testing the integrity and rigidity of our perspectives. In my case, I wasn't confused with the decision but with its consequences. I was good with English but mediocre with Marathi, and I knew that Sanskrit wouldn't be the right fit for me. Opting for French would and should be my choice, but the challenge arose when this given diagram popped up in my mind.

'Everything would change; my best friend wouldn't be with me anymore!' 'I'm shy; how can I be alone?' 'They all opting for this, so I

too should do that. I don't want to feel left out and lonely.' Or 'We won't remain friends if we go to different classes or colleges! So, I should go with them.'

Yes, you are not alone; these questions come up in almost everyone's mind. But what matters is how we counter those questions?

Everything is *supposed* to change with such decisions; and that's the way of life. You might have heard this a thousand times, but listen to it again and this time, let it sink in! Change is the only constant, and the sooner we realize this, the better it will be.

Taking French was a good choice for my future, and even today, I pursue it in my college. It helped me score good marks, and it was for my betterment. The critical point here is that my choice was my perspective, which influenced my decision. We all are unique, and my friends don't need to have the same perspective and experience about the decision as I do. My friends opted for a different path, and I was on another. Although we are on separate ways, we are close as ever.

Comparing our decision with other people, changing, and getting negatively influenced would not work. We should stand firm on our opinion and not just get going with the flow. To understand the severity and complexity of this problem, let us have a look at The Asch Conformity Experiment

In 1951, Solomon Asch, one of the pioneers of social psychology, conducted an experiment to understand the influence of the crowd on one's decision.<sup>2</sup> He called out eight people in this experiment to carry out a "simple" eye test. From 2 given sets, the participants had to just find out the line which had equal lengths.

Have a look for yourself; quite easy, isn't it? The answer is evident in this experiment, so what do you think is the catch?

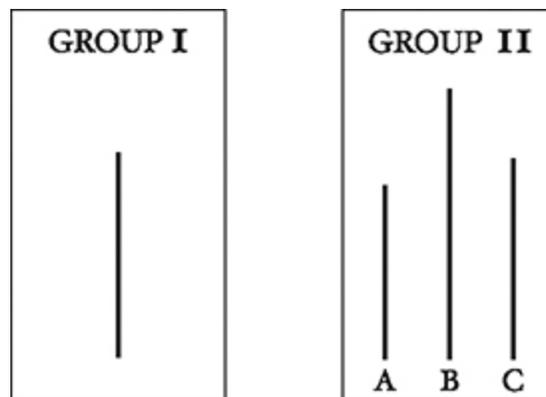


Fig 1.3

Here the funny thing is that 7 of these eight people were actors and aware of the actual experiment. The remaining one did not know about this at all.

The actors were made to give out wrong answers purposefully to check if they could influence the decisions given by the remaining one. At first, Person 8 was confused about why was he the only one being different? Maybe he was wrong? Maybe others were right? Such doubts began racing, even if the answer was obvious and he was right. So after a few trials, Person 8 gave it up and "just went along" with the crowd.

Solomon Asch concluded after the experiment by saying, "Those reasonably intelligent and well-meaning young people are willing to call white black is a matter of concern." His simple remark on human mindset, even now makes wonder about our social life.

So what we can deduce of this is that, all this is part of our basic animal instinct, for no one wants to be alone but remain close in a herd or a pack. This influence on us is called crowd mentality or camel/herd mentality. "If he does it, I should do it too" mindset.

Herd mentality refers to a method followed by camels to get to their destination wherein all the camels follow the leader with complete faith. Here's, it's the responsibility of the leader to guide them, keep the pack together and on route. But there are many disadvantages to this process. If the camels stay together, the leader's unnecessary or wrong steps will make the flock suffer. And if the leader forgets the route back home, they will all be lost. Following the leader or friends or anyone else blindly without any rational reason is called herd mentality.

Family, especially friends, influence our perspective on a massive scale. In our growing years, we are surrounded by people of our age at school, college, classes, etc.; these are diverse people from various walks of life and situations. The clash of personalities combined with typical teenage insecurity is usually the root of all the confusion.

A simple solution for this- and I talk from my small experience - is standing firm on your perspective, no matter what others talk behind your back. Keep your head high; if it looks helpful or profitable to you in the long run, then go for it. But if you think it will cause problems and unnecessary issues, simply avoid that option.

People always used to tell me that I'm good at science and that I should pursue that stream. Although I was good at science, my interest was limited only to curiosity. Getting into depth and studying a thesis about it was not my scope of interest. People used to recommend science as it was what "smart" people opted for, while commerce was for "average" people.

In our society there's an unsaid prejudice, where students opting for science are considered far smarter than those opting for commerce or arts. But despite all this, I opted for commerce because I was well aware of where my interests lie and what would be beneficial for me in the future.

So, we should always remember that there is no point going around asking random people and collecting opinions of people who are not experts in that field or not knowledgeable enough to opine on the subject. We should never forget that our choice matters the most as it is our decision and we have to face it. You are your biggest priority, and you need to provide yourself with the judging hand in the decision. Here, it doesn't mean that you are selfish; you are just rational.

Nobody wants to feel left out, but that doesn't mean we should blindly follow others and come under peer pressure. Don't you think that if our perspective makes us unique, we should stand out from others and do something unique? Let's be bold and dare to differ!

## The Third Raiy

But now, what about the times when we are utterly confused and we genuinely need someone to help us? If there is a lack of clarity and more of doubt within us, then what to do?

This is where the concept of The Third Raiy can be helpful. *Raiy* is a typical Hindi word that means consulting someone or taking someone's opinion or perspective.

The Third *Raiy* concept suggests taking an opinion or consulting someone when in an odd situation or a problem. I have been using this concept for a long time, and I have found it very beneficial whenever I am in a soup.

Problems are part and parcel of our lives; no matter how much we try to run away, they appear up at unexpected times. These problems create difficulties and obstacles while completing our duties. They can be small, easy, or sometimes even may be very complicated. Here the concept of The Third Raiy provides a new touch to the old way of solving the issues and difficulties in life.

Let's say we have to select a way or path for our future, but we are unable to do so. This is where the concept of The Third *Raiy* is beneficial. The 'Third Raiy' is about a third new and fresh perspective on any given topic.

The Third *Raiy* is about approaching someone wise but knowledgeable at the same time. The Third Raiy can benefit by knowing the third person's angles and views. By this, we get to know about the bigger perspective and have a broader view of the topic. This new perspective will help us understand it better and give a fresh approach.

If the data given to us is minimal and restricted in a maths problem, solving the sum will be that difficult. On the other hand, the solution will come up quickly if more data is presented and more methods are shown. So similarly, the broader the perspective and knowledge regarding a particular decision, the easier it becomes to solve, for us.

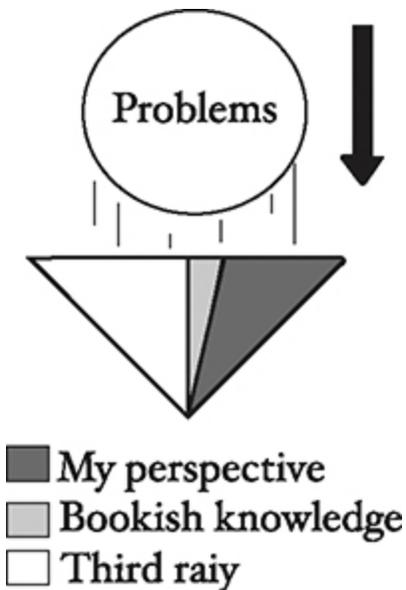


Fig 1.4

The diagram above has two parts: a ball of problems and a cone. The ball of problems will fit in the cone (which means it will be solved) only when the cone is big and sufficient enough to accommodate the ball. Here the dark part of the cone represents our perspective which is limited in nature. It's small in size, and is not big, and the ball of problems will barely or not even fit in a cone that size.

The size of the cone further increases when we add little bookish knowledge to our perspective, but this isn't sufficient for the big bolder problems that come our way. We are able to tackle them well only when we add the large chunk of Third Raiy to the cone. This will make our cone big enough to accommodate any problem.

The concept of Third *Raiy* is nothing new but has been around for several centuries, with different names like 'elder's wisdom' or 'adult's experience,' etc. This concept has been imbibed in our family values for generations. People always used to trust whatever an elder person said and the youth always consulted the wise and old for their opinion and guidance on issues. But as time passed and with the advent of nuclear families and distant relatives, parents failed to look out for their children. Even children get more distant from their parents. They hardly discuss and talk about those minor aspects and decisions.

Teenagers are curious folk. We are confused and we hardly admit it, but we look out for answers everywhere.

If this curiosity isn't satisfied, we become anxious. In this chaos, we teens sometimes resort to the internet or other unreliable sources to answer or help come out of that issue. Sometimes they come under the influence of peer pressure. All this ends up hurting our mindset and well-being. If this problem isn't resolved, it gradually leads to bad habits.

How do I know this? Cause I am a teen right now, and I know what it feels like being one. A simple healthy talk with a parent or a guardian can save a teen from the pressure of just *being a teen*.

So, this is where The Third *Raiy* comes into the picture, intending to open talks and set a level of comfort among parents and children so they feel free to talk about anything without any hesitation. The implementation for The Third *Raiy* goes like this, and I am talking about what I usually do.

I try to establish a comfort zone before speaking to that person. Rather than directly jumping to the topic, I slowly slope up. I ensure that I explain my entire point of view to them. Then I discuss how I feel about it and my emotions regarding the decision. I think this is an essential aspect because the decision we make should be emotionally manageable. The most necessary part is to *vent* it all out without hesitation, not keeping anything back.

Now it's their time to give out their point of view on that matter. Remember that our parents are wiser, understanding, and closer than we think. So, it's essential to trust and believe them and include their wisdom in a decision. If their suggestions or guidance are not applicable or true, we should try to understand their emotion and the effort behind it.

We can also approach a guide, a mentor, or a counsellor, as they are highly skilled in this process. Your guide or mentor can be anyone you feel comfortable talking to. This person can be your elder sibling, teacher, or elder close relatives.

All we need in such situations is guidance and motivation, and these people can give us the push to go the right way.

Although children, especially teens, feel that undergoing professional counselling has to do with learning issues or disabilities. But it is a myth that counselling is only for differently-abled or exceptional children. An average child or an adult can also undergo

professional counselling, and there is nothing to be ashamed about. Counselling helps us grow, learn and push ourselves in a new positive direction.

In one way or another, our parents, guardians, and teachers are our counsellors and well wishers, and they always want what is best for us.

Although there might be cases in which the guardian's good intention might not be good for us, for instance, a worried mother restrains her child from studying abroad at a young age. This is because she is concerned for him and aware of the dangers which lie there; she wants her child to be safe and with her; that's why the motherhood inside her restrains him from going.

So again, as I mentioned before, it becomes important to understand and consider their emotion and intention behind I before making decisions.

Good decisions are those that bring in a sense of calmness to our minds when we rest our heads to sleep.

Good choices are those which bring value to our lives, leaving us hassle and tension free.

Good options are those which make us learn new things at every point of our lives.

But in the end, it's all about our perspective because good and bad are subjective. Whatever suits us the best, whatever sparks us joy and brings progress. No matter what the world is doing, we should stay on our path as we all are Unique!

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# Chapter 1 Summarised

- You are Unique so Dare to Differ.
- We should avoid getting wrongly influenced and distracted by peer pressure.
- If we are correct, we should stand strong on our perspective and not blindly follow others.
- Asking for elder's advice or counselling is nothing to be ashamed of; they are here to help us.
- Correctly using The Third Raiy to broaden our perspective and solve problems in life.

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# Chapter 2

## BELIEVE. BECOME

“The law of life is the law of belief.”

-Joseph Murphy

‘Believe. Become.’ aren’t just two words, but an expression that tries to convey the synopsis of the whole chapter. These mere words have the power and capacity to change the way we **are** and how we **could** be in life. As we will shall discuss in this chapter, it is all one hundred per cent true, magical or mystical as it may sound. So, before we proceed any further, let’s take these words along with us as the primary key point of the chapter. **What You Believe, That You Become.**

But what does this phrase actually mean? There must have been many instances in which you were told to believe in yourself; what does that imply? Is it something metaphorical or spiritual?

The answer is a big No! Self-belief has nothing to do with the divine deity or other extra-terrestrial powers. This chapter focuses solely on the potential buried within us and tries to extravagate it.

Believing in oneself is having faith in our capabilities and qualities. It is to trust our good side, filled with all the strengths and skills. It is about emphasizing on the positive side to create progressive changes in life by believing in oneself.

The lack of belief can lead to its opposite and negatively impact our lives. So, in the end, it all sums up to what we believe in because that’s what matters!

The influence that belief has on our lives has been shared and discussed worldwide. For centuries, philosophers and thinkers have

been questioning and debating the dynamic effect of belief in our lives.

The British philosophical writer James Allen used to say, 'The outer conditions of a person's life will always be found to reflect their inner beliefs.' He sheds light on the fact that all our external factors like success, fame, wealth, strength, etc. are influenced by an internal factor, that is belief.

No matter how hard a situation comes up, it can all be solved with the right action and belief in oneself. If we believe it's alright, it **will be** alright. If we believe otherwise, then it shall be otherwise. This belief gives us strength, hope, and positivity to carry out the task, which has a ripple effect on the result. We shall be discussing the benefits of this positivity in the next chapter.

Humans are the only animals blessed with the ability to have hope, to believe what may not be true, and challenge the odds. While a person has the power and potential to achieve or attract something in their life through the medium of solid beliefs.

Rhonda Byrne had presented a similar idea in her bestselling book, *The Secret*. This book revolves around the power of the Law of Attraction. It was filled with hundreds of testimonials, first-hand experiences, and positive effects of belief and hope. It talks about how countless lives have been changed because of the Law of Attraction.

This law tells us that we attract whatever we think. We bring in negative results if we have a negative mindset; on the other hand, there will be growth and abundance if we wish for it.

Believing in our strengths, thoughts, and ideas are also based on these lines. We can surely reach greater heights if we dearly wish and believe for something to happen and work hard for it. Remember Shah Rukh Khan had a similar dialogue in his movie *Om Shanti Om*.

Yes, he talked about the law of attraction and the power of belief!

To understand this in better ways, let's consider this.

## The Child Sapling Analogy

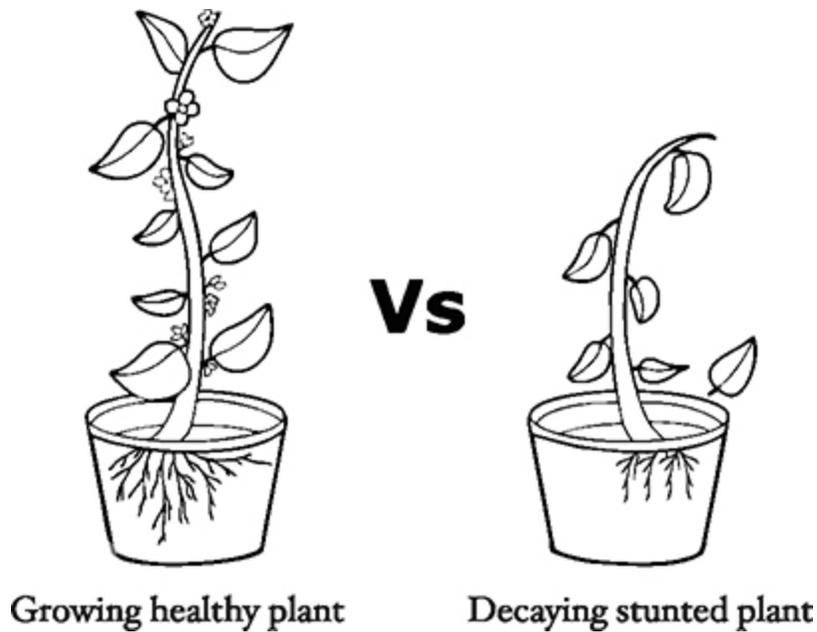


Fig 2.1

A child is like a small sapling; its environment is like an ecosystem. Good habits form its foundation soil; education is like the water given to it. Friends and family are like sunlight and the air around. Too harsh sunlight or a toxic atmosphere and the plant will wither.

While self-belief and confidence are like nutrition and manure, a plant can simply grow with lack of manure and nutrition, but they becomes necessary if it wants to become magnificent and outgrow others. Whether we choose to be a rich tree bearing sweet fruits and blossoms, fragrant flowers, or a stunted average one, the choice is ours. Now is the time to start because it is a long journey, and fruits don't come overnight.

In the following diagram, we understand the duality of belief and how the lack of it negatively affects us.

- 1) Lack of Belief → low confidence → pessimism → distracted mindset → bad performance → negative results.
- 2) Belief → confidence → optimism → greater mindset → better performance → awesome results

If a person doesn't trust himself and respect his strengths, he wouldn't be able to achieve anything significant in life. This is because

they restrict themselves from success by putting unnecessary obstacles in between. We cannot move forward or wish to make progress if we are bound to one place with chains of doubts and a lack of confidence.

So, now which path do you think we should opt for? Putting belief in our capabilities or underestimating our potential?

## Undo Your Underestimation

The world faced a global pandemic in the years 2020 and 2021. The intensity of this pandemic was so severe that it made the world change and adapt to **Online** technology. Almost everything shifted online, including jobs, business, and education. Teachers, professors, and students relocated their classrooms to online meeting platforms.

I believe the scope of this topic is unlimited, but here I shall mainly focus on the impact on our confidence and personality. Although online learning has end number of pros, what we shall talk about the cons.

During the year, the interaction, eye contact, physical presence, and many such subtle elements essential in the process of learning were lost to the mute and video on/off button. Students who were groomed in the healthy and hardworking classroom environment were now enjoying the easy leisure from their homes. With not much to study and the teachers struggling with technology, it was fun and easy for us initially.

The so-called internet connectivity issues and lagging had saved us from *boredom* and scolding. But honestly speaking, as the year passed, I realised that this had drastically affected our seriousness and the will to study. In simple words, I can say that it had made us lazy.

I personally started missing the chalk and board writing, the warmth of the bench, and the company of fellow classmates while studying.

Sitting back at home, there was no such friend to talk with; even the chatting portals sometimes felt insufficient and unable to convey what we actually *meant* to say.

Other daily interactions became limited. For example, the smile or nod one shares when seeing a familiar face on the road, all was lost. Hiding behind the screens and leaving the meeting when in danger had negatively affected our confidence. In real life, there is no such running away from issues.

This lack of interaction made us lose our confidence, increasing our underestimation of our capabilities.

Underestimating oneself is a significant problem teenagers face nowadays. An astonishing figure came above upon conducting a survey among my friends, classmates, and colleagues.<sup>3</sup> The survey was conducted between the ages of 14 to 19, asking the participants whether they underestimated their skills / abilities / qualities / achievements.

Almost 80% of the teens felt underestimation was a problem they faced largely before events, performances, and competitions. Underestimation was largely triggered before examinations, and competing or comparing with others played a large role in fuelling their underestimation.

Some respondents talked about social pressure and the way the arena is built. A few respondents also talked about how underestimation was caused due to their fear of failure and being discouraged by friends and family. But a common tone of doubt, disbelief, and lack of confidence were found in almost all the responses. Personally, many a time, even I would underestimate myself.

But what we fail to realise is that underestimating is like thinking small of our capabilities and qualities. Underestimating reflects our lack of confidence and belief in ourselves. So let us start asking ourselves these questions whenever underestimation hits us, 'If I cannot trust and believe my capabilities, who else will? What is the point of undermining my actions if everyone is imperfect in this world?'

We should remember that underestimation just isolates us from the facts and the world's truth, we can never escape it. To understand the problem behind underestimation, let us understand this simple analogy.

Whenever there are hyenas nearby, ostriches bury their head in the sand, thinking that the hyenas will not be able to see them. The

scared ostriches don't realise that just by burying their heads and not facing their problem, they won't disappear.

Ostriches are one of the fastest birds on the land, and if they wish, they can easily outrun the hyenas, but due to their lack of confidence, it costs them their life.

We shouldn't be like these ostriches trying to bury our potential in the sands of underestimation.

The truth is that we are highly capable human beings having the potential to achieve wonders. But this will happen only when we make belief and confidence a key to achieving great milestones in life.

If a child wants to make his career in cricket, this is his life's goal. He will have to do everything in his power to fulfil this aim. But apart from playing well and practising, he needs to **believe** in his ability truly. Words like 'I play good cricket, and I want to become a cricketer' will fill him with confidence and that belief needed to achieve his goal.

This method of positive affirmation can be beneficial in our daily life whenever we fall short in confidence. These tiny doses of motivation act like magic and have the potential to bring significant changes within us.

Our robust belief is like a strong magnet, which will attract whatever we believe in.

But we shouldn't forget that believing and just sitting doesn't change things. We need to take action to achieve our goals. Actions speak louder than words, so simply talking and believing will just waste our precious time. There must be an equilibrium between our beliefs and actions, the next time, we strive for success, and that time has come! We shall talk more about bridging the gap between these beliefs and actions in the 7th chapter of Innovate. Implement. Inspire.

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## Chapter 2 Summarised

- What you Believe That you Become.
- Believing in ourselves is believing in our capabilities and qualities. By believing, we strengthen ourselves, and it helps boost our confidence.
- The law of attraction preaches the potential of our belief to attract and achieve anything that we wish.
- A child is like a sapling; belief and confidence are like the nutrition and manure provided for its growth. Lack of belief can have an adverse effect resulting in its stunted growth.
- Undoing our underestimation is about it firmly believing in our perspectives, thoughts, words, and actions.
- If we wish to achieve something, we should truly believe it without budging.

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# Chapter 3

## POWER OF POSITIVITY

“Choosing to be positive and having a grateful attitude  
Is going to determine how you are going  
to live your life.”

-Joel Osteen

After discussing the fundamentals of perspectives and beliefs in the previous chapter, we shall dive into the importance and potential of our mindset. Unravelling the basic structure of optimism and pessimism, this chapter will explore and explain various thoughts that come to our minds and their effects on us.

### The Glass of Life

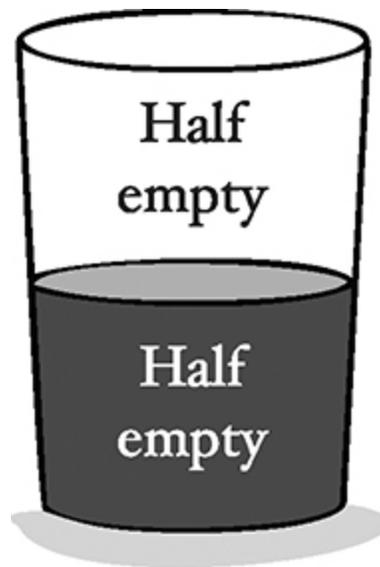


Fig 3.1

When you look at this glass, what is the first thought that pops up in your mind? For you, is the glass half-full or half-empty? This example might seem like a classic cliché, but I look at it as a trope (figurative or metaphorical use of a word or expression)

The answer to the above question isn't just about optimism or pessimism but it indicates our mentality towards life. Anais Nin had rightly said that, 'We don't see things as **they are**, we see them as **we are**.'

The glass is half full, indicating that we understand the value behind the resources, we utilise those resources, and are happy and content with them. On the other hand, the half-empty glass indicates dissatisfaction and greed.

Here, the glass symbolises a hundred different things and scenarios in life. The time we go out shopping and find everything we want except a pair of glasses or any other small item. The time when we score 99 on a 100-mark test. The time when we spoil 86000 seconds of our day by overthinking and frustrating because someone wasted or spoiled 400 seconds.

The choice is ours whether to make a fuss about the 10% lost or rejoice about the 90% achieved. Even though 10% is a small number, when we tend to over think and doubt it, the 90% begins to lose its value.

While scrolling through social media, we see hundreds of smiling faces, happy memories, and beautiful places. Immediately our mind begins to compare our *reality* and *their reality*. "Oh my god! Look, he too is going to Dubai in his vacation, and I'm stuck here home alone." "Wow! Look at her black dress; it's from Armani; how I wish I could afford it." the list doesn't end here; you too know what all stuff our brain thinks, which makes us feel sad.

On comparing, all we see first is the negative, 'I cannot go, I cannot afford, I cannot eat, I cannot...'

But we tend to forget that on social media, sharing is mainly about the good and joyful things in life; many a time, it's fictitious and exaggerated. We teens never realise that no matter how much we enjoy and have in life, we will always look lesser or smaller than others. Never forget that our brain always thinks the grass to be greener on the other side.

When we look at problems, all we see are problems and difficulties. The British author Simon Sinek had once highlighted the perfect example of this situation in one of his videos. "When I tell you to not think about an elephant. The first thought which comes to our mind is of an elephant."

He said that a skier is able to glide and smoothly go through thousands of trees only because he focuses on the path. If the skier (a person who skis) thinks, 'Don't hit a tree.' The first thing he will see is a tree, and he will hit it. So instead, the skier thinks, 'Follow the path. Follow the snow.' By this, the skier shifts his attention from the **obstacles around** to the **path ahead**.

A shift of our outlook from half empty to half full, from the obstacles to the path, isn't just a change of perspective, but it's about a **positive attitude**.

## Atom Analogy

No one is either good or bad, positive or negative; everything is based on our perspective. There is an equal balance of both these sides within everything. When we look at an electronically stable atom, the

number of protons (positively charged particles) is always equal to the number of electrons (negatively charged particles.) This is an analogy explaining the natural equilibrium present within us.

A closer look at this same atom will help us realise that the weight share of protons is far more significant than that of electrons. Again, it is symbolic of focusing and weighing more on our positive side than our negative.

In life many situations have come up when a devil comes to sit on one shoulder while an angel on the other. Even this clich  example talks about the negative and positive sides and the dilemma of choosing between the two. The devil (negative side) is always more enticing, easy, and evil. The angel (positive side) is all about the right path, good values, and sacrifice, which is why it's hard.

We cannot blame someone for being *downright* evil because no one is; there is always some good positive side within all of us. Whether we wish to focus on our positive side or be on the negative one, the choice is ours that decides our character and fate.

So, what if you focus on the positive side? What does being positive mean? Why is it so important?

Positivity is looking at the brighter side of things; being positive is being hopeful, confident, and believing that everything will be alright, even in the most challenging times. Positivity adds value to life; positivity helps us find solutions, and positivity gives us a clear sense of perspective.

There have been cases in medical history where the patient was diagnosed with some deadly incurable disease, and his survival chances were zero. The world-renowned physicist Stephen Hawking was one such example. He had been diagnosed with Amyotrophic lateral sclerosis (ALS) at the young age of 21 and was just given a maximum of two years to live. But standing against all odds, he lived a long successful life and died at the age of 76.<sup>4</sup>

Maybe Stephen Hawking was an exceptional case, maybe it was because of his medical care, or perhaps his positivity and willpower made him survive. Positivity might not directly resemble a patient's

survival chances from disease, but it helps keep solid willpower to fight it mentally.

I would like to share one such unfortunate incident occurred with one of my neighbours battling blood cancer in the last stage.

Upon being asked about her story, she smiled and talked about her family's support and the positivity which helped her cope with the chemotherapy and heavy medicines. It was sheer willpower and god's grace that helped her successfully fight cancer twice. Even today, when I see her, she greets me with a big smile and a radiant gesture of positivity.

Yes, we can argue all these cases to be exceptions and sheer luck. But again, it's about looking at it as half full or half empty, believing the power of positivity or not. The segment ahead makes us understand the practical power of positivity.

## The Emoto Water Experiment

In 1999, Dr Masaru Emoto published his book *Messages from Water*, which revolutionized our thoughts and their physical impact on life.<sup>5</sup>

Dr Emoto conducted experiments where he subjected various water droplets to different thoughts, words, and music. He then froze those water droplets and viewed them under a microscope to understand and compare the results.

In the experiment, he exposed the beakers of water to words like Love and Gratitude, Happiness, Hope, and Honesty, while for some, he used negative words and emotions. In some experiments, he subjected the water beakers from polluted sources to prayer and positivity. In some cases, he played classical music like Mozart and Beethoven while rock heavy metal music in others.

The results of all these experiments were mind-blowing and phenomenal. The water crystals exposed to positive and healthy words transformed into beautiful and mesmerizing forms. Contradictive to it, negative and derogatory remarks had made ugly and uneven water crystals. The water taken from dirty, polluted different sources was

transformed into clean and beautiful crystals only through the medium of strong prayer and positive energy! At first, all this will be hard to believe, so feel free to check it up online.

71% of the earth's surface is water. 60% to 70% of our body is water. If our thoughts, emotions, and words can alter the conditions of water crystals, imagine the enormous impact positive thought, feelings, words, and prayer have on our lives!

Dr Masuro Emoto conducted one more similar experiment with rice. He took three beakers of rice and said thank you to the first; you are an idiot to the second, while he ignored the third. After 30 days of this repetitive procedure, the results were similar to that of the water experiment. The rice in the first beaker fermented out a distant pleasant aroma, and the rice in the second beaker turned black. The rice in the third beaker, which was ignored, began rotting.

Although these experiments' surety and scientific aspect is argued to date, the main message behind them is the profound effect positivity can bring to our lives.

Practising meditation is another science that is backed by modern science, which helps us increase our positivity and well-being.

This claim is supported by a study conducted in 2008 by Barbara L. Fredrickson, a physiologist from the University of North Carolina.<sup>6</sup> In this experiment, 139 employees of a software company, *half of whom were randomly assigned to begin a practice of loving-kindness meditation.*

*Results showed that this meditation practice produced increases over time in daily experiences of positive emotions.* All these experiments were conducted under supervision and with a proper professional approach.

Here, LKM is a practice that focuses on positive emotions like love and kindness. The process consists of receiving and sharing love with our dear ones. *In LKM, people cultivate the intention to experience positive emotions during the meditation itself and in their life more generally.*

The conclusion of this experiment was pretty evident and supportive of meditation. *Participants who invested an hour or so each week practising this form of meditation enhanced a wide range of positive emotions in a wide range of situations, especially when interacting with others.*

From this, we understand the importance of incorporating meditation and positivity into our life. Meditation need not be spiritual or religious, just a simple task of sitting still and focusing on positive values.

After a long tiresome day, I sit down on a chair or cross-legged on the ground in the dark, quiet room alone but with myself retrospecting the day's happenings and focusing on counting the positives and improving and eliminating the negatives. Then slowly shifting my view from today to tomorrow, I try to figure out my goals for tomorrow and how to achieve them. This takes almost half of my meditation time; after this, I focus on my breath and enjoy the quietude around me (calmness).

The results are indeed phenomenal, and it's a recommendation for all my readers to try adapting it in their lives.

## Positive Affirmations

In the earlier chapter, there was a brief mention of positive affirmation. Positive affirmation is trying to radiate positivity not only in our thoughts and emotions but also in our words and actions. Positive affirmations are all about affirming ourselves with positive statements. Positive affirmation has the potential to bring in confidence, hope, and belief and help us lose stress, sadness, and anxiety.

- I am happy, healthy, and worthy.
- I love myself, and I'm content and grateful for all I have.
- I'm free of doubts, regrets, and worries.
- I'm capable of achieving unbelievable feats in this world.
- I'm blissful, bold, brave, and beautiful.
- My potential is endless, and the possibilities are endless.
- I'm a pillar of stone, and everything will be alright!

According to your own need, you can add hundreds of other affirmations to this list. Practising them every day with an aim to imbibe them in our personality.

Let us consider this story of a friend of mine to understand the power of positive affirmations.

In her senior years of college, my friend started a small business of dresses and accessories. Having high hopes and dreams about her business, she began with full enthusiasm, but she realised there was no output coming from it as time passed.

There was no growth she could find, nor was it worth the tremendous hard work she put into it. She started getting suggestions and *advice* to leave all this drama and look for a proper job. Even the "finances" of the company suggested her to do the same.

But how could she leave it? The business she started as a college project became the most important part of her life. She always hoped for a miracle and tried to be as positive as possible. It was all on the verge of shutting down, but her heart didn't want to leave it. She tried everything from positive affirmations to optimistic actions, which soon paid her off. Instead of listening to people's negativity and shutting down, her optimism has helped her run a business with hundreds of clothes orders every month.

Not only teens, but we all seldom realise the value of being positive and holding on for a bit.

Positive affirmations are not just for us but also have an impact on the people we meet. Being happy and radiating positivity and optimism to the people around us not only changes everyone's spirits but also impacts the surrounding energy.

You must have experienced this at times when a positive, enthusiastic person enters the room; the whole vibe changes. The person brings a wave of energy and vigour that cheers up everyone. Even though everyone was gloomy before, the person bubbling with optimism and energy never fails to transform the mood. We all know this person who is capable of staying positive and happy even in the toughest times. This person always looks on the brighter side of things and is never really disappointed.

This person isn't a magician or a wizard; he is just positive in his thoughts, words, and actions. We can be this person by being positive and having confidence in ourselves.

Every time we step on the path of negativity, *the try* should be to shift our perspective and look on to the positive aspect. Speak out positive words, affirm and strengthen ourselves!

We can now understand the power of positivity and its direct influence on other people. This is why the company of friends we are surrounded by becomes important for our character. Surrounding ourselves with optimistic, cheerful, and loving friends results in a bloom in our personality. While on the other hand, a bad influence filled with pessimists and people of low, negative mindset will adversely affect our growth.

Negative people can be compared to parasites, which suck away all our energy and positivity to grow. They drag us down and cut off our wings when we wish to fly. They induce poison within us, which restricts us from being a better self. Cussing, cheating, and other bad habits are some of the signs of negativity and are red flags in any friendship. Hence it becomes important to say **BIG NO** before such companies lead to a dark future.

At a young age, the *right* company of people becomes absolutely essential for the growth and development of a child. Hence, we should try and be in a good company of friends who share positive values and experiences and at the same time are fun too.

This is why from a young age, children are taught to be optimistic, speak good words, see good things, and listen to the good stuff. But little did we used to understand the value and severity behind it. These experiments above are open messages for everyone who wish to transform their lives, not by making giant leaps or profound steps, but by implementing these tiny changes every day.

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## Chapter 3 Summarised

- Thinking that the glass is half full or empty doesn't just determine optimism or pessimism but also our overall outlook towards life. That is whether we find value and satisfaction in things and people around us or not.
- When we focus on the negative, all we see is the negative and vice versa. Hence, focusing on the 90% positive rather than 10% negative can drastically change our lives.
- No one is entirely evil; there is a balance between positive and negative like atoms. The choice is ours, which side we choose to weigh more upon.
- Positive words and thoughts yield positive results, and the same applies to negativity. Hence the cliché 'speak good, listen good and see good' truly exists!
- Positive affirmations have the potential to not only change our lives but also of the people around us.

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**PART II**  
**QUALITIES & VALUES**  
**TO IMPROVE**

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# Chapter 4

## REACT vs RESPOND

“The life is 10% what happens to you  
and 90% how you react to it.”

-Charles R. Swindle

A cursory glance, of the words react and respond are synonymous in nature and can be used interchangeably. However, for the sake of this chapter, I would like to define them separately. We can understand this from a behavioural point of view with the help of the following example. Consider this situation:

You are sitting at the table eating dinner with your family. You ask your mother to pass some soup from the other side of the table. Your dear mom stands up and picks up the bowl. She trips while passing it to you, and the bowl slips from her hand, falling on you.

What would be your counteraction?

Will you be angry and shout at her for spoiling that awesome shirt/dress you are wearing? Will you then storm off to your bedroom without eating one more morsel and listening to a single word?

Or will you wipe off the fallen soup and clean it? Then politely ask your mother if she is okay and not hurt? Then remind her that you are not angry and it's fine to make a mistake.

Case 1 was our **Reaction**; it was harsh and immature. Case 2, on the other hand, was our **Response** to the situation by being gentle and wise.

Reaction is like an instant stimulus that occurs without much thought and reasoning. It is that animal instinct programmed within us

for centuries, driven mainly by emotions, prejudices, and beliefs. Some may be helpful while others may not, but their primary role is to reduce the burden of working/thinking over our conscious mind. This is done by automating specific reactions to a particular set of actions.

For example, remember when you are playing your favourite video game and are on an incredible streak when your sibling comes in the middle trying to distract you. That exact instant stimulus when you yank them away before the game character dies. All that craziness and anger boiling down to the action of pushing him aside is our Reaction.

On the other hand, responding is slow and involves a conscious effort to understand the situation and then act. Responding is the feature of a more developed mind that analyses the conditions before acting. Responding and communicating with love and respect is what makes us human beings.

Some people use specific reactions or responses so frequently that they become a habit and stick to their personality like a character trait.

Often, we come across hundreds of scenarios like the example above, where there are two options. In such cases choosing the right 'Responding' choice becomes essential as they subtly influence our future and relations.

In this chapter, we shall be discussing the three main places where we need to act wisely and choose between reacting and responding.

1. Our Reaction or Response to PRESSURE
2. Our Reaction or Response to CRITICISM.
3. Our Reaction or Response to MISTAKES & FAILURES.

## Reacting vs Responding to Pressure

When we talk about pressure and its importance, the perfect metaphor is diamonds and coal. It's amazing how a dirty, worthless lump

of coal transforms into something worth millions! That's the reward it gets for going through pressure.

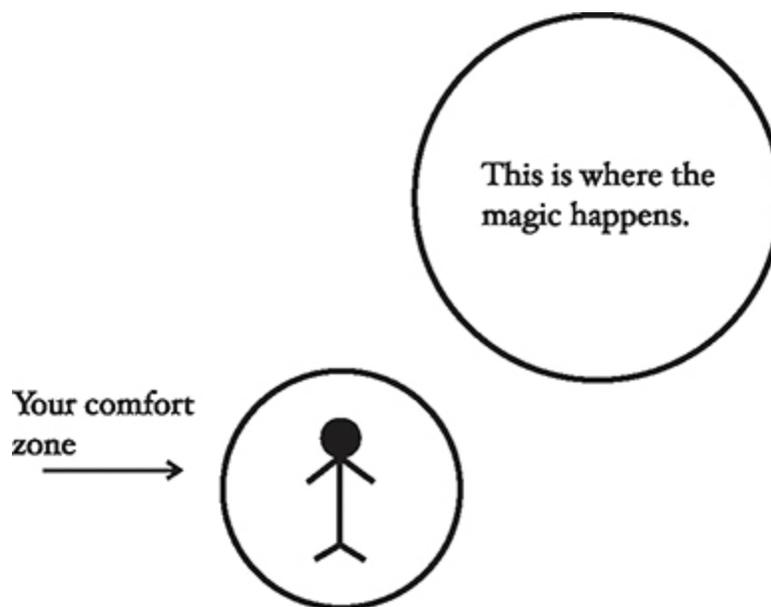


Fig 4.1

The above diagram is a popular internet reference; this diagram helps us to understand that when we break this bubble of our comfort zone, we come across a space full of our fears, lack of confidence, and anxiety. The vacuum of this space tries to suck us back to our safe corner. The idea of comfort and control inside our bubble is tempting at first. But when we learn to channelise that pressure and surpass those temptations, we step into the bubble of progress.

If a diver wants the pearls from the ocean, he must withstand the pain and pressure to reach his goal. Just sitting at the shore dreaming about the beautiful pearls-all because he is scared to get in the frigid unknown waters-will not work. The choice is ours, whether we want to win those pearls by going through the pressure and pain or we wish to just sit at shore dreaming about them.

Pressure is everywhere, and every day we get to make a choice. Pressure can be in exams, interviews, work, or anything else. No matter how much we run or get scared of it, someday, it will pile on and crush us. So, let's learn to face it with our heads held high. If we wish to change and achieve anything significant in life, we must cope with that pressure.

Ernest Hemingway had beautifully said that, "Courage is grace under pressure." The perfect example of these would-be athletes. Even in adverse conditions, they know how to keep their mind in control. Mahendra Singh Dhoni, the ex-captain of the Indian cricket team, was famously called 'captain cool' because of his ability to deal with pressure. The way he refuses to succumb to pressure is what we should learn from him.

Pressure can make or break us; now, the choice is ours whether we wish to react or respond to it!

## Reacting vs Responding to Criticism

Criticising means finding faults in someone's actions or decisions. At times, it can be rude, or it can be constructive, depending on whether we react or respond to it.

When someone criticises us, the first emotion which pops up is anger. 'How did she dare to say that!' 'What is his audacity to criticise me after I have worked so hard!'

I sometimes feel that anger, too, when someone criticises me without any reason. It's natural to feel emotions, and there is nothing wrong with that. But we should learn to control our emotions before they start controlling us. There are times when our emotions might tell us to shoo the critic away or just run away from the scenario, but that would be our reaction, not our response. As discussed earlier, a response has some thought and reason behind it.

Our response to criticism and critics should always be positive, as criticism is actually helpful. Constructive criticism is when we learn to improvise from the mistakes of that action. When someone guides us through our faults and shows us the path to success. But now the question comes up, how is just finding faults beneficial? Let me show you how!

The Indian Space Research Organisation ISRO launched its first Mars satellite, *Mangalyaan*, in 2013. This mission was the first maiden success mission to Mars at a very low-cost price of just 74 million USD. Our brilliant scientists had worked for endless days to ensure its success,

but little do we know about the hardships they had faced to achieve this outstanding feat.

In the NAT GEO documentary *Mangalyaan: India's Mission to Mars*, the then Chairman of ISRO had talked about a critical moment that had come up during *Mangalyaan's* final stages due to the lack of fuel. Consequently, there had come a point when the team of scientists had to criticise the model and find other possible issues that could cause their mission to fail.

The scientists of ISRO, sitting in India millions of kilometres away, found out around 250 scenarios where the mission could go wrong. Their task now was to solve those issues and give them a backup within that limited quantity of fuel. It was a very tough job, but, in the end, they made it, and *Mangalyaan* was a huge success.

That is how criticising can be helpful. By checking and cross-checking, again and again, leaving no margin of error. Looking out for all possible errors in our work and honestly accepting them, then giving those issues a solution and a backup for the worst-case scenarios. This is a fool-proof method to ensure operations function smoothly and with success.

This is why authors give out their books to critics and readers, to understand their mistakes and deliver a better piece to the audience. Alpha and beta testing of games and softwares also occur for the same reason, so that initial users can try it and report errors and glitches.

'Stop, Scrutinise, Speak,' which I call The Triple S method, is a three-step process to deal with criticism.

The first step is to STOP and take a pause before rejecting the critic and the criticism.

The second step is to SCRUTINISE the reliability of the critic and the details of the accusation, even if the person is some random fellow with no credentials or a well-known critic, for we don't know who might have found out mistakes which could help us improve.

The last step is to SPEAK what we believe is true and respect their opinion. Thanking the opposite person for giving their time and energy to express their concern. Most importantly, if we are wrong, happily accepting it and making a change.

Criticism is constructive when taken from the right people. Criticism is an opportunity to learn more and reduce our mistakes. However harsh the path of criticism may look, progressive change is what matters in the end.

## Reacting vs Responding to Mistakes & Failures

When making a mistake or failing, a fool's reaction would be to whine and lose hope. He will go and blame *this* person or complain about that thing. But a fool doesn't realise that making mistakes is part and parcel of our lives.

The world-renowned scientist Stephen Hawking once said, "One of the basic rules of the universe is that nothing is perfect. Perfection simply doesn't exist. Without imperfection, neither you nor I would exist."

We tend to learn more from failing than when we win. Treating mistakes and failures not as obstacles but as experiences by which we can improve ourselves. In the words of Morihei Ueshiba, "Failure is the key to success; each mistake teaches us something."

Did you know that J.K Rowling was turned down 12 times by publishers for *Harry Potter and the Philosopher's Stone*? If she had given up hope and quit, we wouldn't have had got Harry Potter! One of the best horror story writers in the world, Stephen King, was rejected 80 times for his first book *Carrie*. But he, too, didn't stop and accept defeat even after facing continuous failure.

From this we learn that our response to failure and mistakes should be filled with positivity. Instead of being hard and angry with ourselves, we should learn to move on from failures and try again.

On the other hand, if these same mistakes are made by someone else, our response should be full of compassion and forgiveness. One should understand the opposite person's perspective and be considerate. Even if we cannot forgive ourselves, we ought to forgive others for their mistakes.

In his book *A Gift of Love*, Martin Luther King wrote, "We must develop and maintain the capacity to forgive. He who is devoid of the power to forgive is devoid of the power to love."

No matter how hard it is, we need to learn to forgive if we wish to make this society a better place to live.

At first, our reactions might be to cuss, scream and shout but let's not give in. The next time we encounter any mistake made by us or someone else, let's learn to take a step back and breathe.

Our breath is the only thing that is with us from the moment we are born until we die. It is our constant companion, no matter at what phase we are in life. But if we fail to recognise this and lose control of it, the repercussions can be bizarre. Hence it becomes necessary to befriend this companion for the greater good.

Try this yourself the next time you argue with your friend or fight with your parents over a petty issue. Take a small pause to catch deep breaths. In no time, this will bring a sense of calmness and peace which will help us think about it twice. Let's remember not to give in to the urge and to speak out the first thought that pops into our minds. We need to have a transition from reacting to responding because that's when all the good things in life will begin.

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## Chapter 4 Summarised

- Reaction is the first thought which comes into our mind (animal instinct), but response is the delayed but well analysed mature thought (human instinct).
- Throughout the chapter, we aimed to shift our actions from reaction to response to be better and mature human beings.
- Rather than running away from pressure, our response to pressure should be fighting and growing with it.
- Criticism can be constructive and helpful or insulting and useless depending on how we react or respond to it.
- Using The Tip 5 method to Stop, Simplify and Speak when dealing with criticism.
- Mistakes and Failures are obstacles only when we think of them as so, but treating them as stepping stones boosts our morale.
- Quitting or losing hope because of failure and making mistakes is believing that we are perfect (which is impossible)
- Others' mistakes should not only be forgiven but also forgotten, and the key to maintaining this calm is our breath.

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# Chapter 5

## DREAMS & DEDICATION

“A dream is not what you see in sleep.  
Dream is something which doesn't let you sleep.”

-Dr. A.PJ Abdul Kalam

### The One Dream of Life

Let us begin this chapter with a simple question, what do we dream about?

Here I'm not referring to our imagination or the dreams we have while sleeping. But in this context, the dream refers to our aim and goal in life.

So, let me reframe the question and ask you, what do you dream to be or do or have in life?

Immediately a thousand thoughts and answers rush into our minds. A simple question has the power to bring up a million memories and emotions. I want to do *this*, become *that*, achieve this, get *that*, etc.

But now, let's funnel and segregate these thoughts to reach down to The One Dream of our lives.

The thought which comes up about The One Dream of life is becoming a doctor or an engineer or a businessman, a writer, a dancer, a singer, etc. Here we tend to misinterpret our dream as a profession, a career, an occupation, or a duty. We fail to realise that they are just **pathways or mediums** to reach the actual dream of our lives.

But in fact The One Dream for all of our lives is generally being **happy and wealthy**. Why do we study right now? To earn good marks which will give us a good college, which shall offer us a good placement. A good job means we shall be rewarded with a good salary and all the necessities and luxuries.

Our dream might be to become a doctor, engineer, or an accountant, but end of the day, our goal is to earn money and be happy in life. Wealthy doesn't only mean being rich but also being healthy and prosperous. Isn't it true that whatever we dream about, we wish to be happy and wealthy by it at the end of the day? Whatever goal we have, we want success and happiness, and that's a commonality we all share. Our career isn't our dream but an instrument to achieve it.

This chapter focuses on understanding the different essential elements of our dream. We shall be focusing on the importance of dedicating love, time, and energy to pursue our dreams and make them a reality.

## Dedicating Love, Time & Energy

When Martin Luther King gave his famous speech 'I have a dream' there came a tide of revolution and progress throughout the United States of America. His dream to achieve an equal and free world for black citizens was not an overnight miracle. There were countless struggles and obstacles, and **dedication** was the catalyst for this change.

Dreams and dedication go hand in hand. We cannot achieve and fulfil our dreams without completely dedicating ourselves to them. Dedication is like the fuel needed to go on the journey of our dreams. The car won't even budge if there is no fuel in it. The vehicle's lack of fuel will make us stop before reaching our goal.

Before we start the journey to our dream, we should ask ourselves this question, 'Is this seriously my path? Do I dearly love it and wish to achieve this goal? Will I be happy and wealthy after I achieve this?' Questioning ourselves becomes essential, as these dreams require *unconditional* love, time, and energy to achieve them.

While writing this book, I had to research data and statistics on the internet. The diagrams and graphs you see in the last chapters required countless hours of surfing and scrolling. Some information was readily available, while others from the *Tick Talk* chapter required consistent effort and patience. I had to go through tons of websites and articles to find the statistics that you see today.

Through the medium of this example, I mean to say that I was able to do it *only* because I was interested in doing it, and I had a motive and reason. It wasn't just curiosity but my passion and love to write that drove me to dedicate those hours.

After exploring a few tabs and not finding the solution, I would have quit the research if it was just my curiosity. Or if this search were for some other purpose, which I was least interested in, I wouldn't even have started it.

Similarly, a dancer practices a single step for hours and days to reach a level of perfection and grace. An engineer can put in hours and days of effort within a project only because he loves doing it, not because he *just* wants to do it or for the *sake* of it. If someone else did not love the art enough, they wouldn't have been able to survive the long, tedious hours required to achieve it.

The driving force for achieving our dreams is love and dedication; that means what lengths are we willing to go to achieve it!

You must have realised that when we are doing something that we love and are dedicated to, time flies by quickly, and we never even realise it.

A doctor performing surgery is in complete tune with her mental, emotional, physical levels and is in love with what she does. A singer vocalising is in total dedication and love with the process. When he is singing, he is joyful, happy, and literally feels like 'living the dream.'

On the other hand, every minute feels like an hour when we are subjected to something we dislike. When we don't enjoy and love the process, our patience and tolerance decrease along with the time we can dedicate.

Hence it was rightly said that, 'To love what you do and do what you love.' Dedicating love and doing what we love makes our work

simple and easy. We start finding value in the dedication and energy we put in. It gives us the power to rise and shine above the world and the strength to stand the test of time. Dedicating love brings joy to the process; even if we fail, we keep trying, so there is no guilt or feeling of underachievement.

In the movie *3 idiots*, Farhan Qureshi had his heart in photography, but he had to pursue engineering due to family's and society's pressure. But in the end, everyone needs a friend like Rancho to tell us to listen to our hearts and do what we love. That movie is indeed a gem, with quotes like "Kamyaab hone ke liye nahin kaabil hone ke liye padho!" Translated as, don't just study to become successful, study to become capable and worthy.

So, before we choose the path to our dream, let's ask ourselves these questions and introspect: Are we being influenced by someone else, or is this our independent decision? Will we be able to put in all our time and the love required to achieve it? Will my dream be able to stand the **test of time**?

But if we are in a position where we cannot change our path at all, let's try and love it as much as possible. The journey to our dreams is a long and tough one. There aren't many chances or choices of escape, so it's better to get habituated and make it part of our routine. There isn't any point behind crying or making a fuss because that will not change a thing. Instead, learning to love it for the way it is.

Dedicating love always comes before dedicating time and energy, as once there is that love and passion to go-get things, time and energy will flow freely. Then the more time and energy we dedicate to our dream, the better the journey will get!

## The Destination

Douglas Everett once said, 'There are some people who live in a dream world, and some face reality; and then there are those who turn one into other.' After recognising what we love and understanding the test of time, let us now focus on the importance of Dedicating Energy to our dreams to make them a reality.

Before we go deeper into this, let's first understand the difference between a milestone and a dream.

We can call any thing our dream *only* when there is a burning sense of desire and a spark to go beyond and achieve the extraordinary. Many milestones, when combined, make up a dream; milestones are like small baby steps on the road to our dreams. We are always more excited about the final destination than what comes before it, and this electric spirit that runs within us to run for our dreams makes it special.

Dedication of Energy is all about channelising this free spirit in the right direction to achieve our dreams.

So, on this road to our dreams, the fuel is our dedication, and the car is our skills and resources, but what about the pit stops we make to refuel, replenish and refresh ourselves?

That's where motivation comes into action. Motivation is that pit stop that refuels our car and helps us makes it better by replacing the old tyres, polishing the frame, changing rusty parts, etc. All this metaphorically implies improving our values, polishing our skills, and learning from our mistakes. When we face an accident or some obstacle, the tow car of motivation comes to pick up, repair, and help us continue our journey. Motivation boosts our confidence and energy, so pitstops are always necessary for life.

The understanding and knowledge we get from others motivates us to push ourselves. We feel inspired by knowing about other people's lives, struggles, and successes.

Motivation helps us learn from our mistakes and aids in improving ourselves. When we watch an inspirational video, life-changing anecdotes, or speeches of encouragement, our body releases dopamine, the hormone responsible for the feeling of motivation. Another form of Motivation is by incentives. It's the desire for rewards in exchange for the energy dedicated to achieving our dreams.

We never need the motivation to do an easy job or a task, so motivation is all about using this desire, emotion, and energy to extend our limits.

Dedicating the energy is all about going that extra mile even when we know we are tired and all things look tough.

If I tell you to do a set of ten push-ups, then one more, one more, one more. There will come a moment around the fifth or the tenth set when you *will think* you cannot do more, and it's time to quit. But now, if someone points a gun at your head, asking you to do one more, you will try to do it no matter what.

Our brain makes us *think* that we won't be able to do it, and it's enough now, but the fact is that if we push ourselves, we *could* do it; we just didn't want to. This is because our mind is lazy, and loves procrastinating, delegating, and refusing all the jobs.

Dopamine which gives us motivation helps us take control of this lazy mind and push ourselves in the right direction. So, let's learn to dedicate the right amount of energy to take charge of our monkey mind and focus it on the path to our dreams. This can be done by using incentives and rewards in the right way to grow our boundaries and develops our fortes. (Strengths)

But we should never forget that incentives are like two-way swords; if we learn to use them correctly, they can be a powerful tool; otherwise, they can lead us to our downfall. For example, a mule runs behind the incentive of a carrot in the hope of reaching it and eating it. This mule never realises that this carrot is actually tied to his back while he foolishly struggles to reach for it. The greed for that incentive makes him do the *donkey work*.

The desire to go on the wrong way is more enticing than the correct one, as the latter is always more difficult and lengthier. The desire to stop, relax and only enjoy after achieving a milestone is more enticing than struggling and continuing the journey toward our dreams. It will be enough if we think it's enough; we **can** strive for more if we **wish** to go for more. It's our mind playing all these silly games.

In this world, we all seem to be running different races for different achievements, although we fail to realise that our destination is the same *in the end* that is to be happy. Truthfully speaking, it isn't even a race, as it doesn't matter whether we come first or last; what matters is we are happy with it!

But this begs the question that if life isn't a race, what is it?

# The Journey

I believe, and I know many will agree with me, that life is a journey. Throughout the chapter, we talked about our dream as the destination; so now we shall consider it as a journey in this segment—a journey with a fixed starting and an ending point. The moment we realise to love it, the moment we start dedicating our time to it, the moment we spend our energy on it, this journey begins.

But what makes this journey special is our lack of knowledge about that endpoint, when we will achieve it, and when we will fulfil our dream. It could be tomorrow; it could be the next week or decades from now or **never**; *we do not know!* This unawareness is what makes it thrilling.

But uncertainties can be challenging, arduous, and impossible to cope with for some as it's a fact of life that everyone doesn't get everything they dream for.

So, rather than looking at our dream as the destination, let us look at it as our journey and try to live that dream every day. When we look at our dream as a journey rather than a destination, we learn to stay happy and wealthy. In French, the word *jour* means a day, and the word journey comes from an old French word meaning a day's job, work, or travel.

Remember that the One Dream is all about being happy and wealthy with the situation in the end. So rather than focusing on *this* and *that* of life, let us view our life from a larger perspective and focus on the one dream. Finding ways to be happy and wealthy even now while searching for a path that takes us to our dream. When we try to live that dream every day, we imbibe the skills of adaptation, adjustment, and content.

This means that even if we weren't successful in achieving our dream by reaching that destination, it doesn't imply that all was useless and in waste. We lived and enjoyed the One Dream little by little while reaching out for it!

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## Chapter 5 Summarised

- Dreams require Dedication of unconditional love, unlimited time, and unimaginable energy. Our mind decides the limit, but it's our duty to push these limits and make our dreams a reality.
- The One Dream of Life is to be happy and wealthy. Wealthy not just in terms of money but also in our body, mind, and soul.
- We should be dedicated to achieving our dream, but we should also live our dream (be happy and wealthy) while achieving it.
- Careers, professions, and roles are just pathways and mediums to achieve our dreams. We just reach a milestone when we achieve them, but the journey continues.

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# Chapter 6

## ALL ABOUT ATTITUDE

“Your Attitude, not your Aptitude, will determine your Altitude.”

-Zig Ziglar

Attitude is Everything. Our attitude decides who **we are** and who **we can be**. The French writer Antoine de Saint-Exupery once said, ‘The meaning of things lies not in the things themselves, But in our attitude towards them.’ Attitude is broadly divided into two categories:

**Our attitude towards scenarios** focuses on our thoughts and actions.

**Our attitude towards people** focuses on our behaviour and personality.

In the third chapter, Power of Positivity, we talked about our attitude towards scenarios and things through positivity. How tilting our perspective and attitude towards the optimistic side can bring great changes in life. How positive thinking and affirmations bring change to our attitude. So, in this chapter, we shall discuss and focus more on our attitude towards people.

Attitude is the attribute to a person’s successful personality and is considered one of the judging qualities of a leader. Attitude is the keystone of a personality. It is how we conduct ourselves, the way we treat people or greet people. The way we react to situations or the way we develop our mindset.

Attitude is the value that sets the leader apart from the crowd. It is this attitude that attracts people toward the leader.

To have a healthy attitude and create a better personality, we need to imbibe various qualities like tolerance, open-mindedness, compassion, and selflessness. In this chapter, we shall go through how to try and build a healthy attitude towards people. We shall also discuss various ways our attitude affects our personality and work.

## Our Attitude & Behaviour

The way we think about ourselves shapes our attitude and, by that, our behaviour towards people.

If someone, in this case, Laksh, thinks that he is superior and high above others, then his attitude towards his friends and colleagues will drastically change.

If Laksh always treats people as inferiors and brags about his life, would you befriend him? Leave befriending aside; people would think a thousand times before even speaking to him. So, his attitude that 'I'm someone special' and boastfulness will only lead to his downfall. Miguel Ruiz had rightly said, 'The same way that you are the main character of your story, you are only a secondary character in everybody else's story.'

Now let us look at any influential figure or an eminent personality out there; the way they treat people and their attitude towards them is always charismatic. Mrs Oprah Winfrey, Shri. Ratan Tata, Shri. Amitabh Bachan, Mr Barack Obama, or Late President of India APJ Abdul Kalam don't treat people as inferiors or different. Let me share one such incident that showed a great man's true simplicity and humbleness, like Dr Kalam.<sup>7</sup> *Dr kalam's co-worker had promised his kids that he would take them to the science museum after returning from work and obtained the prior permission of Mr Kalam to leave early. The colleague was so engrossed in his work that it was well into the evening when he realised that he had made a promise to his kids. On rushing back home, he came to know from his wife that Mr Kalam had come earlier and taken his kids to the museum.*

People of Dr Kalam's stature are very rare; their thoughts are pure, benevolent, and humble, reflecting their attitude and behaviour, making us feel safe, accepted, and necessary. They are loved and remembered not only because of their work and contribution but also because of their attitude and behaviour.

Another story that I would love to add from my personal narrative is that of having the opportunity to meet Shri Amitabh Bachchanji.

When the prospect of meeting him came forward, I couldn't believe it and my excitement knew no bounds. But soon after it, the nervousness kicked in and scary thoughts of fumbling, messing or getting blank, such thoughts started to enter my mind. So, to avoid all this I thoroughly worked up on it and tried to be prepared for anything that may come.

Cut to the moment, when I first saw him walking towards me. That split second felt like everything was about to shatter and my excitement, anxiety, tension knew no bounds, it was like a bundle of emotions and a volcano of thoughts.

But as he came closer and greeted me with his iconic voice (which actually sounds the same in real life!) all my second-thoughts and wild emotions, calmed down. This was because Mr. Bachchan for the legend he is, brought with himself the aura of kindness and humbleness, which was reflected in his words, gestures and his attitude. In the brief conversation that we had about my work on this upcoming book, he was intently listening, and giving the speaker the proper attention and importance.

For not even a second I felt like an inferior small kid who was talking to such a big personality. Whilst the conversation he made me feel like home, with small praises and sweet remarks in between like 'bahut badhiya, that's great' 'wow' 'keep up the good work.' He knew what kind of questions to ask, and where to give comments, what words to use and what not to say.

His subtle way of engaging his audience and calming them down had worked its wonders on me. I didn't fumble, panic or mess up anything, in fact the time passed away so quickly I didn't realise it.

While saying good-byes towards the end of the conversation, he extended his hand first for a handshake. A moment that I shall never forget in life. What great power a person can have to make the opposite person feel good about themselves. Such kind of attitude is what I try to imbibe in my life, and learn from my personal experience and lesson from the legend himself.

So now let me ask you, who doesn't want to be loved and respected? Who doesn't wish to become successful and be great? Everyone does! But now the question comes up that we are mere small humans, how can we achieve their greatness?

But that doesn't matter at all. We don't need to be rich or famous to be loved and respected, and that's what makes it special. Because, in the end, it all boils down to our attitude and behaviour towards others.

The following are some key points we notice in the attitude and behaviour of any successful person. These points can be incorporated into our lives not to become someone else but to bridge the gap between the current and **better version** of ourselves. Taking baby steps will ensure slow but steady growth. They are like the cliché pearls of wisdom that you all might have come across at some point. Your parent or an old relative might have advised you, or you might have heard it in a cringe dialogue line.

Truthfully speaking, they are clichés only because they are relevant even today. I used to find it hard to digest; how can they be helpful? I ignored it as a cliché at first, but after coming across such values, again and again, I tried to understand and then by implementing them in my life.

To quote one such silly but an honest example that helped me change my attitude towards people is that I'm a talkative guy, and all my friends know this; they even know that I joke about stuff a lot, all because I love humour. But sometimes, I overstep it, and I don't realise it soon. Although I don't intend it, it ends up hurting people. Through the course of this book, I tried to change it and improve this as much as possible. Now I always try to be cordial and formal and learn to stay within my humour limits.

This helped me understand that it is equally important to value other people's emotions and sentiments, no what they may be. Filtering my attitude helped me become a better man; I started to realise its potential little by little.

I believe that you will see the change for yourself if you try it. These are just five basic points that I try to inculcate (add) in my attitude; you can add more if you wish to.

1. Valuing other perspectives and opinions.

2. Being honest, humble, and kind.
3. Talking wise less but Listening quality more.
4. Staying optimistic and cheerful.
5. Sharing and caring for other people's needs.

## Our Attitude & Personality

The world is a judgy and competitive place. No matter how much we sugarcoat it, our mind knows this truth deep down. It is human nature to be judgemental, and there is nothing wrong with that. But judging someone negatively and discriminating against them is just pure toxicity. We shouldn't care or pay attention to those things. That's what people do and will continue to do no matter what changes, so it's better to stay away from it.

People judge everything, what food we eat, the movie we watch, the hair gel, lipstick, glasses we put on, the style we talk, walk, dance, sing, **everything!**

Our personality and the first impression come top in this list and are the only thing we should care about. First impressions become crucial as they are an attribute of our attitude and personality.

But why are first impressions important? To understand how critical they are, let's look at what research suggests.

*"First impressions are so powerful that they can override what we are told about people."* - an article from [sciencedaily.com](https://www.sciencedaily.com)<sup>8</sup>

*"First impressions are long-lasting. Any information about a person, from her physical properties to her nonverbal and verbal behaviours, and even the environment she inhabits, influences our impressions and judgments about her. First impressions have been shown to last for months."* - an article from [psychologicalscience.org](https://www.psychologicalscience.org)<sup>9</sup>

This makes us realize how valuable that first impression is. Because people may or may not remember the other times they meet

you, they will remember that first impression.

Consider Laksh entering his classroom for the first time to meet his new teacher and classmates. Imagine Laksh walking with a hunched back, in shabby clothes, fidgeting with his hair, a dull face looking around, seeming confused. What would be your judgement on Laksh if that is the first time you meet him? Wouldn't it create a kind of negative impression, even though he might be a good person?

This would seem small and irrelevant in the case of a classroom, but consider walking in the interview room for a dream college/job or a business meeting. These first impressions can cause substantial differences as they affect the decisions and relationships with our bosses, teachers, colleagues, or anybody.

Our attitude influences our personality. So, it's not how we look or what we wear that matters the most, but how we carry ourselves. Carrying oneself is that solid positive attitude with confidence and energy which makes the difference.

Again, it's good to take inspiration from your idol, the person you look up to. Try to study their under and how they walk, talk, dress, and conduct themselves. Some universal points that we should consider for getting in the right attitude for a first impression are:

1. Dressing as per the occasion.
2. Carrying oneself with confidence and courteousness.
3. Understanding the mood of the crowd and room.
4. Portraying positive body language.
5. Most importantly, having a big genuine smile before entering.

A smile can make a huge difference in whatever we do in our day-to-day life. Yes, it's even scientifically proven that smiling releases endorphin (Endorphins are chemicals produced by the body to relieve stress and pain) and creates a ripple effect of smiles and happiness.

According to [sclhealth.org](https://www.sclhealth.org), *when we smile, our brain releases tiny molecules called neuropeptides to help fight off stress.*<sup>10</sup> Then, other

*neurotransmitters like dopamine, serotonin, and endorphins come into play too. The endorphins act as a mild pain reliever, whereas the serotonin is an antidepressant. One study even suggests that smiling can help us recover faster from stress and reduce our heart rate.*

A single smile does change the whole aspect of a conversation or anything, for a matter of fact. That one smile has a contagious effect on various people, and it is seriously a life changer, with the potential to bring positivity and joy.

Courteousness or, in simpler words being kind, well-mannered, and polite have the same positive effect on people. Everyone prefers to be in company and talk to polite and gentle people. Trust me, every small attempt to make people feel good around us is completely worth the effort.

Clothes don't matter much when compared to how we adorn them. A person wearing a decent t-shirt and pants would be way better than a perfect suit worn wrongly and in a shabby manner. A woman with little or no makeup would look more professional and poised than someone having excessive fake layers and add-ons. Confidence and that attitude to go get it and achieve something is what matter the most.

But, positive body language, what's that? Let's bring Laksh into the picture again, and this time he has to present a project in front of a big crowd. There are hundreds of people watching him and awaiting his final speech.

Apart from his content, the aspects that will matter are how he speaks, his tone, voice modulation, and gestures. On the stage at that moment, he has people's attention. He has the power to reach out to people, talk about an issue, raise awareness and even initiate change. All this is possible with the right personality, which comes with the right attitude and conduct.

You might have heard some excellent speeches by important leaders, dignitaries, freedom fighters, or motivational speakers. It's their attitude that impresses us and adds an extra spark of enthusiasm and energy. A spirit of loyalty and patriotism only comes with that right attitude.

Don't you agree that attitude is what makes a leader a leader? They might not even be leaders if they didn't have that healthy attitude

or spark that makes them different from others. Imagine a leader with no strong will, lacking determination, and is scared to speak in public with a weak and quitting body language. This is hard to imagine because it's almost impossible.

We all know that change is a continuous process, and there is no ultimate destination. We keep on changing; we keep on developing; we **have** to keep trying and not quitting.

Accountability partners can be the best way to stay right on the track with our attitude. Accountability partners are like our mini mentors, helping us achieve a particular goal. In this case, it is developing a healthy attitude; our accountability partner will be with us in the journey as we are accountable to them.

This partner can be my close friend who knows me well and with whom I spend lots of time. The next time, for instance, I'm rude to someone or impolite in my words, my accountability partner will make me realise it and help me correct it.

Many a time, we teenagers never realise where is the line and how we should talk. Some times anger in a minute, and even violence within us surges high and then we tend to overstep the line which might have severe repercussions. Our accountability partner will help us identify and understand this line. They will make sure we are on the lines of our goal while they themselves are trying to achieve this similar goal.

This is not some sacred hidden knowledge; deep down, we all are aware of the right attitude and conduct. We all have an idea of how it affects our thoughts, actions, behaviour, and personality. All this information is out there up for grabs, but very few pick up the opportunity to make progress. Instead of just side-eying or ignoring them due to our laziness, let's make up our minds to change our attitude to change our life.

The goal is not to be someone else but to be a better version of ourselves, all of which can be achieved with the right attitude.

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## Chapter 6 Summarised

- Our Attitude determines who **we are** and who we can be.
- We are the main character of only our story, not everyone else's, so we won't be treated specially!
- Our humble attitude should be reflected in our thoughts, words, and actions
- To have a healthy attitude is, to be honest, compassionate, and respect other people's opinions.
- Our attitude governs our personality, body language, gestures, postures, everything. By changing our attitude, we can change everything.
- The first impression is really the last impression because it drastically affects our future affairs, so nailing it becomes essential.
- Nothing goes unnoticed; the world is a judgy place, so we should be wise in the way we portray ourselves.

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# PART III SKILLS TO IMBIBE

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# Chapter 7

## INNOVATE. IMPLEMENT. INSPIRE.

“Creativity is thinking up new things.

Innovation is doing new things.”

-Theodore Levitt

In [chapter 2](#) *Believe* *Become* we talked about the power of belief, while in this chapter we shall talk about the power of action!

The race for success has become real and hardcore in this modern age. We children are taught to compete for degrees, placements, possessions, and skills from a young age. One of the biggest rat races that exist among students is in the form of competitive exams. To quote a few examples there is JEE, the entrance exam to get into IIT, one of the most prestigious science colleges in India., <sup>11</sup>

In 2021 around 4.8 lakh students appeared for the JEE mains examinations, out of which around 16000 only were given seats in the 22 IITs in India. Considering these statistics, the odds of cracking and getting into an IIT are approximately 3.33%

While one of the most highly persuaded course in commerce is of a Chartered Accountant (CA).<sup>12</sup> Three levels and 12 hours + of studying a day for four years straight. Still, the odds of becoming a CA are just in favour of 7 people out of 1000, that is 0.7%. \* Data considered along with minor estimations

To achieve these degrees, students have to undergo countless hours of hard work, dedication, and practice. Fear of failure and the stress of competition bring anxiety and several other mental issues among aspirants. The trouble of getting into the vicious cycle of attempts, one after the other, without any signs of success can be traumatising.

All this comes after interviewing and talking with my friends, cousins, classmates, and colleagues who are pursuing it. However, my intention here is not to scare off future aspirants from pursuing it. These courses are hard to crack because only the highly deserving get its prestigious value.

Secondly, all these statistics are not meant to frighten or demotivate my readers. My dear CA & JEE aspirants, I wish you all the best in your future endeavours. My only point here is to talk about the infestation of the rat race in our educational system.

In this rat race, some come up as achievers, while others are losers. The sad thing is that the ratio of achievers to losers is always low, and the vital point to notice here is the usage of the word **achiever** instead of a *winner*. I believe Lily Tomlin's idiom best, 'The trouble with the rate race is that even if you win, you're still a rat.'

It's a race where countless hours of foolish hard work and tons of energy are wasted on achieving things we don't even dearly love. In the true sense, no one can be a **winner** after staking their lives and mental health at risk. The only thing people achieve is materialistic possessions and fake fame.

We all have some idea about this, and no child, teen, or adult wants to get categorized as a loser, nor does anyone want to face the emotional trauma and physical hardship for worthless and shallow things. But in the end, we all end up in the same loop of the rat race. However hard we try not to; society always sucks us in, and it's already too late by the time we **realise** this.

# Happiness is just around



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Competition should always be healthy; people should try to learn from each other and get new experiences. This is where Smart Race comes into the picture, something very opposite to the rat race.

## So, what exactly is Smart Race?

Unlike the Rat Race, the Smart Race is something few people dare to tread upon. You can compare the smart race with the Road less travelled from Robert Frost's poem *Road not taken*.

Like the road less travelled, the smart race is the path many people don't choose as they fear risks and uncertainties. People would find the other road a safer option as it has been tested and predictable with time. Churning and labouring for hours and hours makes no difference on this road. The risks and rewards are the same for everyone, and it offers no scope for growth.

But the road unexplored has grass that wants wear; the road is full of opportunities, rewards, growth, and risks for all those who dare to walk. Maybe it's a shorter route, maybe a long one, but it definitely has the destination of our dreams. Dr Seuss had once said, 'You have to be **Odd** to be **Number One**.'

The smart race is in line with the idea of a start-up. An idea of creating something new and unique. The idea of focusing our efforts and channelling our potential in a way that makes us stand apart from the crowd. An idea to get out of the rat race and do something special to prove our worth.

Other equivalent areas may be side hustles, self-employment from hobbies, home projects, work projects, etc. The main important point behind this is anything that takes us out of the tyranny and slavery of the system while making us independent.

Start-up may sound like a fancy word, but it just means businesses, services, or projects in their growing stage.

In this chapter, we shall be discussing the critical stages of a start-up or a project. The essential elements, and steps that come on while going on a venture.

This is with the motto to create awareness and spread knowledge for teenagers. Some Indians are at the forefront in the current era, walking on the road less travelled, inspiring and helping others. A particular part of the youth of our country has taken up the initiative to bring change and break the endless loop of the rat race. This chapter is with a humble attempt to aid these efforts and boost growth. The masses are rising and have started becoming aware of the scope and potential ahead.

Even if you aren't related to a start-up or do not wish to start one, I still recommend you to go through it. Knowledge never goes wasted, and at some point, what you learn today might be tremendously helpful then. I believe that a revolution will come ahead soon, and even if we aren't a part of it, it's better to be aware of what lies ahead.

## The First stage is Innovation

Innovation is the journey from *Zero to One*, a book by Peter Theil, and it is the first stage for any entrepreneur with a start-up. Innovation is giving some unique and different touch to an idea or concept. Innovation is to start up what USPs (Unique Selling Points) are for products. Steve Jobs highlighted the importance of innovation, saying, 'Innovation distinguishes between a leader and a follower.'

Innovation of ideas is essential when many businesses are competing to survive. When the market is enormous and there is a massive rivalry, how we stand different from the others becomes critical. In the first chapter, we talked about unique perspectives; innovation is just that same unique perspective but with a new flare of entrepreneurship added to it.

We use products from food, IT, consumer services, and sectors daily. Our lives are dependent on mobiles, cars, computers, clothing, food, drinks, etc. But people are tired of monotony; we get tired of that same old, same old. Everyone wants to try something new, something unique like eating a new burger, wearing a new style of shirt, buying a mobile new technology, the list can go on.

A visionary entrepreneur identifies a problem and brings innovation to create change. An innovative person always looks for ways to create some change in their idea to make it more attractive and less monotonous.

The restaurant business is a real-life practical example of innovation. There is a need for continuous creativity and uniqueness in this field. The tough competition and the need to thrive in the restaurant give rise to innovative new dishes, creative presentation, unique serving styles, etc.

Talk about McDonald's, Domino's, or any other big food franchise out there; they need to innovate to survive and thrive in the market. They bring out new items and cuisines to attract more customers and increase loyalty. Attractive schemes, themes, and specialities will not only help them expand their reach but also aid them in establishing a monopoly and brand name.

The restaurant example perfectly applies to any new project or business. Continuous innovation with consistent efforts channelizes into good results.

Change is the only constant, and innovation catalyses this change. When an entrepreneur dares to do something innovative, and that idea becomes successful, the whole industry slowly begins changing. When the dust is settled, we all are back at square one.

Again, some entrepreneur comes up with an idea, and the cycle goes on and on. Steve Jobs did the same by bringing in the touchscreen technology on an iPhone. The reason for Apple's success is how innovative and extraordinary they are.

Remember the movie Toy Story?<sup>13</sup> It was the first completely 3-D computer-animated movie. Pixar brought in 3-D animation, which was a groundbreaking innovation. But nowadays, 3-D animation has become dull, and almost every other film has it. Virtual reality presentation and algorithm editing were new sometimes back but now have become ordinary and boring.

There are countless other examples of innovation, and the current era is going through a transition period of groundbreaking technology changes. Cryptocurrency, NFTs, blockchain technology, web3, and metaverse are ideas with the potential to break bubbles like the internet boom of 2000. These next generation innovations are creative and have the power to change peoples' lives drastically. They will bring in new skills, jobs, activities, and opportunities for people worldwide.

I tried to do the same thing with this book. There already exist thousands of self-help books for adults. Even if there are any self-books for teenagers, they are written by some foreign author for a foreign crowd. Almost no one has tapped into the field of pure self-help writing for Indian teens, and this is my USP.

Our ideas and innovations may not be as groundbreaking as these, even this book isn't, but the critical point is to give it a try. An attempt to come out of the rat race and be who we truly wish to be. So, let's ask the question, what uniqueness and creativity will attract attention and make me stand apart from others? Does my idea have the potential to affect people's lives?

If the answer to these questions is a *yes*, it's good to go to the next stage. If the answer is a *no*, it's better to try and analyse places

where we can bring in innovation. It's the right time to Brainstorm and bring out that inner creativity!

Innovation is not just limited to start-ups; it applies to the various aspects of life, including our projects, assignments, and anything else. Innovation makes us stand out, so using innovation is a key to our actions.

'Young entrepreneurs,' 'start-ups,' 'venture projects,' etc., have become the buzz words of recent times. Every other teen wishes to launch their project, and it is a drastic change we see today. Tech-loving teenagers with access to gigabytes and terabytes of knowledge are *creating change* by showing the world our potential. It's the right time to adapt and grow, for the whole world is changing, transforming, and mainly **innovating**.

## The Second stage is Implementing

After innovating and finding ideas comes the second stage of implementation. This is the most crucial stage because entrepreneurs fail due to poor implementation despite having unique, ground breaking ideas.

To know more about the implementation stage and understand the actual process, I interviewed one of my close friends, Aryan Sharma. This interview was about his journey as an entrepreneur, working at three different companies at **just sixteen!**

Aryan is the co-founder of Poddocs, Anteam, and a stealth Web3 company. He was also the founding engineer at Spry Health and Layer3. These companies are successful start-up attempts by Aryan and his colleagues, venturing into software development, blockchain designing, health-tech, and blockchain.

One of the key takeaways from this interview was realising that 'the struggle is real.'

Sharing one of his stories, Aryan talked about how he had to **sacrifice** a lot of (fun!) time working on ideas that mostly never worked out. Giving up on going out with friends, barely using social media and

games, and losing sleep were all part of the process. I remember an instance when we were out camping, and Aryan had to sacrifice the main trek so that he could attend the client meeting in his room. That's the dedication and renouncement required to implement an idea.

The three companies you see over here were not overnight progress but a continuous attempt for four years. When I asked him about the entire process, his response was a brilliant baseball analogy, 'In hindsight, I've realised a lot of what I've done is about getting more swings on the bat rather than aiming for the **one perfect** swing. Growing the number of swings (attempts) at doing new things over a sufficient span of time eventually results in something good.'

This helps us understand the amount of effort and consistency behind raising a start-up and being in the smart race. The other aspect he shared about implementing was optimizing for people at the start of our career. 'If we're unsure about what we want to do, then the best option is to find the smartest people we know and work with them. The first few people we work with will unlock doors for the next few decades of your life.'

Implementation is all about optimizing and channelising the resources around us to create opportunities to grow. Learning from the people around us, better than us, younger than us, older than us, doesn't matter. What matters is how much knowledge and experience we collect during implementation.

Aryan and I are the same age, we both are teens, and the most significant benefit we all have as teens is our enthusiasm and energy. During the interview, he stressed on the point of working on things where our enthusiasm and naivety are an advantage rather than a constraint. 'If we are trying to revolutionize logistics at 16 without any previous experience, we can't move the needle much. Compare that to when we are doing something in eSports/crypto/social media where we have an unfair advantage over folks older than us. Play smart and implement wisely.'

All these simple and small things initially look unimportant, but the importance and details and perfection increase as time passes. Many elements, when combined, help us correctly implement our ideas and make them a successful start-up.

Factors like time, energy, workforce, and in most cases, money influences the decisions an entrepreneur makes. Due to lack of experience and poor economic conditions, many great ideas aren't implemented.

Therefore, it becomes vital to find solutions and prepare the necessary arrangements beforehand. With the advent of technology and increased awareness about entrepreneurship development, entrepreneurs can use various tools and resources to channel their energy in the right direction.

The Government of India has initiated various schemes and programmes to boost young entrepreneurs and start-ups that have the potential to lead India in this new age. Along with this, the government also provides subsidies and sponsorships for value projects. Companies like [kickstarter.com](https://kickstarter.com)<sup>I4</sup> and [beondeck.com](https://beondeck.com)<sup>I4</sup> are in the field of helping and mentoring entrepreneurs, providing funding, and network building.

After research and understanding, I have come across some essential points to consider when starting a business or a project. Almost every other book you read every video you watch highlights the value behind similar point :

1. Pre-planning every decision and step. Thoroughly analysing and checking its repercussions.
2. Deciding a road map with milestones to understand the future of the company.
3. Maintaining a record for every element and paying attention to the minute details and errors.
4. Building a trustworthy team with skilled labour and adequate resources. Being thrifty and wise in using them.
5. Every rupee spent should be accounted for responsibly. Treating our money like we owe it to someone else.
6. Taking guidance and tips from an expert in that field by whom we feel inspired.

Success will surely come once we learn to leave no stone unturned and put in our true passion. Even if it doesn't turn out to be good, we shouldn't be disheartened but instead keep striking the ball. Aryan did the same thing; every enthusiastic entrepreneur does the same thing.

There will come a day when the sun of our success will shine brightly upon us. Success doesn't come that easily; we need to work hard for it. Failure is just a speed breaker, which will make us slow down; completely stopping because of a speed breaker is very wrong.

India is a country filled with entrepreneurs and business people. According to the annual report released by the Ministry of Micro, Small, and Medium Enterprises in 2020/21, there are 6 crores 30 lakhs MSMEs in India.<sup>15</sup> Approximately equal to the population size of France. Imagine out of a population of around 130 crores, one in every 20 people (including children and elders) is a businessperson.

Just a cursory look around our vicinity and we will find so many hawkers, vendors, shop owners, and small service providers; all these people are entrepreneurs. They struggle every day to survive and earn. That's the quality every entrepreneur should imbibe, hustle, and never stop. There are countless stories of people who have suffered heavy failures and losses in their lives or businesses, but they just kept going on.

Let me tell you about the great scientist and entrepreneur Thomas Alva Edison, who is *known* for the invention of the light bulb. On his journey to modify the light bulb and make it publicly available, he tried two thousand different materials for its filament. He had a thousand unsuccessful attempts in his experiment, but he didn't stop or lose hope. His dedicative spirit and immense hard work paid off, and the light bulb was available.

When a reporter asked, "How did it feel to fail 1,000 times?" Edison replied, "I didn't fail 1,000 times. The light bulb was an invention with 1,000 steps."<sup>16</sup>

This is the attitude and mindset an entrepreneur should maintain. Not because Edison did it, not because some person is doing it, or *not even because* I say so; entrepreneurs answer that **kindling fire** of creating a difference in the society.

Are you an entrepreneur? Are you willing to ignite the fire and take the leap? Are you ready to **hustle now and rest later?**

## The Final stage is to Inspire

‘Inspiring’ is how someone motivates us through their work, speech, action, etc. A stage that one can reach only by extraordinary efforts and talent. It’s a person with excellent skills who achieves the privilege of inspiring others after fighting against all odds in life.

People are inspired when they find someone relatable, hardworking, bold, skilful, attractive, powerful, and wise. This includes leaders, celebrities, sports personalities, motivational speakers, and freedom fighters who go through struggles to help society. It is their behaviour, attitude, and aura which make them different and inspiring.

Inspiring is the stage where an entrepreneur gets to reap the benefits of the hustle. The recognition and fame for all the hard work and energy dedicated to achieving our goal. It is in this stage that the journey of milestones begins.

The inspiring stage is when the aspirant becomes the role model. Elon musk used to inspire Aryan, but now Aryan Sharma and numerous other entrepreneurs are a source of inspiration for us. The sacrifices they make, the milestones they achieve, and their work tend to inspire us.

Whatever achievements and mentions Aryan have received, he is still grounded about it and hustling for more. All because he knows that inspiring isn’t the last stage, there is much more to develop as nothing is perfect. This hustle is not with greed for fame or money but hustling behind our passion.

When people are inspired and motivated by what we do, our strive for excellence and not letting those people down becomes more necessary. Even if we are the most successful person on earth, our duty isn’t complete. We have to practice what we preach and learn never to give up, just improve ourselves. This continuous search and strive provide meaning to what we call **life**.

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## Chapter 7 Summarised

- Try to leave the Rat Race and join the Smart Race because that's where the real value lies.
- Dare to venture on the road less taken once we are sure about our qualities and skills.
- Innovation is the key to a successful venture, trying to be as different and unique to stand out and create a mark.
- Implementation is all about getting a greater number of hits on the bat by putting in our best.
- **Working** rather than **waiting** for the results.
- Failure is not about stopping but about adding fuel to the kindling fire within us.
- Inspiring others is just the beginning of a new hustle of being a better self.

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# Chapter 8

## MONEY MATTERS

“Money moves from those who don’t manage it to those who do.”

-Dave Ramsey

Education is power, education is wealth, and education is prosperity, but education is also **very expensive**.

The average fee for enrolling in engineering courses is Rs 63,280 per year.<sup>17</sup> At the same time, the sum is higher for getting enrolled in medical courses with Rs 1,30,000 per year. Apart from these fees, a large portion is also put into accommodation, private coaching, transport, books, stationery, etc. Sadly, India’s average per capita income is about Rs 10,500 per month. Looking at these figures from [financialexpress.com](https://www.financialexpress.com), we get to understand the severity of the problem.

The MBA fee for IIMs ranges from Rs 12 Lakhs to Rs 23 Lakhs, and the MBA Fee for Top PGDM (Post Graduate Diploma in Management) B-schools ranges from Rs 15 Lakhs to Rs 23 Lakhs.<sup>18</sup>

With a minimal number of seats available in government colleges and universities, aspirants have to go to private institutes where the fees are booming by tens of lakhs!

Therefore, students from economically weaker and middle-class sections find it difficult even to enter such universities and have to quit their aspirations. Sometimes people opt for loans and grants but suffer huge debts and financial issues.

This is because there is a lack of financial knowledge and awareness provided to students at a young age. Teenagers are never taught to handle money and plan their incomes and expenses. The

current syllabus taught to high school students has almost little to zero practical knowledge about money and investing. Even if it exists, it is just theory and isn't accessible.

Almost every other teen is confused and unaware of the critical financial concepts and managing money. Some years back, I was confused too, and I searched for answers. This curiosity made me realise that this is a severe problem that almost everyone faces. The National Centre for Financial Education in 2019 conducted a survey and said that only 27% of Indians are financially literate. Amongst the BRICS countries, financial literacy in India is the lowest.<sup>19</sup>

A lack of financial awareness among the country's youth can cause individual and economic development instability.

Hence, this chapter talks about financial literacy's basic but essential topics like spending, saving, and investing. Making teens more mature and aware of money-related topics, so we can avoid making errors and be financially stable as adults. Financial literacy is like wings to those who wish to become independent and stable in life. The sooner we realise the value and importance of managing money, the sooner we achieve financial freedom.

## Tracking Money

Before learning how to manage money, we need to know where our money comes and goes from, which means properly tracking and maintaining a record of our cash. I don't mean making a journal, ledger, or cashbook for 'day-to-day' transactions.

Tracking money is just writing down whatever item or servicewespend our money on. A meal with friends, a visit to the theatre, a new dress or even a piece of stationery that you bought. Don't be lazy, even if it's a small amount; try and record it. A leaky tap will slowly waste gallons of water, and we will never realise when those tiny expenses pile up to be huge mistakes. Benjamin Franklin once said that, 'Beware of little expenses. A small leak will sink a great ship.'

The point behind it is that when we track our transactions, we realise how quickly money flows from our wallet. When there is an

'Amount spent' category in front of us, we automatically become wiser the next time we spend our money, which I say from my personal experience.

I come from an average Indian family and seldom (rarely) have I had restrictions on the usage of money. But I personally had this mentality not to overspend what we haven't earned. If my mom gave me Rs. 1000 to spend, I would give her Rs. 500 back; what I mean here is that saving is on my mind constantly.

The pocket money and the little money I earn from the stock market are used for my personal expenses. At the same time, the earnings from my last book are used in investing and for my future.

When I started tracking, I realised that no matter how much money I had in my pocket, it would all be gone by the end of the week if I were not careful enough to stop it.

So, by learning to track those mini expenses now, we mould ourselves to be sharper and better at managing significant transactions in the future. By understanding its value now, we get one step closer to financial maturity.

## Every No Matters

When I talk about being wise and financially mature, I mean saying 'no' to those unrequired extra expenses. Being thrifty is not bad or selfish; it's just being smart with money and seeing things with their financial 'tag' on them. Maturity is realising that money doesn't come from an unlimited source or 'grow on a tree.' It is about understanding the hard work our parents, or we put behind earning that single rupee.

A hard 'no' to that enticing extra dish our tongue tricks us into ordering even after our stomach is full. Saying 'no' to that cab when the destination is just a few blocks away. Saying 'no' to that accessory or item without which we can manage. And a hundred other times when we fall victim to our laziness and desire. My personal experience is that I try to avoid it even if I can afford it. This is because our desires are limitless, and the want is endless. Humans are never satisfied, and the more we get, the more we want.

So, saying ‘no’ will not just positively impact our wealth but also our physical and mental health. We learn to limit our endless satisfaction and control our desires, taking charge of our minds. If small leaks can cause massive destruction, small changes have the potential to cause exponential progress!

## The 50 - 30 - 20 Budget Rule

The 50 - 30 - 20 budget rule was popularised by Elizabeth Warren in her book *All Your Worth: The Ultimate Lifetime Money Plan*. This rule is all about allocating and managing our money. It is a simple method by which we can categorise our earnings or our pocket money.

If you don’t have pocket money, no issues; you can set a limit amount for yourself, let’s say Rs. 3000 for a month or any amount based on your capacity. This is like a mini-budget, and now we have to manage throughout the month within this amount. By implementing this simple method in our daily life, we can create stability and manage our financial affairs. This method can be applied to anyone, a student, intern, or employee. Let me repeat myself, it does not matter if you aren’t earning right now; the point is to start saving!



Fig 8.1

# Value Investing

After learning about saving and managing our incomes and expenses, we shall now talk about channelising our money into assets. The point of this segment is not how we can make money but rather create value investments. Investments, when started early, help us grow and build our wealth using a tool named **compound interest**.

**Compound interest:** Compound interest is when interest is received on interest.

So, this means if the principal (starting amount) is Rs. 100 and the interest rate is 10%, then the amount received will be Rs. 110 at the end of the year. Now in the second year, we shall get interest on this Rs. 110 at 10%, which will become Rs. 121. In the third year, it will be 10% on this 121 and so forth.

In CI, the interest received increases every year. Generally, banks and other financial institutes and instruments offer interest at a compound rate.

One of the greatest scientists of all time, Albert Einstein, understood the significance of this exponential growth when he said, "Compound interest is the eighth wonder of the world. He who understands it earns it ... he who doesn't ... pays it."

Most of us know about compound interest, but we fail to understand its true potential. So, this begs the question, why is compounding so important? It is just interest received on interest; what is great in that? What is so special in this formula that Einstein called it the world's eighth wonder.

So, to understand and realise the hidden potential of compound interest, let's look at this example.

## The Bonus Dilemma

An employee is offered to choose between two types of bonuses **on his salary of 1 lakh rupees**.

1. The employee receives one thousand rupees every day for the next 20 days.
2. The employee receives **only ten paise** for the first day, which doubles for the next 19 days.

A cursory look at this will suggest that the first option is better. Twenty thousand rupees bonus for working 20 days, what a brilliant amount! On the other hand, ten paise have almost zero value, and it would be someone stupid to prefer this option. Well, if you think so, you are wrong and are ignoring the true magic of compound interest.

This is because the human mind fails to understand exponential growth but quickly calculates linear growth. When I say 10% of compound interest for ten years, our mind makes us think it's 100% growth. But in fact, 10% CI for ten years is actually 260% of growth.

The graph below shows the actual growth of both cases.

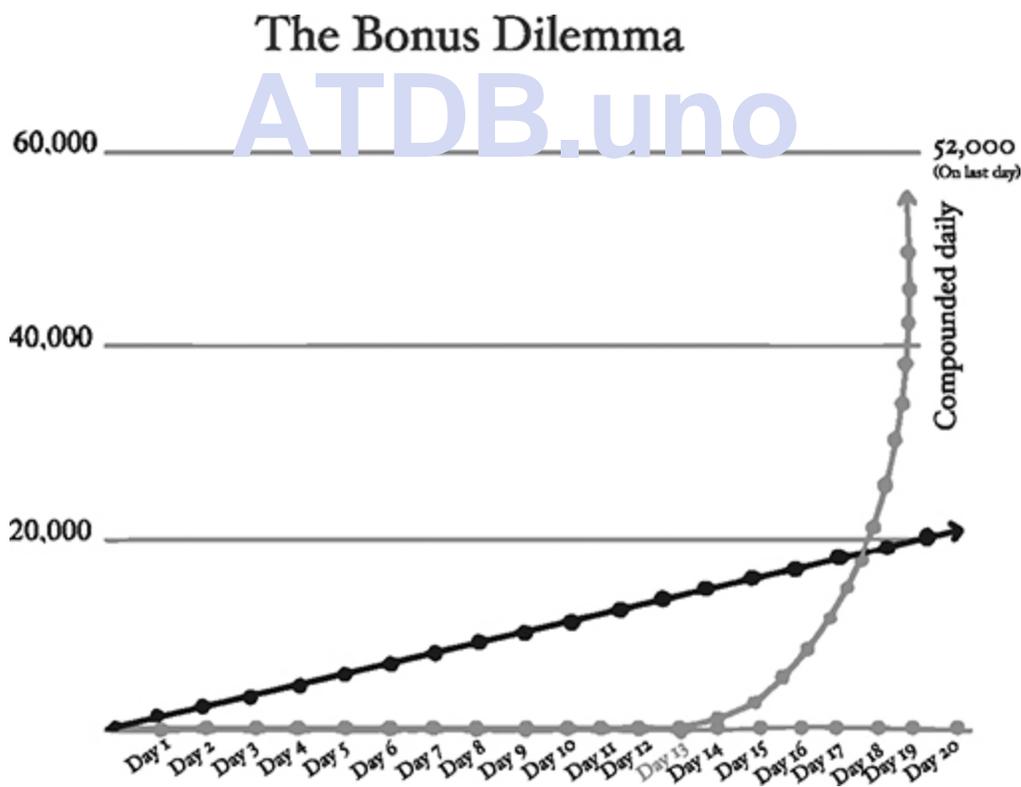


Fig 8.2

In this, we observe that till Day 14, there has been almost no growth, and the bonus value of Case 2 is far below Case 1.

But after Day 15, compounding starts showing its magic, and the graph line shoots through the roof. The minimal initial amount of ten paisa turns to a total of 1 lakh rupees, five times the value received in Case 1! Numerous other versions of the above story have outlined this same phenomenon in the past. One such familiar tale highlights the power of compounding through the medium of a chessboard.

## The wheat and chessboard problem

Imagine a chessboard; now, start placing a grain of wheat on one of its corners. Then keep on doubling the grains of wheat as moving from one box to another, from A<sub>1</sub>, B<sub>1</sub>, A<sub>2</sub>, C<sub>1</sub>, B<sub>2</sub>, A<sub>3</sub>, and so on...

8									
7									
6									
5									
4	512								
3	32	256							
2	4	16	128						
1	1	2	8	64					
	A	B	C	D	E	F	G	H	

Fig 8.3

By the time we reach half the chessboard that is on the E<sub>4</sub> 32nd box, the number of grains in it will be,

$$232^{-1} = 4,294,967,295$$

Going further up, by the time we reach the last box, the number of grains required will be<sup>20</sup>

$$264^{-1} = 18,446,744,073,709,551,615$$

I don't know how to read this number, and I bet many of you are flummoxed even counting it. The number is 18 quintillion, or we can also call it 18 billion billions!

These wheat grains weigh over 1.4 trillion metric tons, which is 2000 times more than the annual worldwide wheat production.

Isn't it mind-boggling? This is the magic of compounding. But now enough, with these huge numbers and impractical examples, let's discuss the importance of compound interest and the value of starting early in our daily lives.

## Practicality

We now realise that compound interest is like a hidden superpower; it is buried within us until and unless we put it to use today. The great American author and inventor Benjamin Franklin once said, "Money makes money. And the money that money makes, makes money." This is utilising the power and magic of compounding to make our money make money.

Value investing can be started after turning 18 or before that under the guidance of a parent. This can be done using instruments that are on a long-term basis and are less risky.

Again, the risk appetite of different people is different. Some prefer volatility, while some prefer stability based on their capacity to handle it. Starting the journey by taking significant risks is not always advisable if we are not very knowledgeable in it. Starting slowly but steadily is the best option, and that's what I used to do.

But now this question might pop up in your mind, 'My money is already in some bank's Fixed Deposit, that's enough; why be greedy and

risk for more?’

To understand why Fixed Deposits are not advisable these days, let’s take a quick peek at some numbers.

According to RBI, the interest rates in India for 2021-22 are between 5.05 to 5.50% on FDs above five years. The average of it is 5.275%.<sup>21</sup>

While the inflation for 2021-2022 is 5.3%! <sup>22</sup>

To explain inflation in simple words: Prices for goods and services constantly change in a market economy.<sup>23</sup> Some prices rise; some prices fall. Inflation occurs if there is an overall increase in the prices of goods and services, not just of individual items; it means you can buy less for Rs 10 today than you could some years back. In other words, inflation reduces the value of the currency over time.

So, all the interest we earn from that FD nullifies when inflation is considered. In some cases, the earnings will be negative as the inflation rate will be higher than the FD interest rates.

For example, if I put in a lakh in an FD, it will give me Rs 1,05,275 in one year. In comparison, inflation will increase the value to Rs 1,05,300. In this case, I’m losing my money as FDs cannot beat inflation, and this is where the problem lies.

This slight difference can create a huge imbalance and leak our money on long-term and significant investments. Hence, it is not wise to opt for FDs even though they are ‘safe’ and ‘stable,’ but they lose wealth in reality.

So now, which financial instruments should we use? What instrument can offer me returns that will beat the inflation?

The simple answer is **SIP**.

SIPs are the safest and the best options for budding investors. Here’s what the State Bank of India says about investments in the form of SIPs.<sup>24</sup>

*“A Systematic Investment Plan (SIP), more popularly known as SIP, is a facility offered by mutual funds to the investors to invest in a disciplined manner. SIP facility allows an investor to invest a fixed amount of money at pre-defined intervals in the selected mutual fund scheme.*

*The fixed amount of money can be as low as Rs. 500, while the pre-defined SIP intervals can be on a weekly/monthly/quarterly/ semi-annually or annual basis. By taking the SIP route to investments, the investor invests in a time-bound manner without worrying about the market dynamics and stands to benefit in the long-term due to average costing and power of compounding.”*

Experts invest the pool of money collected from different people by the SIP service providers at multiple places. In simple words, SIPs are safe investments where we put in a particular amount at regular intervals, which grows and compounds.

Investing just Rs 2,500 every month at the rate of 15% per annum starting at the age of 18 till turning 60 can yield almost Rs 10 crores with an investment amount of just around ten lakhs.

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After 42 years, our investment of ₹12.63 lakhs will grow to ₹10.72 cr\* @ 15% p.a.  
Adjusted to inflation our returns will be around ₹2 crores

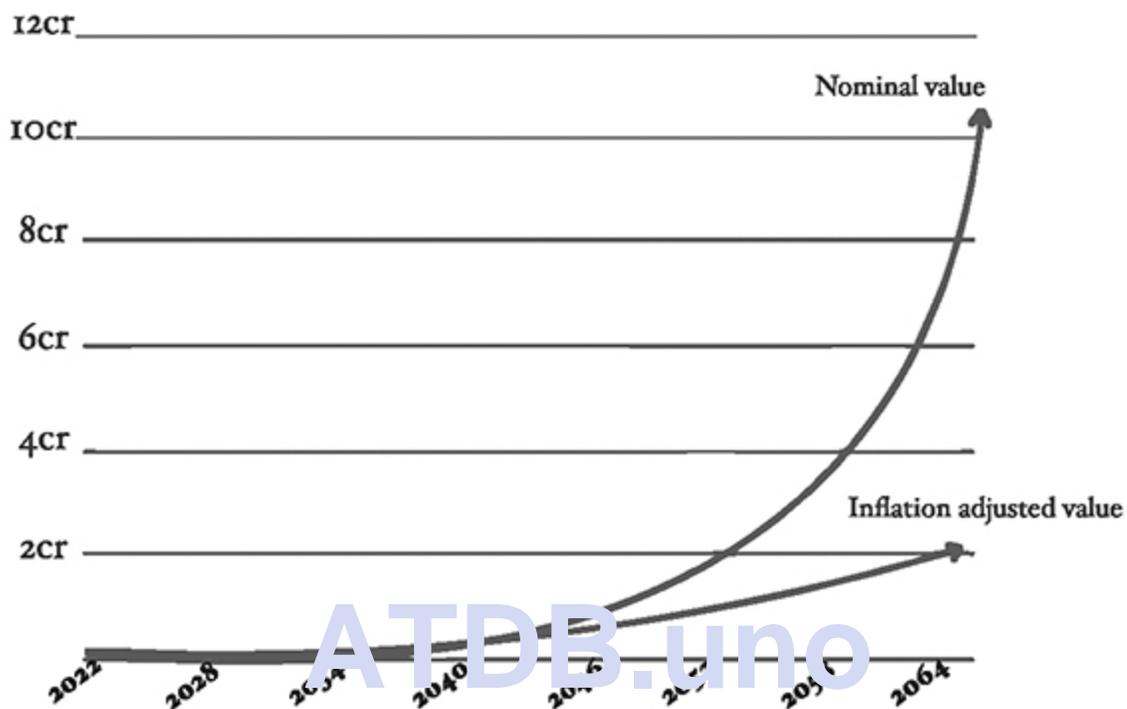


Fig 8.4

In 42 years, our money has multiplied by 100 times and adjusted with inflation at 5% per annum. The money we would get to use (in today's value) is Rs 2 crore. Imagine retiring with Rs. 2 crores extra in savings, other than your income! <sup>25</sup>

In this case, Rs 2,500 is a general basic amount. A person can invest more depending upon their capability. Also, with higher salaries and earnings in our elder years, we can increase our investment amount and earn greater returns.

Apart from SIPs, other mediums are lumpsum mutual funds, direct index funds, direct equity market, etc., but we shall not venture out in their depth.

But some might have this question, what about crypto? Cryptocurrency has been the buzzword for the last few years. Anywhere

you go on the internet, you see people talking, discussing, or arguing about crypto, its use, value, or meaning. Bitcoin, Dogecoin, Ethereum, Tether, and hundreds of others are booming up or crashing down! These currencies have been the centre of many confusions, rumours, and myths built on the blockchain technique. Even NFTs (Non-Fungible Tokens) are being traded and invested in recently. People are earning and losing millions in these new instruments.

The critical point is not to enter these markets **without knowledge**. Consider this paragraph a disclaimer; blindly following rumours, tips, and sentiments can cause extreme financial losses. Just because people are doing it, putting in money with only half knowledge is dangerous. Yes, some say volatility is advisable at a young age, but it's essential to take expert advice and accurate idea before entering.

Getting back to SIPs, the most important thing is to start early; the more we delay, the more we lose. To see the vast differences, let us look at the following graphs.

After 30 years, our investment of ₹ 9.03 lakhs will grow to ₹1.77 cr\* @ 15% p.a.  
Adjusted to inflation our returns will be around ₹ 57 lakhs.

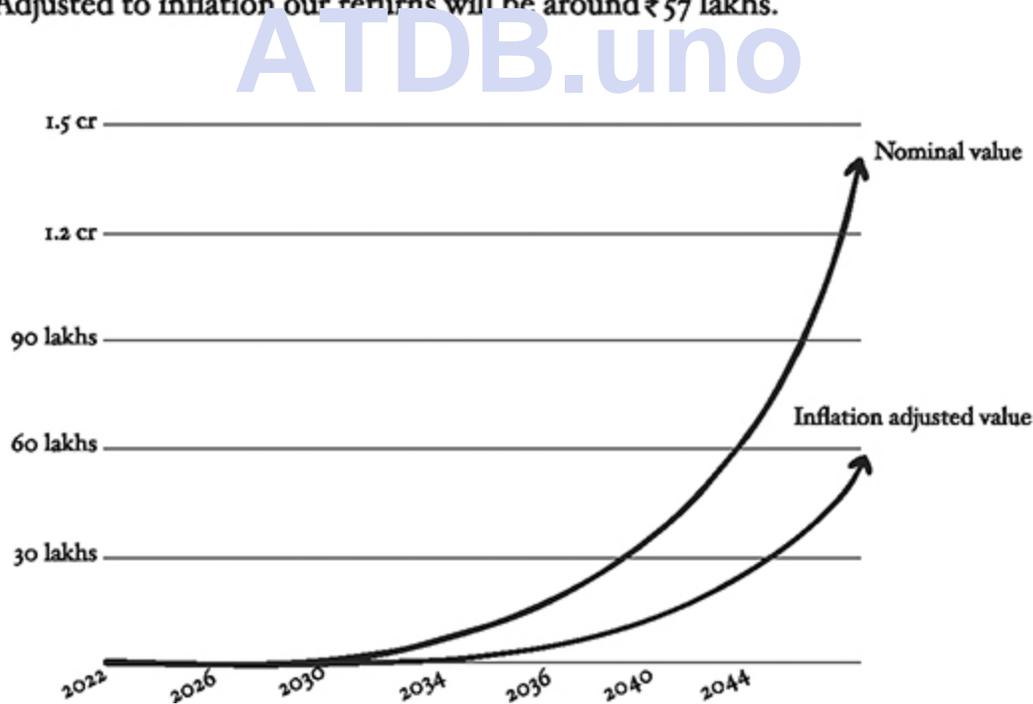
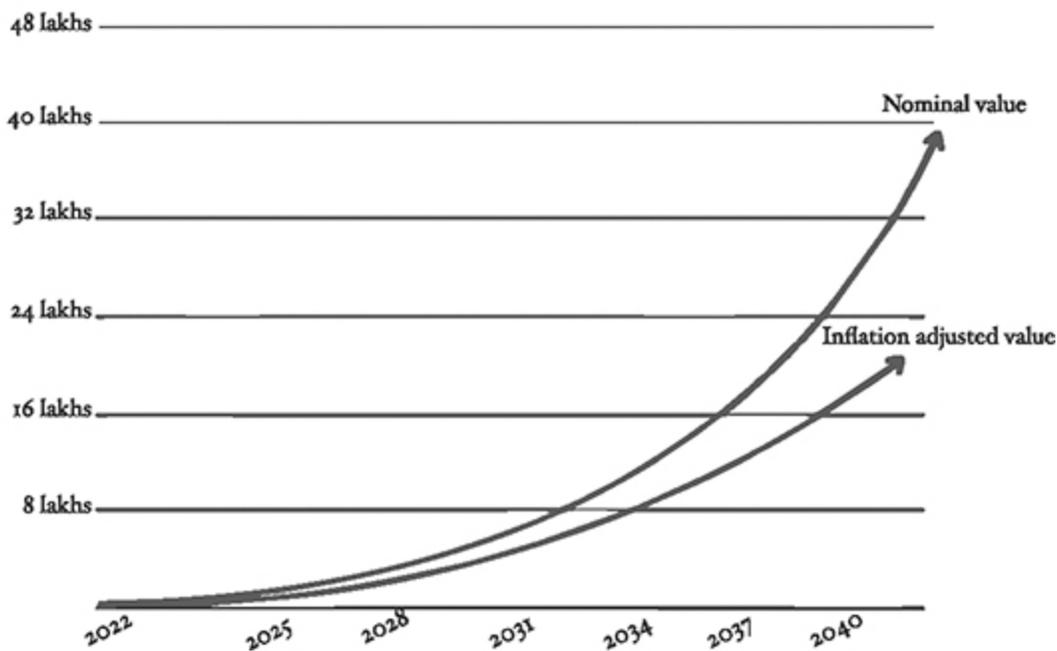


Fig 8.5

After 20 years, our investment of ₹ 6.03 lakhs will grow to ₹38.39 cr\* @ 15% p.a.  
Adjusted to inflation our returns will be around ₹19 lakhs.



1806

This is the real value of starting early; the sooner we start, the better it will be. We can yield the power of compound interest only if we give it a proper time to grow. The choice is ours now; when do we wish to start?

Warren Buffet understood the value of compounding and starting early. He once said, 'I made my first investment at the age of eleven. I was wasting my life until then.'

Also known as the Oracle of Omaha, he is one of the greatest investors of all time. He used to say, "If you don't find a way to make money while you sleep, you work until you die." The graph below shows the practical, real-life example of exponential growth.<sup>26</sup>

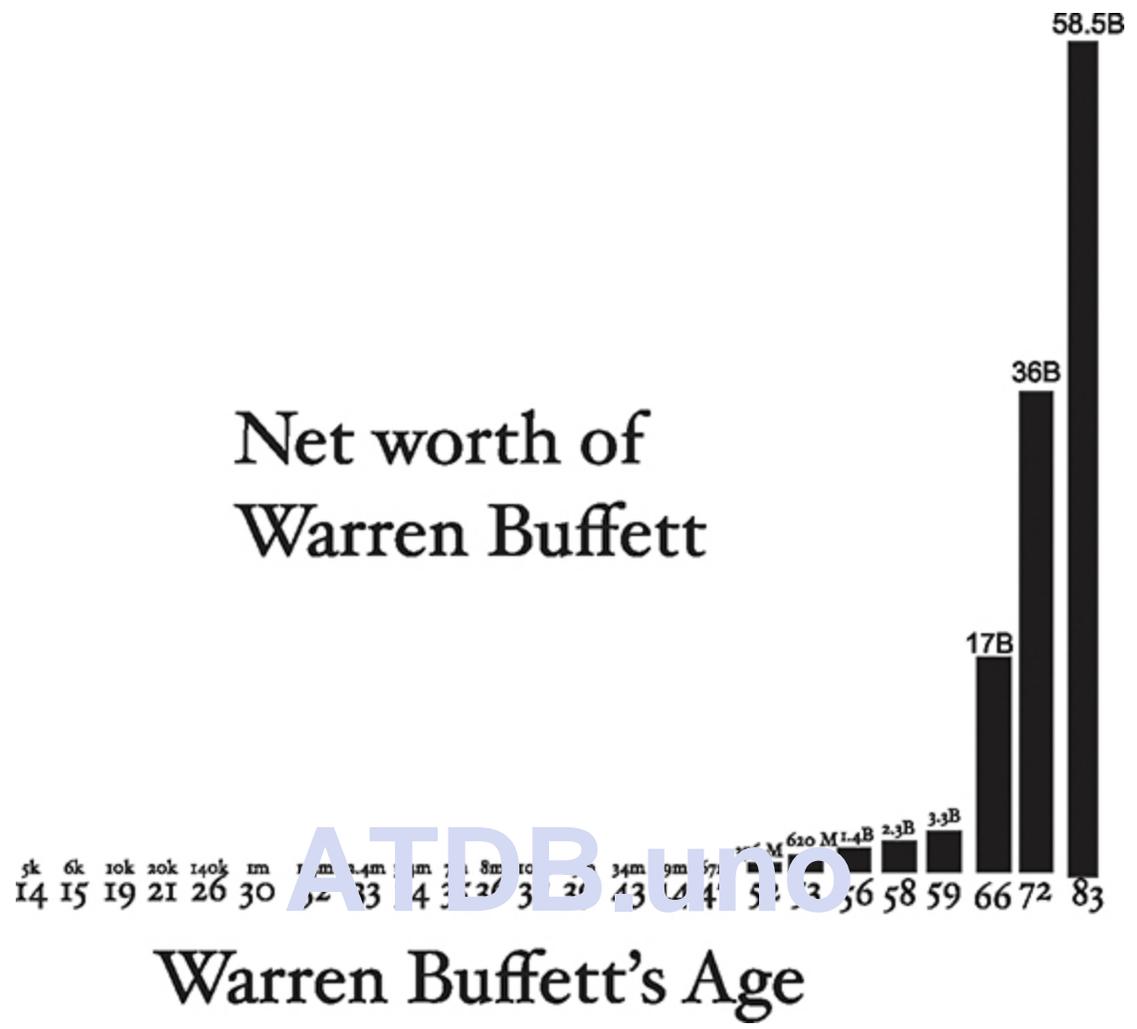


Fig 8.7

Compound interest works on our debts and loans too. The interest charged is compounded, and the amount to repay increases exponentially. Hence it is always recommended to stay away from loans and debts, whatever amount they may be. Never ever take debt because:

- Debt is **selling** our future financial independence.
- Saving is **earning** our future financial independence.

## Compounding Habits

The magic of compounding is not just limited to finance, but it applies to our habits too. Small repetitive changes on fixed intervals can create a huge difference.

$$[1.00]^{365} = 1.00$$

$$[1.01]^{365} = 37.7$$

That's how even 0.01% of improvement, when compounded, makes a significant effect. Even Ankur Warikoo, a famous entrepreneur and YouTuber, had talked about a similar formula of exponential growth.

Repeated action becomes our habit, and repeated habits become our behaviour, which becomes our personality.

Compounding has the potential to turn any tiny action into something phenomenal. Vincent Van Gogh understood this power when he said, "Great things are done by a series of small things brought together."

From going to bed a little earlier, minimizing screen time, or even increasing the workout time by a few reps. The list goes on, but the main point is that every small action can lead to remarkable results. This is what compound interest teaches us.

Compounding also goes the other way round; every aspect has its positives and negatives. Bad actions and bad habits compound negative results and deteriorate our lifestyle. Bad choices though looking small right now, might create a big problem in the future. One extra junk food dish, one more episode, one more hour of scrolling through social media, etc. When even 0.01% makes a significant change, imagine how much this **one** can negatively impact us.

The choice is ours to make now or never, no or yes, enough or one more. The former options will be hard to go through but will help us grow in life. The latter might be enticing and easy but will slowly destroy our life. So, let's not hesitate but create a habit of compounding all good things in life.

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## Chapter 8 Summarised

- Financial literacy isn't just about investing but also **spending** and **saving** wisely.
- $\text{Income} - \text{Expense} = \text{Savings}$  is **wrong**  
 $\text{Income} - \text{Savings} = \text{Expense}$  is the **right way**
- Tracking our money and using methods like the 50-30-20 rule to manage it.
- The power of compounding is all about time and patience. Compounding offers exponential growth only when we learn to start early.
- SIPs of even minimum amounts starting at a young age can lead to financial stability and independence as adults.
- The backbone of investing is **consistent, disciplined** savings over a long period. Living below the means should be a habit we should all inculcate consciously.
- Investing in stock markets, NFTs, and cryptocurrencies **without** knowledge, understanding, and guidance can be disastrous.
- Compounding has the power to transform small habits into remarkable results. Compounding works the other way round, too, yielding negative results for bad habits.

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# Chapter 9

## TICK TALK

“Time is a created thing.

To say ‘I don’t have time is to say ‘I don’t want to.’”

-Lao Tzu

Our time is **limited**, and the only reason we waste our time is because we don’t realise this until it’s too late. We are always in this false state of awareness that there will come a tomorrow, and let’s not worry now there are months and years to live. We fail to understand its value because we feel that time is an infinite loop and dimension that existed before the universe and will exist ever after it.

This definition of massiveness is suitable for scholarly articles but doesn’t apply to our practical lives.

Our share of time is finite, irreversible, and depleting. Out of the average 80 years we live, 33 years go in bed, 13 years are working, 11 years of screentime, and 5 years of eating, and just like that, 62 years gone, Zap!<sup>27</sup> Only 18 years left to do everything we are supposed to do to be happy in life. The moment we are born, the clock starts ticking, and it stops for us only the moment we die. There are no pauses, fast forwards, or backwards, just a continuously flowing river of gold. I call it gold because every hour, every minute, and every second is valuable. *Take a pause and let that sink in deep in your mind.*

A few years ago, I came across this brilliant example, which ingeniously portrayed the value of time. It was on the internet, and I think some of you might have come across it too; if you haven’t, it goes like this.

**‘To realise the Value of this time’ Ask...**

One Year: A student who has failed his exam.

One Month: A mother who has given birth to a premature baby.

One Week: An editor of a weekly newspaper.

One Day: A daily wage labourer.

One Hour: A doctor who has just performed a critical operation.

One Minute: A person who has missed the train, bus, or plane.

One Second: A person who has survived an accident.

One Milli-Second: The person who has won a silver medal in the Olympics.

This simple example helps us understand how precious time is. It aids us in realizing that we are the captain of our ships, sailing in the flowing river of time. The river's end may seem far, but it is closer than we believe. So, in this chapter, we shall learn to use and manage time as an invaluable resource. We shall try to turn our time into an investment and harness its full potential during this process.

## The Uniformity of Time

The uniformity of time is the most charismatic and mesmerising property of time. Before we go ahead with managing time, it's essential to be aware of this fact!

To understand this property, let's begin with a question. Have you ever felt mesmerized looking at eminent personalities and leaders with all they have achieved? Do you wonder how they must be getting time to manage their company, business affairs, health and physique, personal life, social life, etc.? How do they balance their hustle with time?

Don't worry, you are not alone; I used to feel it too; and I bet there are thousands out there wondering, how does Elon Musk, the richest man in the world, who owns five companies, seven children with two wives, able to reply funny comments to random people on Twitter?

It's not like he has got extra hands or brains, nor does he get 48 hours in a day. Yes, he has a team and all, but the main reason is that he **manages his time well**. Every successful person knows how to manage their time, and that's what makes them successful. They understand the value behind time and know that 'Time is Money.'

Uniformity is the most exquisite quality of time - *no matter who you are or where you come from*- everyone has got 24 hours in a day, no more, no less. Even if you are the richest man on earth or the poorest beggar on the street, the 24 hours are rightfully ours, and no one can steal it from us!

It is in those 24 hours; that we get 1440 opportunities to improve ourselves and make a difference. One opportunity a minute to be a better version and grasping even one of them can uplift our day.

The key to being a successful and happy person is managing our time and utilising it for healthy habits.

Healthy habits include reading a book, exercising, meditating, eating fresh, nutritious meals, and spending quality time with family. These activities aren't just for the benefit of our body and mind but also to be a **better self**. If we are not dedicated enough to these habits, our lifestyle will surely deteriorate.

But often, we hear people complain about the lack of time for performing these habits. People whining about their busy schedules, hustles, and excuses not to do stuff. People blame their 'harsh' routine for not having time to do things for their betterment. Sometimes we, too, are prey to this laziness.

Our goal will be to eradicate all these excuses and leakages invisible to the naked eye in this chapter. Remember this quote, 'Beware of little expenses. A small leak will sink a great ship.' This same logic applies to our time too.

So, let's see how we can manage and create time for all those good habits by scrutinising our existing habits to be **better selves**.

The first habit and the activity where we spend almost the largest portion of our day is sleep.

# The Sleeping Habit

Do you all know the common thing between Akshay Kumar, Tim Cook, Rajinikanth, Michelle Obama, Jeff Weiner, Jack Dorsey, and Dan Brown, except that they are successful, rich, and famous?

They all **wake up early!** They all rise before their colleagues, competitors, and before the whole world wakes up!

But this begs the question, what is the correlation between waking up early and being successful? There is no buried philosophy in this; it's just about numbers.

According to an article published by the [dailymail.co.uk](https://www.dailymail.co.uk), a survey done by [sleepcycle.com](https://www.sleepcycle.com) -a *sleep tracking and monitoring software*-found that an average Indian wakes up around 7.30 am.<sup>28</sup>

If we start rising early, let's say 5.30 am every day. We will be getting two hours extra a day compared to others. These 2 hours will convert to,

- 14 hours extra a week.
- 60 hours extra, a month.
- 730 hours extra, a year.

There are  $30 \times 24 = 720$  hours in a month. This means that we get an **extra month every year** to take the lead from our competitors and be ahead of people. Imagine having such a huge benefit of time; what all we can achieve! In these 2 hours, we can even carry out all those healthy habits discussed earlier.

Early to bed, early to rise is like a maha-mantra for all successful people. Starting this single habit has a chain reaction that initiates and boosts other healthy habits: no excuses and no reasoning, only growth and wellbeing.

Besides, waking up early in the morning has almost indefinite benefits to our physical and mental health. The quiet and serene environment only present early in the morning is a rich medium for creativity. It's the perfect time to study for an exam, work on your

project, or brainstorm for your business, literally anything that involves your mental potential. Its importance has been shared even in the ancient Vedic texts of our country. Not only this, but almost every other religion talks about the value of waking up early. To sum it up in Robin Sharma's words from his world-famous book, *The 5 AM club*, "Own your morning, elevate your life."

Yes, I know waking up early is a very tough job. Hitting the snooze button and going down for five more minutes feels like heaven. There are a thousand reasons and a hundred excuses that our mind comes up with for not waking up early. But only one word is enough to break this lazy habit, **determination**.

Starting slowly but steadily, getting up 30 minutes every day till we reach our goal. I speak from personal experience, and I believe it will become a piece of cake once waking up early becomes a habit.

Although some people will question, 'I'm not a morning person, but what should I do if I work well at night?' Or 'I just don't want to wake up early; I will work extra in the day, wouldn't that make a difference?'

Yes, to an extent, that works fine, but morning hours are the best to retain the most benefit. Being a night owl will affect our current performance and drastically impact our behaviour the very next day. The whole point behind waking up is getting out of our comfort zone, getting rid of excuses and complaints about *lack of time*. It is also to exercise a healthy routine, to balance our time and hustle.

The most controversial and ambiguous habit of all is the screen habit that is our time on the internet, mobile, laptop, and television.

## The Teen - Screen Habit

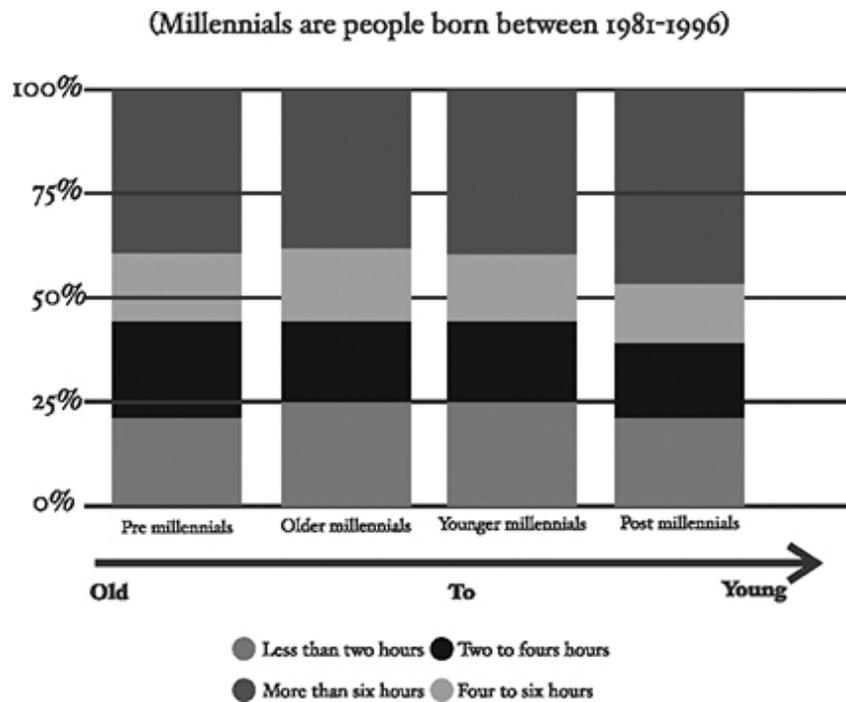


Fig 9.1

People nowadays, especially we teenagers, spend loads of time on the internet.<sup>29</sup> Every one is on social media, and after the pandemic, the usage has increased by millions. According to the above data, the average daily use of social media is four hours which accounts for **one-quarter** of our day, removing the sleeping hours!

This is just social media, leaving aside games, television, and other streaming platforms. Adding these hours, they sum up to half of our awake time. We never realise that the endless chain of shorts reels, photo scrolling, and round after round of a game is leaking our precious time, which can be used to do something productive.

OTTs (Over-The-Top) streaming platforms like Netflix, Hotstar, and Amazon Prime have become a popular part of teen culture. It has affected not only our lives, thinking patterns, and mindset but also our schedules. Staying up late and bingeing have negatively affected our lives.

Games, especially mobile games, form a vast portion of our screen time. But for instance, even if we leave aside the time spent on these games, the ill effects of such games on a growing mind are tremendous. There have been cases of game addicts spending lakhs of hard-earned money on silly costumes and skins for a particular game. Health issues,

mental imbalance, and fatigue are some of the many problems caused by such addictions.

Obviously, a fun time and me-time are essentials of our lives. Social media and games are like pressure releasers and mood changers. Through social media, one can reach out, market, and create a network which otherwise would have been an arduous job. Not only this, but social media does spread awareness, knowledge, and news.

If you are a teen reading this, I'm almost the same age as you are, and I know that having fun is also essential in these years. But it is on us to draw a line before fun becomes fatal. Understanding the importance and controlling the time spent on it.

Nowadays, there are thousands of apps and trackers that help us restrict our excess usage. Small amounts and changes can bring down the average hours which we spend on our mobile phones.

As a teen, you all might have heard this from elders and read it in hundreds of interviews, books, and articles about the *harmful effects of screen time and media*. You might have come across hundreds of examples where children, teen, and adult faced lethal side effects after excessive screen use.

I'm not here to repeat those same cliché lines, but my point over here is about not **getting addicted** to it. We may not realise the consequences now, but we shall regret the days when we spent half our time on the phone in the long term. The time which could have been put to some better use or for being a better self.

You are not reading this book to get scared or panic about the time passed. You are well aware of its value and mature enough to understand the need to fix it. In the end, the choice is yours; the hustle is yours! I'm here just to point out the time leakage, and I cannot fix it for you. The data is in front of you; the severity, the logic, and the maturity are right within you!

So, let's make it a habit to control our usage and focus more on the positive side of social media and the internet. Using it as a boon to help us be productive and consistent with our time.

# The Management of Time

Management of time is a practical aspect of saving and rightly channelising our time. After understanding the value, uniformity, and habits where we tend to lose time, we shall focus on fixing those mistakes and putting them to the proper use.

The first step in managing our time is to **record** our time. We can only learn to manage and schedule once we know where our time is spent. Recording our time is quite similar to recording our monetary transactions.

We all have a general, vague idea about day-to-day activities and timetables, but recording or journaling is more about diving into the details. When I say journaling, I'm certainly not talking about keeping a *Dear Diary* book. Remember, that journal comes from the French word *jour*, which means a day. Journaling focuses on listing down all those activities, habits, tasks, and work we did throughout the day. Maintaining an overall record is journaling, from the moment we wake up to the moment we sleep.

So why is journaling important?

The answer to this question lies in understanding the importance of *writing down things*. When we write things or record them, they exist physically in front of us. That material form is a constant reminder to our consciousness about its existence. When someone tells you to write or record this down, it's because they want you not to forget it. This is why companies maintain accounts to understand, process, and analyse the data and situation.

By keeping a record of our time and activities, we never tend to forget important things. Most importantly, all these records help us better understand ourselves and manage time well. It helps us realise the few minutes wasted seem irrelevant singularly when brought together from a large chunk of our day.

We get to analyse our decisions and actions with the help of these records. We get to track down errors and mistakes, then rectify them. We realise patterns and loopholes in our behaviour, which helps improve ourselves.

We can use a book for it, a laptop with spreadsheets, or via apps on mobile phones. I prefer using the journal itself to record my time and activities, but it's your choice again. The user interface of these applications and software can be helpful in reducing the burden of organising everything and the load of writing it down. The work becomes less tedious and more fun, and we can choose a method according to our convenience.

When I started journaling a few months before starting this book, I tried to record my schedules, time, and habits. Honestly speaking, at first, it was a tough and tedious job; I would often slack behind and leave it. But the more I went through with it, the more I realised the amount of time I was leaking, wasting or not utilising it completely, etc. A forty-five-minute job took me one and half hours to complete, including laziness, distractions, and time pass.

One such example of journalising is given below in the form of a sleep schedule, recording the time of *going to sleep* and *waking up*. This helped me assess my sleep quality, duration, and also how it affected me the next day. For example, lack of sleep (less than 7 hours) resulted in a dull and overall cranky mood the next day. This used to affect my performance, studies and brains coming for ideas on a large scale.

Even sleeping after or waking after a particular time affected my cycle; all this was understood with the sleep of this table which I recorded in my journal.

The digitalised version is given below for reference purposes. For further accuracy, we need to remember that one generally doesn't usually fall asleep as soon as his head touches the pillow. A buffer time of maybe 10 to 15 minutes while recording gives us a good margin. Then month on month, we can compare this data and try to improve ourselves.

Mon Year	WED 1	THU 2	FRI 3	SAT 4	SUN 5	MON 6	TUE 7	WED 8	THU 9	FRI 10	SAT 11	SUN 12	MON 13	TUE 14	TOT
11:30															
11:00															
10:30															
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Darker is the area, worse it is.

The second was my habit tracker, which helped me track my habits and realise where the time chunk of my day went? In this, you can add your other habits and activities.

MONTH YEAR	SUN 1	MON 2	TUE 3	WED 4	THU 5	FRI 6	SAT 7	SUN 8	MON 9	TUE 10	WED 11	THU 12	FRI 13	SAT 14	TOT
MEDITATING															
WORKOUT															
READ															
WRITE															
STUDY/PRAC															
JUNK															
JOURNAL															

Fig 9.3

The data in front of me hit me like a wave of realisation, and there was no way I could deny it. All the information was written down, and there was no point in arguing or defending myself. I was the only one accountable for all those shortcomings. Journaling shifted my perspective of who *I am* from who I was. Those small changes, errors, and leakages that went unnoticed before collectively formed a considerable dent.

I have adopted this technique of writing down my habits while writing this book, and I'm still in the process of making it a routine. But I have noticed several benefits of journaling since then, and the fun thing is that we cannot deny or blame anyone at all because we are the ones recording and analysing it! So, if we wish to take control of our time, we need to know where we spend it.

Further, we shall be discussing two simple tools that can aid us in managing our time and increasing our productivity! These two methods are based on the two essential qualities: focusing and categorising.

## The Pomodoro Technique

This technique of time management was developed by the author Francesco Cirillo.<sup>30</sup> As intriguing and catchy as it sounds, *Pomodoro* is an Italian word meaning tomato. Do not worry; this technique has nothing to do with food! The Pomodoro technique is a brilliant method to boost our productivity.

It is all about dividing our task into partitions of 30 minutes. For example, if we wish to complete our studies or assignments in 2 hours, this will consist of 4 such divisions. Each division comprises 25 minutes of work and five minutes of rest/free time after it.

The 25 minutes will be distraction-free, nonstop productivity, and the five minutes after will be to relax and vent the steam off. These breaks and intervals may seem insignificant at first, but they are essential to this whole process.

Our mind has a limited attention span and cannot put in its hundred percent after a specific limit. The monkey mind jumps from one branch to another and feels exhausted after a certain point. While jumping, it keeps on losing all its energy, and the performance keeps

deteriorating. Going through long, lousy, unproductive streaks yields minimum results, but short and crisp breaks in between help us rejuvenate and focus more. The breaks aid us in being free from fatigue and boredom. Breaks can also be like rewards, boosting our spirit and bringing in more enthusiasm to work harder.

But the most important thing is that these cycles help us remain consistent with the quality of work.

## The Eisenhower Matrix

The Eisenhower decision matrix is a more elaborate version of the to-do list. It was developed by Dr Dwight D. Eisenhower, the then president of the USA.<sup>31</sup> It was a time management mantra that helped him utilise his time to the fullest. Since then, the Eisenhower matrix has been widespread and adopted worldwide. This matrix helps us prioritise our work, and it looks something like this,

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## The Eisenhower decision matrix

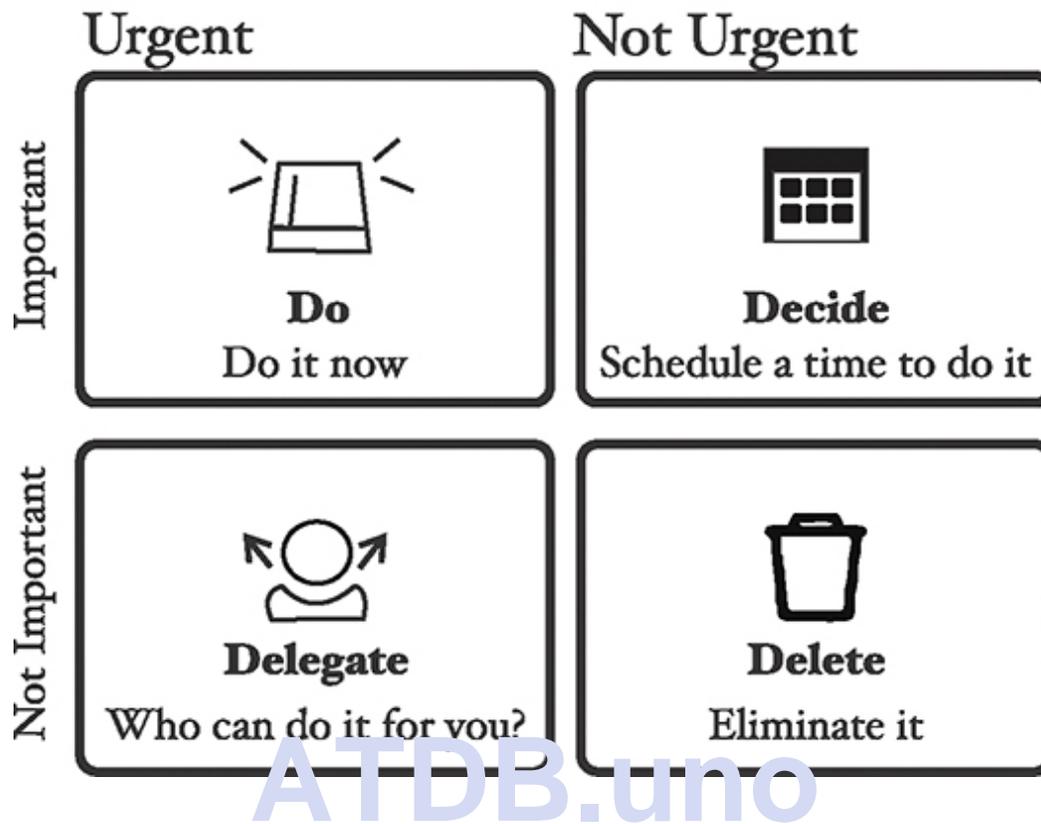


Fig 9.4

The first quadrant is to **do it now** because it's urgent, important, and requires immediate action. Not completing this task currently can have dire consequences and repercussions. For example, emergencies, crises, work, or assignments with deadlines fulfil both the criteria of urgent and important.

The second quadrant is to **decide a time** to do it in the near future. This task is important but doesn't require urgent attention. For example, exercising is important for our body, but there isn't any urgency to complete the job right now.

The third quadrant is to **delegate** it to another person or even automate it. This task is urgent but unimportant and doesn't require your attention or skills. Having someone or a machine complete it for you is perfectly suitable in this scenario. By delegating or automating tasks, it helps us shift our focus to more important and urgent tasks at hand. For example, preparing a meal and solving minor technical issues.

The fourth and last quadrant is to **delete or drop** the task for the time being. This task is not urgent nor important at the moment and can be carried out later. In the present scenario, they do not bring value to our lives like leisure time, social media, and time passers.

By categorising our tasks in these four quadrants, we understand the severity and necessity of each task. It helps us organise our work and manage our time. Placing which task in which quadrant can be confusing at first, but as time passes by, there comes a sense of clarity to go ahead with. The guidelines for the allocation are objective, but the tasks we put in can be subjective in nature.

Important or not, urgent or not, it is all about our priorities at the end of the day. When a person says they don't have time, it actually means they don't value it enough to prioritise it. Time is uniform for all; whether we wish to achieve a task or complete a job is all about priorities. So, let's make it a point to set our priorities right and learn to utilise our time to the fullest because that's the absolute hustle of life.

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## Chapter 9 Summarised

- Our Time is limited, and every minute is valuable, so it's essential to utilize it wisely.
- Time is uniform for all; saying that we don't have time is saying we don't prioritize that task enough.
- The sleeping and screen habit are the areas where we tend to leak most of our time. The wise always keep an eye on it.
- Waking up 2 hours early gives us an extra month to grow every year! Channelising the excessive screen time into productive, healthy habits.
- Managing time is all about journaling it. By writing things down, there is no way to deny it. Journaling helps in analysing and improving based on our past experiences.
- Short breaks at regular intervals will help us boost our performance and increase our productivity.
- Categorising our tasks and addressing them in the order of urgency and importance.

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# APPENDIX

## ACKNOWLEDGMENTS

“No one who achieves success does so without acknowledging the help of the others. The wise and the confident acknowledge this help with gratitude.”

-Dave Ramsey

Even after writing hundreds of pages and thousands of words, I fall short of words to express my gratitude to all those who helped me achieve this goal. A very sincere and heartfelt thanks for loving, supporting, and believing in a 16-year-old curious teen with big dreams.

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It wouldn't have been possible without all of you. Until next time...

**Loukikk M. Chhatbar**

Hustle Now, Rest Later.

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# About the Author

I'm Loukikk M. Chhatbar from Mumbai, India. I'm currently 16 (when I wrote this piece) and I'm an author, an entrepreneur and a budding investor. But before all of this, I'm just a teenager who is curious about life, so much so that my friends and teachers jokingly say that I ask too many questions.

Being the one of the youngest self help authors in India, I published my first book - EAOL.- at the age of 14, with an aim to reach out and spread awareness about the complex aspects of teen life in a simplified way. Currently I'm working on my third book, which is a fictional thriller.

Apart from writing, my core interests lie in Finance and Investing. I'm presently building my network so if you are someone who is enthusiastic about youth empowerment and entrepreneurship then we should definitely have a chat! If you liked reading this book you can subscribe to my blog and become a part of a growing community at [loukikkchhatbar.com](https://loukikkchhatbar.com)



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