

RICH IN 3 YEARS

THE ACTION WORKBOOK

Turn clarity into decisions—and decisions into control.

Mindset → Habits → Skills → Income → Surplus → Freedom

A practical companion to Rich in 3 Years

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Less Ego. More Wealth.

Name: _____

Start date: _____

My three-year destination: _____

How to Use This Workbook

Do not complete it in one sitting. Use it to produce better decisions, then return with evidence.

RHYTHM	WHAT TO DO	TIME
Today	Complete the Control Baseline and choose one 48-hour action.	20 min
This week	Finish the money, attention, and skill diagnostics.	60–90 min
This month	Create the stability plan and begin one skill experiment.	2–3 hrs
Every week	Review money, skill practice, commitments, and next action.	20 min
Every month	Repeat the Freedom Review and adjust your 90-day plan.	30 min

Three rules

- 1. Write what is true—not what looks impressive.
- 2. Convert every insight into one observable action.
- 3. Compare yourself with your earlier behavior, not somebody else’s lifestyle.

Important note

This workbook is educational. It does not provide personalized investment, tax, legal, debt, or insurance advice. Returns are uncertain; suitability depends on your circumstances. Use qualified professional advice when a decision has serious consequences.

The workbook succeeds when your repeated behavior changes—not when every page is filled.

The Control Baseline

Score what is true today: 1 = rarely true, 5 = consistently true.

STATEMENT	1	2	3	4	5
I know where my monthly salary goes.	☐	☐	☐	☐	☐
I can handle a financial surprise without panic.	☐	☐	☐	☐	☐
My spending reflects priorities more than peer pressure.	☐	☐	☐	☐	☐
I am building a skill that can increase my income.	☐	☐	☐	☐	☐
My work gives me growing options, not only obligations.	☐	☐	☐	☐	☐
I protect time for health, learning, and relationships.	☐	☐	☐	☐	☐
I separate controllable action from intelligent surrender.	☐	☐	☐	☐	☐
My savings are becoming a source of future freedom.	☐	☐	☐	☐	☐

Score: _____ / 40

8–18: Stabilize first • 19–29: Build systems • 30–35: Expand options • 36–40: Protect and compound

The one score I most need to improve:

The first evidence of improvement will be:

Your Control Wheel

Financial freedom weakens when health, attention, work, or relationships are repeatedly neglected.

AREA	SCORE /10	WHY THIS SCORE?	ONE IMPROVEMENT
Money	_____		
Work	_____		
Skill	_____		
Attention	_____		
Health	_____		
Relationships	_____		
Time	_____		
Peace	_____		

The weakest area that threatens the others:

The strongest area I can use as leverage:

Do not try to fix eight areas at once. Strengthen the bottleneck that controls the system.

The Two-Circle Decision Map

Stop wasting energy outside your control—and stop surrendering what requires action.

I CAN CONTROL	I CANNOT CONTROL
My effort	Markets tomorrow
My spending	Other people’s approval
My learning	My boss’s personality
My boundaries	Past decisions
My preparation	Instant results
My response	Perfect certainty
Add yours:	Add yours:

One action I will take within 48 hours:

What I will release after taking intelligent action:

Control requires action. Intelligent surrender begins after honest effort—not before it.

Complaint-to-Action Converter

A complaint becomes useful when it reveals a boundary, skill, request, or decision.

REPEATED COMPLAINT	WHAT IS TRUE?	MY CONTROL	NEXT ACTION	BY WHEN
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The complaint I must stop rehearsing:

The uncomfortable conversation or action it has been avoiding:

Do not deny unfairness. Refuse to let unfairness become your permanent operating system.

The Comfort-Trap Audit

Comfort becomes expensive when it quietly purchases stagnation.

COMFORT I PROTECT	SHORT-TERM REWARD	LONG-TERM COST	SMALL DISCOMFORT TO PRACTISE
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The comfort that most limits my future:

My seven-day discomfort experiment:

Experiment start: End: Proof:

The Attention Audit

Before money can compound, attention must stop leaking.

ACTIVITY / INPUT	HOURS PER WEEK	ENERGY AFTER	KEEP / LIMIT / REMOVE
			☐ Keep ☐ Limit ☐ Remove
			☐ Keep ☐ Limit ☐ Remove
			☐ Keep ☐ Limit ☐ Remove
			☐ Keep ☐ Limit ☐ Remove
			☐ Keep ☐ Limit ☐ Remove
			☐ Keep ☐ Limit ☐ Remove
			☐ Keep ☐ Limit ☐ Remove

The largest attention leak:

The environment change that will reduce it:

Your calendar is a more honest statement of priorities than your intentions.

The Approval-Cost Audit

Some purchases buy usefulness. Others rent approval for a few hours.

RECENT / PLANNED PURCHASE	UTILITY	STATUS MOTIVE	FUTURE COST	DECISION
	___/10	___/10		☐ Buy ☐ Wait ☐ Skip
	___/10	___/10		☐ Buy ☐ Wait ☐ Skip
	___/10	___/10		☐ Buy ☐ Wait ☐ Skip
	___/10	___/10		☐ Buy ☐ Wait ☐ Skip
	___/10	___/10		☐ Buy ☐ Wait ☐ Skip
	___/10	___/10		☐ Buy ☐ Wait ☐ Skip

Whose approval am I most tempted to purchase?

What would I choose if nobody could see it?

Spending is not the enemy. Spending that weakens your future without conscious consent is the problem.

The Money-Leak Finder

A leak is not merely an expense. It is money leaving without enough value, intention, or memory.

EXPENSE	MONTHLY ₹	VALUE /10	AUTOMATIC?	ACTION
	₹	__/10	☐ Yes ☐ No	☐ Keep ☐ Cut ☐ Renegotiate
	₹	__/10	☐ Yes ☐ No	☐ Keep ☐ Cut ☐ Renegotiate
	₹	__/10	☐ Yes ☐ No	☐ Keep ☐ Cut ☐ Renegotiate
	₹	__/10	☐ Yes ☐ No	☐ Keep ☐ Cut ☐ Renegotiate
	₹	__/10	☐ Yes ☐ No	☐ Keep ☐ Cut ☐ Renegotiate
	₹	__/10	☐ Yes ☐ No	☐ Keep ☐ Cut ☐ Renegotiate
	₹	__/10	☐ Yes ☐ No	☐ Keep ☐ Cut ☐ Renegotiate

Potential monthly amount recovered: ₹ _____

Where the recovered amount will go:

Your Salary Allocation Snapshot

Your salary should not disappear into unrelated decisions. Give every major rupee a role.

CATEGORY	CURRENT ₹	CURRENT %	TARGET ₹	TARGET %
Essentials	₹	%	₹	%
Protection / emergency	₹	%	₹	%
Long-term wealth	₹	%	₹	%
Skill / career capital	₹	%	₹	%
Joy / luxury	₹	%	₹	%
Family / giving	₹	%	₹	%
Debt / obligations	₹	%	₹	%

The allocation that needs the biggest correction:

One automatic transfer I will establish:

My salary will build my wealth. The income from my wealth will fund my luxuries.

The Financial Stability Scorecard

Stability is the floor beneath courage. Score each area from 0 to 5.

AREA	WHAT GOOD LOOKS LIKE	SCORE /5	NEXT IMPROVEMENT
Cash-flow visibility	I know income, essential costs, and surplus.	_____	
Emergency access	I have accessible funds for disruption.	_____	
Protection	Major risks are considered and reviewed.	_____	
Debt pressure	Repayments do not control every decision.	_____	
Income resilience	My skills and network create alternatives.	_____	
Family alignment	Important people understand the plan.	_____	

Total: _____ / 30

My stability bottleneck:

The first stabilizing action:

Your Emergency Runway

Runway buys time to think. Use your own essential-cost definition and keep assumptions conservative.

INPUT	AMOUNT
Monthly essential household costs	₹
Minimum debt / fixed obligations	₹
Dependants or unavoidable commitments	₹
Total essential monthly requirement	₹
Accessible emergency resources	₹
Estimated runway: resources ÷ monthly requirement	_____ months

The largest threat to my runway:

My next runway milestone:

Monthly contribution toward it:

Review date: _____ Keep emergency money accessible and suitable for its purpose; do not count uncertain gains in advance.

The Obligation Map

Clarity reduces vague financial fear. List debts, commitments, guarantees, and recurring obligations.

OBLIGATION	BALANCE / COST	DUE / TERM	RISK IF IGNORED	NEXT STEP
	₹			
	₹			
	₹			
	₹			
	₹			
	₹			
	₹			

The obligation causing the most pressure:

Who or what professional guidance may be needed?

Do not hide from numbers. Accurate numbers are easier to manage than imagined fear.

The Wealth Farm

Protect the tree. Enjoy the fruit.

Salary is the water. Savings are the seed. Capital is the growing tree. Wealth income is the fruit. If you repeatedly consume the seed or cut the tree for display, the harvest never becomes dependable.

SEED	ROOTS	TREE	FRUIT
Money saved this month	Emergency reserve and protection	Capital and useful assets	Sustainable income or surplus produced by wealth

Monthly amount I can plant:

The roots that need strengthening:

The wealth tree I am building:

A luxury I will postpone until it can be paid from surplus:

This is a behavioral rule—not a promise of guaranteed returns.

The Luxury Permission Rule

Enjoyment is allowed. The test is whether the purchase weakens your future.

CHECK	YES	NO	NOT SURE
Essential commitments remain covered.	☐	☐	☐
Emergency access remains intact.	☐	☐	☐
I am not borrowing merely to display status.	☐	☐	☐
The cost is small relative to my financial base.	☐	☐	☐
I am not spending uncertain future income in advance.	☐	☐	☐
I would still choose it if nobody saw it.	☐	☐	☐

Purchase under consideration:

Full cost, including upkeep and opportunity cost:

My decision and reason:

A conscious ‘yes’ is better than guilty spending. A conscious ‘not yet’ is better than future dependence.

The Skill Inventory

Income grows when useful capability becomes visible, trusted, and portable.

SKILL	LEVEL /10	EVIDENCE	MARKET USEFULNESS /10	NEXT PRACTICE
	___/10		___/10	
	___/10		___/10	
	___/10		___/10	
	___/10		___/10	
	___/10		___/10	
	___/10		___/10	
	___/10		___/10	

My highest-leverage skill for the next 12 months:

Why it matters now:

The Skill-to-Income Map

Do not begin with ‘How do I earn more?’ Begin with ‘Whose costly problem can I solve better?’

PERSON / MARKET	COSTLY PROBLEM	SKILL NEEDED	PROOF I CAN BUILD	FIRST OFFER / TEST
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My 30-day proof-of-work project:

The first person who can give real feedback:

Learning becomes career capital when it produces evidence that another person can evaluate.

The Utility Map

Respect is unstable when requested directly. Utility gives others a reason to trust your contribution.

WHO DO I SERVE?	WHAT DO THEY VALUE?	CURRENT CONTRIBUTION	MISSING VALUE	ONE IMPROVEMENT
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One invisible problem I can start solving:

How I will measure usefulness:

The Trust + Skill Audit

Skill opens a door. Trust determines whether opportunity returns.

DIMENSION	SCORE /10	EVIDENCE	ONE REPAIR OR IMPROVEMENT
Quality of work	___/10		
Reliability	___/10		
Clarity of communication	___/10		
Ownership	___/10		
Ethical judgment	___/10		
Ability to learn	___/10		
Calm under pressure	___/10		

The promise I must keep more consistently:

The skill that deserves deliberate practice:

The Work-Boundary Plan

A toxic environment is not always immediately escapable. Build protection and options without pretending the cost is harmless.

PRESSURE / BEHAVIOR	IMPACT	BOUNDARY / RESPONSE	DOCUMENT / SUPPORT	EXIT SIGNAL
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One boundary I can communicate safely:

One option-building action outside my current role:

If there is harassment, discrimination, threats, or danger, prioritize safety and appropriate professional or organizational support.

Your Opportunity Ecosystem

Opportunities often travel through people who have seen your work, judgment, reliability, or generosity.

PERSON / COMMUNITY	RELATIONSHIP	VALUE I CAN OFFER	WHAT I CAN LEARN	NEXT CONTACT
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One relationship I will strengthen without asking for a favour:

One community where my work should become visible:

The Personal Risk Map

Risk management protects your ability to continue when reality does not follow the plan.

RISK	LIKELIHOOD L/M/H	IMPACT L/M/H	EARLY WARNING	PROTECTION / RESPONSE
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The risk I have been pretending not to see:

The margin of safety I will create:

The first rule is not maximum return. It is avoiding a setback that destroys your ability to continue.

Your First 90 Days

One quarter of disciplined action is more useful than three years of vague intention.

STABILITY	SKILL	CONTROL
Reduce one leak	Choose one valuable skill	Set one work boundary
Strengthen emergency access	Schedule weekly practice	Run a weekly money review
Set one automatic transfer	Publish one proof-of-work output	Remove one recurring distraction

My three measurable commitments

1. By _____, I will _____
Proof that it is complete: _____
2. By _____, I will _____
Proof that it is complete: _____
3. By _____, I will _____
Proof that it is complete: _____

My weekly review time: _____

My accountability person: _____

The smallest action I will complete today: _____

Do not wait to feel in control. Complete the next controllable action.

Year 1: Stability and Discipline

The first year is not glamorous. It creates the floor beneath future courage.

QUARTER	PRIMARY OUTCOME	MEASURE	NEXT MILESTONE
Q1	See cash flow clearly and stop major leaks		
Q2	Strengthen emergency access and protection		
Q3	Build consistent saving and skill practice		
Q4	Review resilience and prepare income growth		

My Year 1 definition of stable:

A temptation that could derail this year:

The operating rule that will protect me:

Year 2: Skill and Income Growth

The second year converts disciplined learning into credible proof and stronger earning power.

QUARTER	SKILL / PROJECT	PROOF OF WORK	INCOME / OPPORTUNITY TEST
Q1			
Q2			
Q3			
Q4			
The costly problem I intend to solve better:			
My target improvement in freedom-adjusted income:			
What I will refuse to sacrifice for more income:			

Higher income is valuable when it expands surplus and options—not when lifestyle inflation consumes it immediately.

Year 3: Leverage and Autonomy

The third year should reduce dependence on one fragile source of permission.

AREA	CURRENT DEPENDENCE	THREE-YEAR TARGET	LEVERAGE / SYSTEM TO BUILD
Income			
Role / employer			
Time			
Skills			
Network			
Wealth base			
The option I want to possess—even if I never use it:			
My evidence that autonomy has increased:			

The Weekly Wealth Review

Twenty honest minutes each week prevent months of financial drift.

REVIEW ITEM	THIS WEEK	NEXT WEEK
Money in / money out		
Amount planted toward future wealth		
Unplanned or status-driven spending		
Skill practice hours / proof created		
Important promise kept or missed		
Attention leak removed		
Highest-value next action		
One win to repeat:		
One mistake to correct without self-deception:		

Week ending: _____ Review completed: ☐

The Monthly Freedom Review

Measure whether money and effort are increasing control—not only activity.

QUESTION	ANSWER / EVIDENCE
Did my surplus grow?	
Did my future obligations grow?	
Which skill became more valuable?	
Which purchase gave durable value?	
Where did approval influence spending?	
Which decision increased options?	
What must become simpler next month?	
What deserves excellence next month?	
My freedom score this month: ____ /10 because:	
One rule for next month:	

Wealth Discomfort Questionnaire: Score Sheet

0 = Never · 1 = Sometimes · 2 = Often · 3 = Almost always. Score today, after 90 days, and after one year.

#	STATEMENT	START	90 DAYS	YEAR 1
1	I can delay something I want today because my 3-year goal matters more.			
2	I can watch friends spend more than me without feeling compelled to copy them.			
3	I can tolerate looking "less successful" while quietly building assets.			
4	I can save or invest around 50% of my income before upgrading my lifestyle.			
5	I am willing to cut expenses even when the cut feels uncomfortable.			
6	I am actively trying to increase my income rather than only complaining about expenses.			
7	I can spend uncomfortable hours learning a skill that could materially raise my income.			
8	I can accept rejection while selling, negotiating, networking or looking for opportunities.			
9	I can admit quickly when a financial decision was wrong.			
10	I can change direction when my career or strategy is not producing enough growth.			
11	I can say no to consumption debt even when borrowing would improve my lifestyle right away.			
12	I can resist FOMO when markets, property, luxury goods or friends tempt me.			
13	I can tolerate boredom and consistency instead of constantly chasing excitement.			
14	I can postpone a major purchase until my income and wealth justify it.			
15	I can hear criticism without spending money to restore my ego.			
16	I can tell the difference between "I cannot afford this yet" and "I deserve this now".			
17	When my income rises, I raise my investment rate before my lifestyle.			
18	I am willing to question habits that everyone around me considers normal.			
19	I keep doing financially sensible things even when nobody notices or praises me.			
20	I can endure three years of unusual discipline for decades of greater freedom.			
	TOTAL (out of 60)			

0–20: stability first (Ch 5, 6, 9, 10) • 21–40: consistency (Ch 7, 11, 16) • 41–60: leverage (Ch 12, 13, 14, 17)

My three lowest-scoring statements:

Which pain am I choosing?

Wealth-Multiple Tracker

Wealth multiple = invested savings ÷ one year of your living costs. Write it on the first day of every month.

MONTH	TAKE-HOME	SAVED	SAVING %	INVESTED TOTAL	YEARLY LIVING COSTS	MULTIPLE
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						
19						
20						
21						
22						
23						
24						

Wealth-Multiple Tracker (continued)

Book illustration at 50% saving (₹42,000 take-home, 6% raises, 8% return): 1.0× after year 1, 2.1× year 2, 3.2× year 3, 4.3× year 4, 5.4× year 5. Illustrative, not guaranteed.

MONTH	TAKE-HOME	SAVED	SAVING %	INVESTED TOTAL	YEARLY LIVING COSTS	MULTIPLE
25						
26						
27						
28						
29						
30						
31						
32						
33						
34						
35						
36						
37						
38						
39						
40						
41						
42						
43						
44						
45						
46						
47						
48						

Wealth-Multiple Tracker (months 49–60)

Year 5 is where the front-load season usually ends. Do not break the corpus.

MONTH	TAKE-HOME	SAVED	SAVING %	INVESTED TOTAL	YEARLY LIVING COSTS	MULTIPLE
49						
50						
51						
52						
53						
54						
55						
56						
57						
58						
59						
60						

Year-end scoreboard

END OF YEAR	MY MULTIPLE	MY TARGET	BOOK ILLUSTRATION (50%)
1			1.0×
2			2.1×
3			3.2×
4			4.3×
5			5.4×

My Front-Load Plan

Use the Front-Load Calculator (link and QR code at the back of the book) and copy your results here.

MY CHOICE	VALUE
Monthly take-home, year 1	₹
Front-load years (3–10)	
Saving rate while front-loading	%
Saving rate afterwards	%
Return assumed while saving / afterwards	% / %
Inflation assumed	%

What the calculator showed

RESULT	MY PLAN	STEADY SAVER
Wealth multiple at end of front-load	x	x
Wealth multiple in year 30	x	x
Saver robot (% of yearly living costs)	%	
Required saving rate after front-load	%	from zero: %
Year full freedom is reached		

Score 100 in the first ten overs and the required rate falls below four. Do not throw your wicket away: do not break the corpus.

The Five Objectives for Every Saved Rupee

Invest every rupee you save in these five objectives. If you do not, no hack can make you rich.

OBJECTIVE	WHAT IT BUYS	THIS MONTH ₹	SHARE %	NEXT ACTION
1. Knowledge	Skills, books, courses, mentors			
2. Health	Food, sleep, exercise, check-ups, insurance			
3. Network	Time with people further ahead			
4. Buying time	Paying for tasks that do not need your judgment			
5. Calculated risk	Long-term investments; small tested bets			
TOTAL SAVED			100%	

Daan, bhog, naash: this month

PATH	₹	WAS IT WORTH IT?
Daan (giving)		
Bhog (enjoyment)		
Naash (waste, interest, fees, proof-buying)		

Whose Life Am I Paying For?

List spending decisions made because others had it. Name the reference and the cost.

DECISION	₹	REFERENCE (GUPTA JI / INSTAGRAM / CHILDREN'S FRIENDS / OTHER)	WANT OR PROVE?	MY 10× GOAL

Who do I work for?

RECEIVES MY SALARY	₹ PER MONTH	KEEP / CUT / CHANGE
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Taxes

Subscriptions (Netflix, apps)

Gadgets and upgrades

Fashion

Peers (keeping up)

ME (invested first)

My 10× goal (bigger than any upgrade):

One daily habit that serves it:

Acceptance and Expectation

Accept what is true. Choose what you expect.

Acceptance dial: Realise → Accept → Act

FACT I HAVE BEEN AVOIDING	THIS IS TRUE. MY NEXT ACTION IS...	BY WHEN

Expectation dial

AREA	WHAT I EXPECT	WHERE IT CAME FROM	WHAT I WILL PLAN WITH
Lifestyle that feels "normal"			
Investment return			lower than expected
My next raise			saving amount decided now: ₹
At home (spouse, children, parents)			

Mansa, Vacha, Karmana: Monthly Check

When thought, word and action agree, saving stops needing willpower.

MONTH	MANSA: what I truly want my money to do	VACHA: what I said at home; any contradiction?	KARMANA: did my bank statement match?

The bank only sees karmana. Your family hears vacha. Both start with mansa.

Your One-Page Wealth Commitment

A direction becomes real when it is written, dated, reviewed, and supported by repeated behavior.

My current financial reality:

My wealth multiple today, and my targets for years 1, 3 and 5:

My savings rate today, and the rate I commit to:

The noisy reference I notice most, and the 10× goal that will dwarf it:

Mansa (what I truly want my money to do):

Vacha (what I will say to my family about it):

Karmana (the automatic transfer I have set up, amount and date):

My biggest comfort or status trap:

My highest-value skill to build:

My 90-day stability goal:

My one-year money and capability goal:

My three-year transformation goal:

The person I must become:

My operating mantra:

My salary will build my wealth. The income from my wealth will fund my luxuries.

Signature: _____ Date: _____ Next review: _____

Your financial life changes when your repeated behavior changes. Start there.