



FREE WORKBOOK · SUCCESS PATH GURU

Make Your Money Work for You

7 short steps, with fill-in pages, to start your own Freedom Fund — on any salary. Inspired by the ideas in *Money: Master the Game* and the world's best investors, written in simple words.

PRINT IT · FILL IT WITH A PEN · STICK IT ON YOUR FRIDGE

BEFORE YOU START

How to use this workbook

This is not a book to read once. It is a plan to **fill in**.

1. Take one page per day. Each takes about 10–15 minutes.
2. Write with a pen. Writing makes it real.
3. Use real numbers from your bank app — not guesses.
4. When a page asks for a number you don't know, use the free online tools listed on the last page.
5. After 7 days, do the 30-day plan. Tick one box per day.

Poor and middle-class people work for money. Free people make money work for them.

Hinglish mein: Har rupaya ek naukari hai. Ya to tum use kaam par lagaoge, ya woh kharch ho ke gayab ho jayega. Is workbook ka kaam hai — tumhare naukaron ko kaam dena.

My name:

Today's date:

Why I want financial freedom (one sentence):

STEP 1

1 The most important money decision

Decide on a percentage of **every** income that you keep for yourself — forever. Take it first, on payday, before anything else. Make it **automatic**, so you never have to decide again.

Yaad rakho: Mahine ke aakhir mein kabhi kuch "bachta" nahi. Pehle apne aap ko do, phir baaki duniya ko.

My monthly income (after tax)	
My Freedom Fund % (start with 5-10%)	
= Amount per month	
Transfer date (day after payday)	
Target account name	Freedom Fund

Grow it: every time my income goes up, my Freedom Fund goes up by 1%.

- ☐ I set up the automatic transfer today.
- ☐ I put a reminder in my calendar for 6 months: "Raise by 1%".

Why it works: 100 a month at an average 7% for 30 years can grow to about 122,000 — while you only paid in 36,000. Small amount + long time = big result. (Example only. Returns are not guaranteed.)

STEP 2

2 Find the holes in your bucket

Earning more does not help if the bucket leaks. Find your leaks: small daily spending, subscriptions you forgot, and **fees** on savings plans and funds.

Leak (subscriptions, takeaway, fees...)	Per month	Keep / cut?

Fee check — write the yearly cost of each fund or plan (look for "TER", "expense ratio" or "annual fee"):

Fund / plan	Yearly fee %	Above 1%? Ask why.

Why fees matter: 10,000 for 30 years at 7% → about 76,000. With a 1% fee → about 57,000. With 2% → about 43,000. Same market, less for you.

STEP 3

3 The price of your five dreams

"Financial freedom" is not one mountain. It is five hills. Write the **monthly** cost of each level, then multiply by **300** (= 12 months × 25, the 4% rule) to see the money pot that could pay it.

Level	What it pays	Per month	× 300 = My pot
1 Security	Rent, food, transport, insurance, bills		
2 Vitality	Security + half of small comforts		
3 Independence	My life today, without a job		
4 Freedom	Today's life + dream extras		
5 Absolute	Almost anything, any time		

Seedhi baat: Pehla level hi sabse zaroori hai. Naukri chali jaaye to bhi kiraya aur roti tumhara paisa de — yahi pehli azaadi hai.

Shortcut: the free **Five Levels Calculator** on successpathguru.com does this for you and shows how many years each level takes.

My first target: Level 1 = _____

At my pace I reach it in about _____ years.

STEP 4

4 Split your money into buckets

How you **divide** your money matters more than picking one lucky investment.

Bucket	Job	What goes in	Mine today
Safety	Peace of mind	Emergency fund: 3-6 months of basic costs, easy to reach	
Growth	Long-term growth	Broad, low-cost funds, other assets — money you won't need for 10+ years	
Dream	Joy, without guilt	A small slice for a trip, a gift, a hobby	

My basic costs $\times 3 =$ _____ (minimum safety bucket)

My basic costs $\times 6 =$ _____ (full safety bucket)

Order that works:

- ① small safety fund $\rightarrow$ ② pay off expensive debt (credit card, overdraft) $\rightarrow$
- ③ full safety fund $\rightarrow$ ④ growth bucket every month.

My debts (most expensive first):

Debt	Interest %	Left to pay	Free by (date)

5 More taps, more water

One income is one water tap. If it closes, the house is dry. Plan your next taps — starting with your own skills.

Possible extra income	First small step	By when

One skill I will learn this year: _____

6 Habits of the best investors

- ☐ **Don't lose.** Protecting money comes before chasing returns.
- ☐ **Small risk, big upside** — never big risk for a small win.
- ☐ **Spread it out** — many companies, countries, types.
- ☐ **Think in decades.** Don't sell in panic.
- ☐ **No "get rich quick".** If it promises fast, big, sure money — walk away.

Kahani: Kisaan ke paas do mutthi beej. Ek mutthi bhoon ke kha li, doosri boyi. Dasvein saal uska khet gaon ka sabse bada tha. Har mahine tum bhi decide karte ho — khaana hai ya bona hai?

STEP 7

7 Enjoy it and share it

Money that only grows but never brings joy, family time or help to others is a bad master. Plan a small, guilt-free joy — and a small way to give.

A small joy I will pay for from my Dream bucket: _____

A way I will give (money, time or skill): _____

My 30-day plan

Tick one box each day you did something for your money — even 5 minutes counts.

1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	 Done! Now raise your % by 1.				

Free tools on successpathguru.com

- Five Levels of Financial Freedom Calculator — </five-levels-of-financial-freedom-calculator.html>
- Emergency Fund Calculator — </emergency-fund-calculator.html>
- Debt Payoff Calculator — </debt-payoff-calculator.html>
- Compound Interest Calculator — </compound-interest-calculator.html>
- Book summary: Money: Master the Game — </books/money-master-the-game.html>

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