

# • You Only Live Once •

The Roadmap to Financial Wellness and a Purposeful Life

A visual summary of Jason Vitug's transformative approach to money.

# The YOLO Paradox: A Rallying Cry for a Generation in Financial Distress

“YOLO” as a cultural meme.



The phrase has been misinterpreted as a license for impulsive, reckless spending. It's associated with a “spend-now” culture that often ignores long-term consequences.

The Consequence.



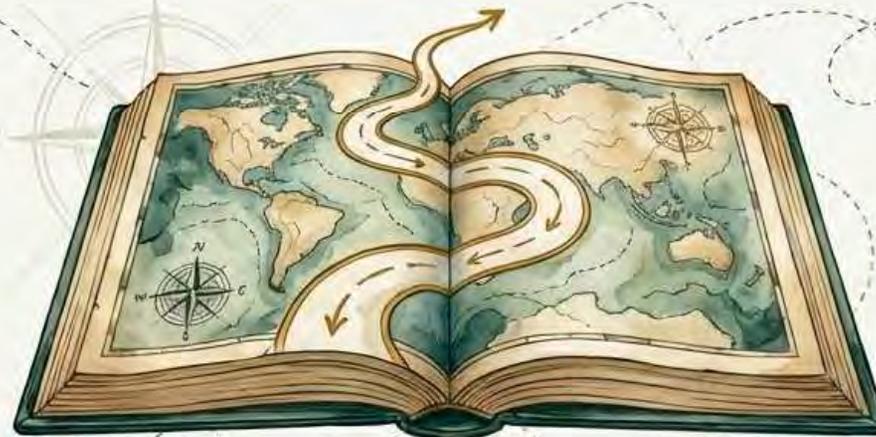
This mindset clashes with rising consumer debt, financial stress, and the struggle to balance living for today with building security for tomorrow. It creates a cycle of anxiety, not freedom.

# A New Definition of YOLO: Money as a Tool to Fund a Life of Purpose.

From Distress to Purpose: Redefining the Journey.



**Core Message:**  
Author Jason Vitug challenges us: Because you only live once, you should not waste your life working a job you hate to buy things you don't need.



**The Book as the Guide:**  
“You Only Live Once” is the roadmap. It’s a blend of memoir, practical advice, and motivational insights drawn from Vitug’s 10,000-mile road trip engaging with thousands on money matters.

**Key Takeaway:**  
True financial freedom is about making *intentional* money choices that align with your personal values and goals.

# The Journey is a Three-Stage Process.

The book is built on the A.C.T. framework,  
a clear path from financial stress to wellness.



## Stage 1: AWARENESS

### Know Your Starting Point

Understand your money story, clarify your values, and define what a 'good life' means to you.



## Stage 2: CREATE A PLAN

### Chart Your Course

Build a flexible roadmap that aligns your spending and saving with your life's priorities.



## Stage 3: TAKE CONTROL

### Take the Wheel

Develop the habits and strategies to navigate your financial future with confidence.

# Stage 1: Know Your Starting Point – Uncovering Your Money Mindset.

Before you can plan, you must understand your relationship with money.



## Key Concept:

Before you can plan, you must understand your relationship with money.

## Core Actions:

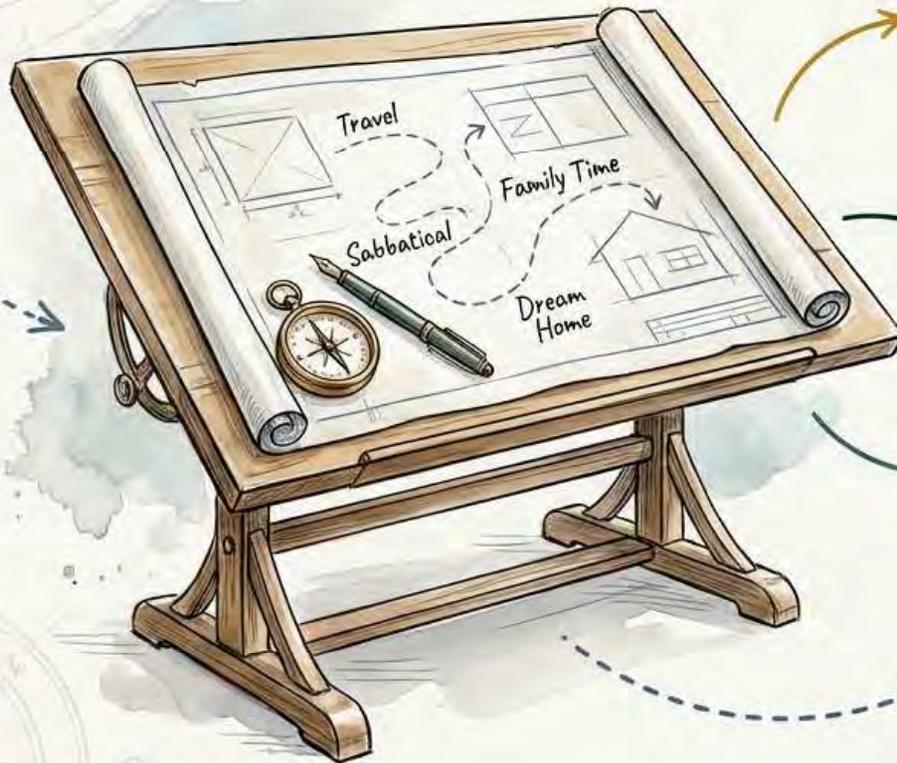
- **Conduct a Mindset Audit:** Uncover your "Money Script"—the unconscious beliefs about money inherited from your family and experiences.
- **Acknowledge the Emotional Connection:** Recognize how fear, scarcity, or the desire for status drive your financial decisions.
- **Clarify Your Values:** Articulate what truly matters to you, separate from societal expectations.

## The Indian Context:

This is especially relevant when dealing with societal pressure or the "log kya kahenge" (what will people say) phenomenon, which often leads to spending that doesn't align with personal happiness.

## Stage 2: Chart Your Course – Designing a Budget for the Life You Want

The book is built on the A.C.T. framework, a clear path from financial stress to wellness.



### Key Concept:

A budget isn't about deprivation; it's a tool to ensure you can afford what you truly value.

### Core Actions:

- **Embrace Lifestyle Budgeting**  
Reject harsh, guilt-driven money habits. Instead, create a flexible plan that allocates funds toward your priorities—be it travel, family, or hobbies.
- **Gain Goal Clarity**  
Define exactly what you want your life to look like in 1, 5, and 10 years before you look at the numbers.
- **Practice Purposeful Saving**  
Shift from saving what's left over to the “pay yourself first” principle for long-term goals.

# A Landmark Shift in Perspective

Vitug's philosophy transforms how we view core financial concepts.



Concept	Traditional View	Vitug's "YOLO" View
<b>Budgeting</b>	A painful restriction on joy.	A roadmap to ensure you can afford what you <b>love</b> .
<b>Investing</b>	To leave a legacy or for "someday."	To gain " <b>Financial Freedom</b> " (1 year of living expenses saved) to pursue passions today.
<b>Debt</b>	Often a tool for status (cars/luxury).	A <b>burden</b> that forces you to trade your future time for today's convenience.
<b>Retirement</b>	A <b>hard stop</b> at age 60.	A state of mind where work becomes <b>optional</b> because your assets cover your lifestyle.

# Stage 3: Take the Wheel – From Planning to Action



## Key Concept:

Financial wellness is achieved through consistent, intentional habits.

## Core Actions:



**Practice Intentional Spending:** Move from impulsive, emotionally-driven purchases to **conscious choices** that align with your plan and values.



**Manage Debt Strategically:** View debt as a “theft” of your future time. Prioritize paying off high-interest debt first to **reclaim your future**.



**Invest to Buy Back Time:** Understand that investing isn't just about growing a bank balance; it's about building assets that eventually allow you to **stop trading your time for money**.

# A Guidepost for the Journey: Navigating Good Debt vs. Bad Debt

Not all debt is created equal. Understanding the difference is crucial for financial health.



Good Debt (Builds Assets)	Bad Debt (Finances Lifestyle)
Education Loans	Credit Card Debt
Home Loans	Lifestyle EMIs
Business Loans	Personal Loans for depreciating assets

**Critical Indian Context:** This framework is especially vital in India, where the rapid growth of BNPL (Buy Now Pay Later) services, credit card misuse, and instant loan apps are creating new financial traps.

# Investing with Purpose: SIPs with a Soul

## The Shift

Move from "saving-heavy, purpose-light" investing to purpose-driven wealth creation.



## Core Principles



**Start Early & Be Consistent:** The power of compounding means even small, regular investments (like SIPs) grow significantly over time. Market volatility is normal; consistency is key.



**Connect Money to Meaning:** Don't just invest in a mutual fund for its returns. Know that your ₹5,000 monthly SIP is the ticket to a sabbatical, a dream home, or financial independence.



**Think Long-Term:** Wealth is built slowly. Avoid speculation and chasing quick returns. Focus on your destination.

# The Destination: Achieving Financial Wellness.



**Financial wellness** is not about extreme saving or becoming a millionaire. It's a holistic state where you have control over your day-to-day finances and the freedom to make life choices.

## Balance

Enjoying life today while building financial security for tomorrow.

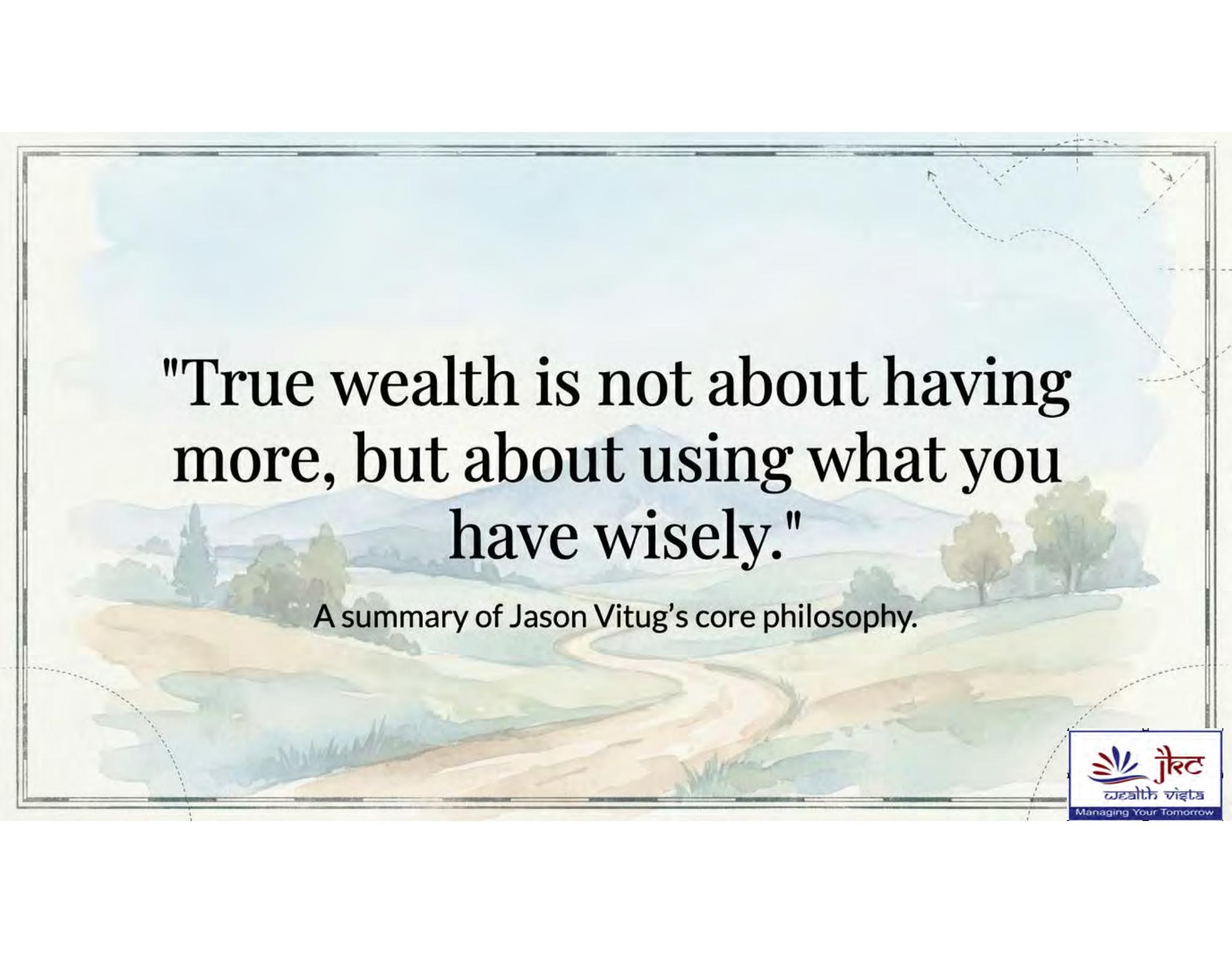
## Purpose

Your money serves your life, not the other way around.

## Freedom

Reduced financial stress and the ability to pursue your passions.

“**Financial wellness** is a balance between your current lifestyle and your future goals.” – **Jason Vitug**



**"True wealth is not about having more, but about using what you have wisely."**

A summary of Jason Vitug's core philosophy.

# Disclaimer & Compliance

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This document does not constitute investment advice, stock recommendations, or fund suggestions.

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Past performance is not an indicator of future results.

Consult a SEBI-registered professional for personalized financial advice.