



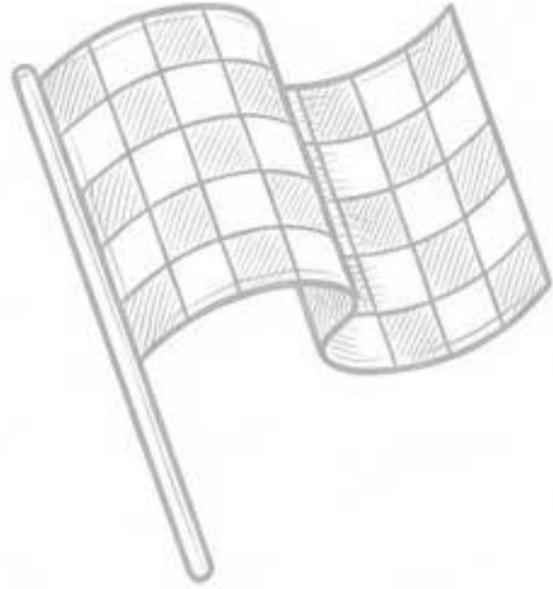
Atomic Habits

Building the 'Wealth Muscle' through Small Wins

BASED ON THE BOOK BY JAMES CLEAR

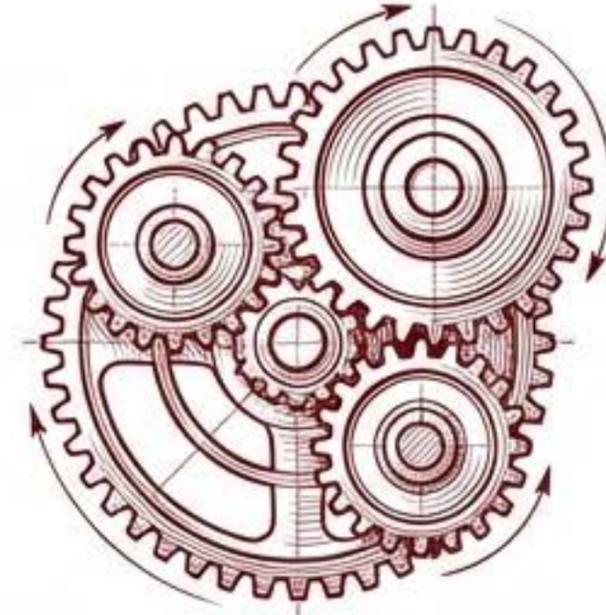
Investor Education Series

Systems Over Goals



The Goal

Target Corpus (e.g., ₹5 Crores)



The System

Monthly SIP Execution

**“You do not rise to the level of your goals.
You fall to the level of your systems.”**

— James Clear

The Power of 1% (The Compound Effect)

The Logic:
Improving by 1% every day results in becoming 37x better by the end of the year.

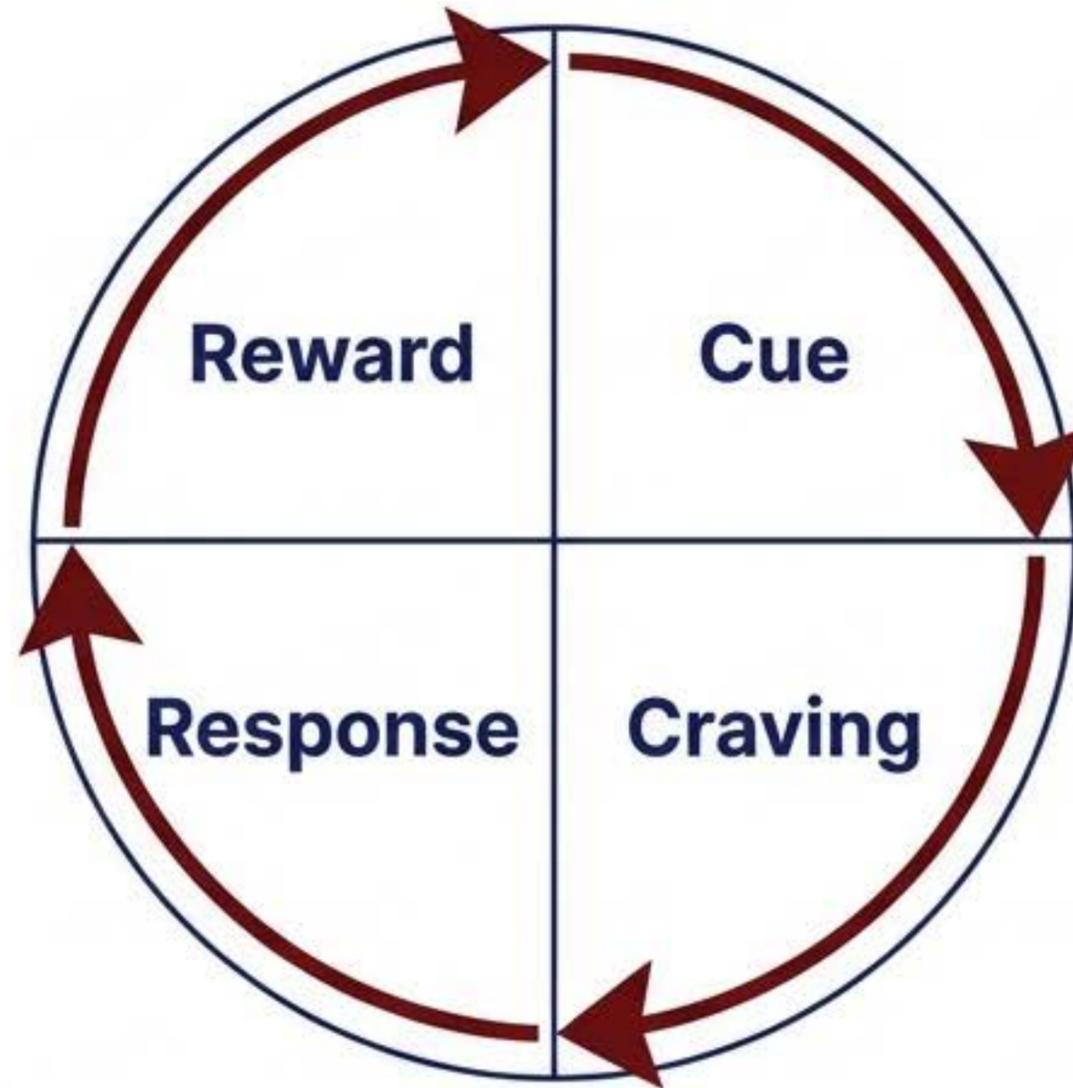


The Reality:
A small ₹5,000 SIP started today outweighs a larger SIP delayed by years.

Small actions x Time = Massive Wealth.

The Four Laws of Financial Change

How to build a lasting investment habit.



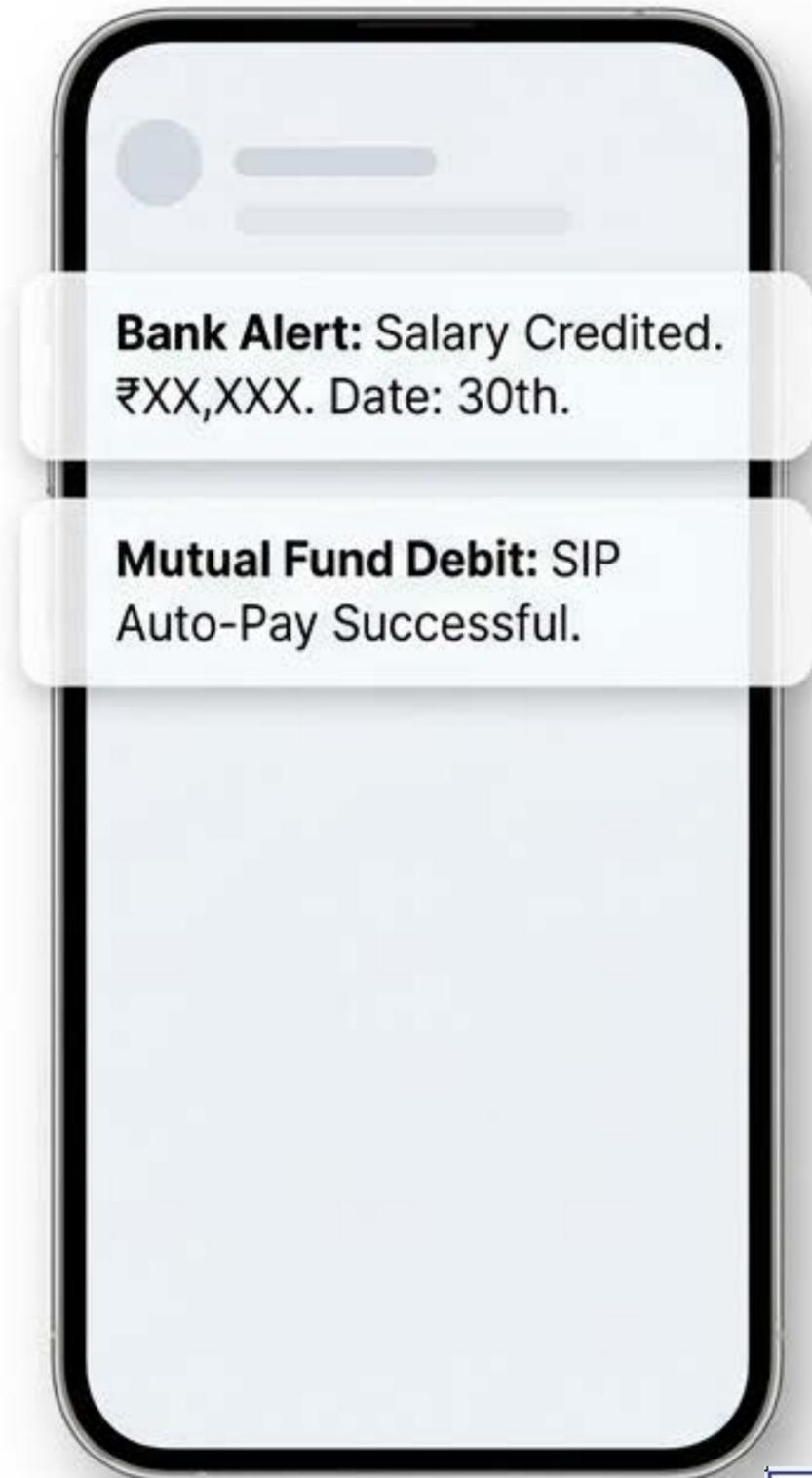
To move from “intending to invest” to “automatically investing,” we must navigate—and hack—the four stages of this neurological loop.

Law 1: Make it Obvious (The Cue)

Implementation Intentions

Environment beats willpower.
Do not decide **if** to save. Decide **when**.

When [Situation: Salary hits account],
I will [Action: Execute SIP immediately].



Law 2: Make it Attractive (The Craving)

Temptation Bundling

Pair a 'want' with a 'need' to build a culture of saving.



Temptation bundling pairs an action you *want* to do with an action you *need* to do.

Only allow yourself the luxury reward *after* you have completed the discipline of reviewing your long-term portfolio progress.

Law 3: Make it Easy (The Response)

The Two-Minute Rule

The hardest part of investing is the initial friction—KYC, mandates, and paperwork.

Once automated, the “default” behavior is to stay invested. We make it harder to stop than to continue.

One-Time Setup

The Path of Least Resistance

Law 4: Make it Satisfying (The Reward)

Reframing the Metric

Daily market noise is unsatisfying. Watching your "Freedom Fund" grow provides the immediate gratification needed to sustain the habit.



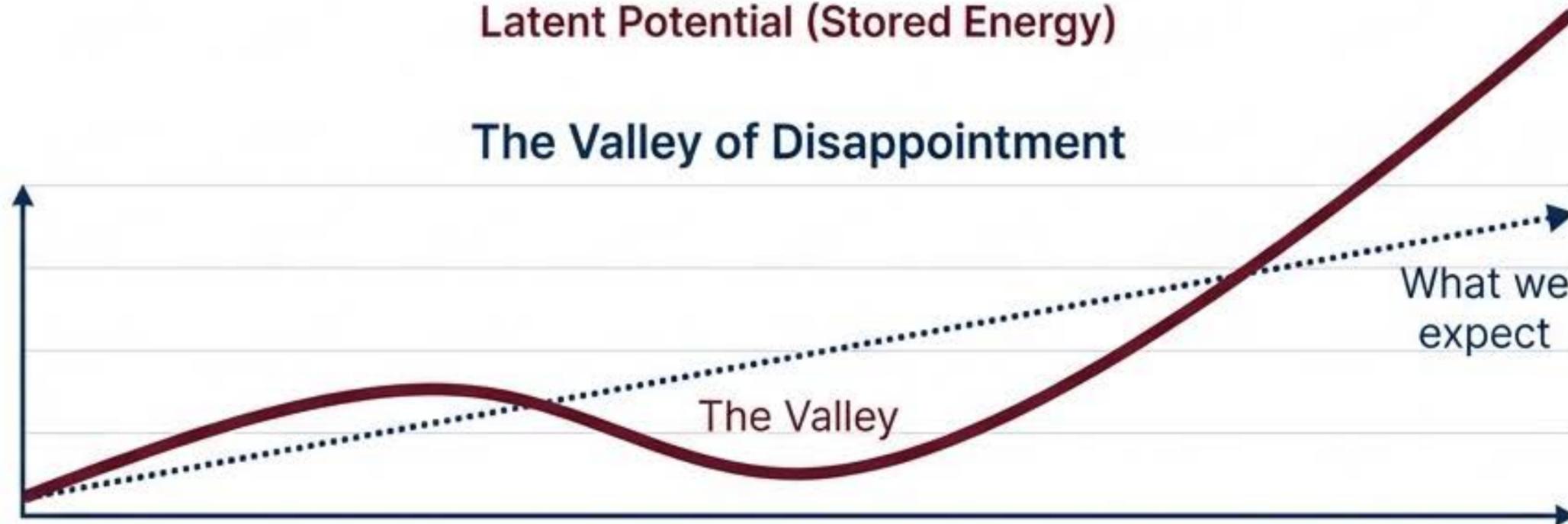
Don't track the index. Track your independence.

The Plateau of Latent Potential



Latent Potential (Stored Energy)

The Valley of Disappointment



Sideways markets are not failures. **They are stored energy.**
The **melt (breakout)** happens only for those who wait for 0°C.

The Identity Shift

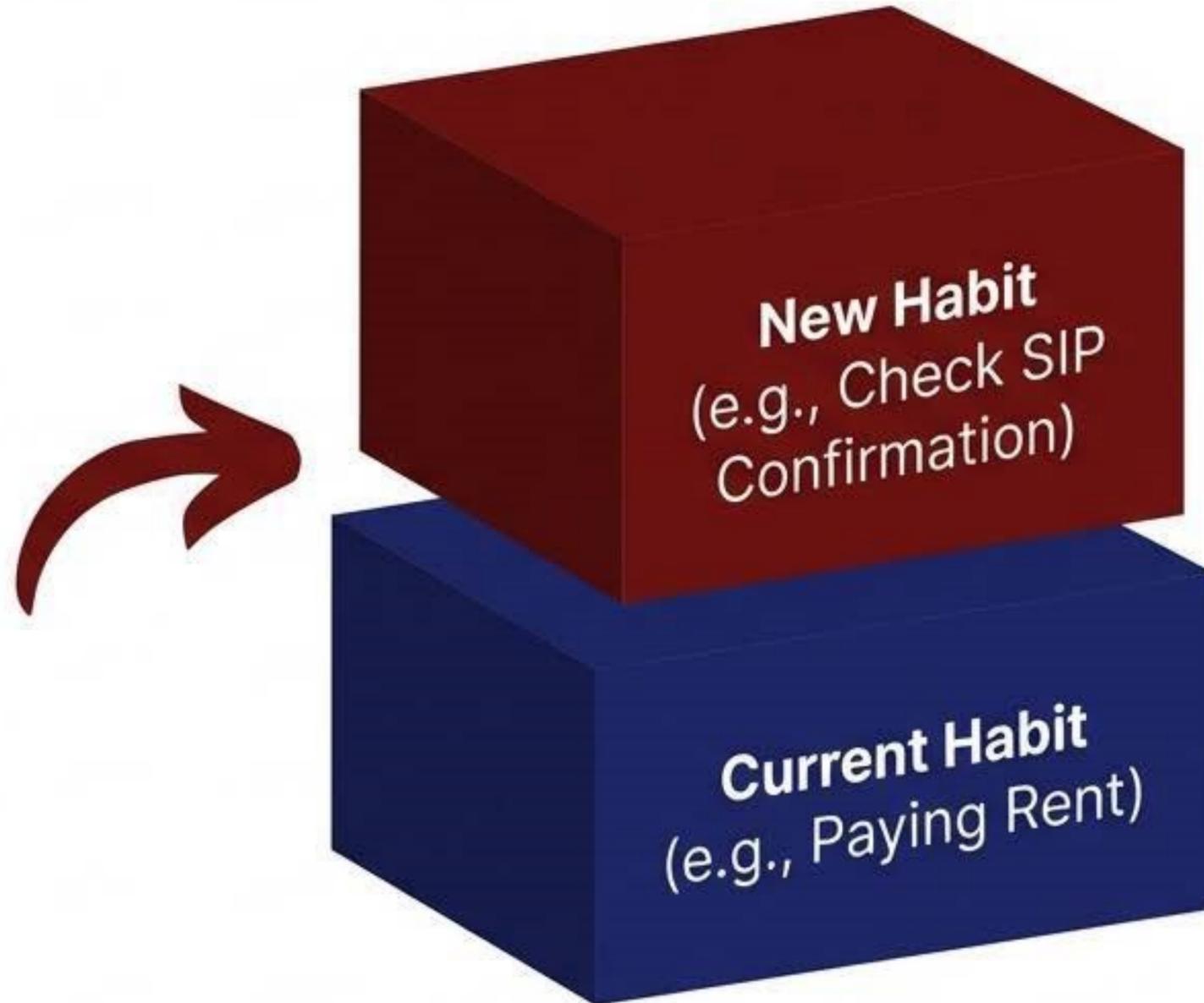
True behavior change is identity change. You can't rely on motivation forever; you must rely on who you are.



Old: “I’m trying to save.”

New: “I am an investor who creates wealth.”

Habit Stacking



**After [Current Habit],
I will [New Habit].**

Anchor your new financial behaviors to established routines. This removes the decision fatigue of remembering to track your wealth.

The Rule of “Never Miss Twice”

				¹ 1	² 2	³ 3
⁴ 4		⁶ 6		⁸ 8	⁹ 9	¹⁰ 10
¹¹ 11	¹² 12	¹³ 13	¹⁴ 14	¹⁵ 15	¹⁶ 16	¹⁷ 17
¹⁸ 18	¹⁹ 19	²⁰ 20	²¹ 23	²² 24	²³ 25	²⁴ 26
²⁷ 27	²⁸ 28	²⁹ 29	³⁰ 30			

Perfection is impossible.
Emergencies happen. You might miss a month.

Key Strategy

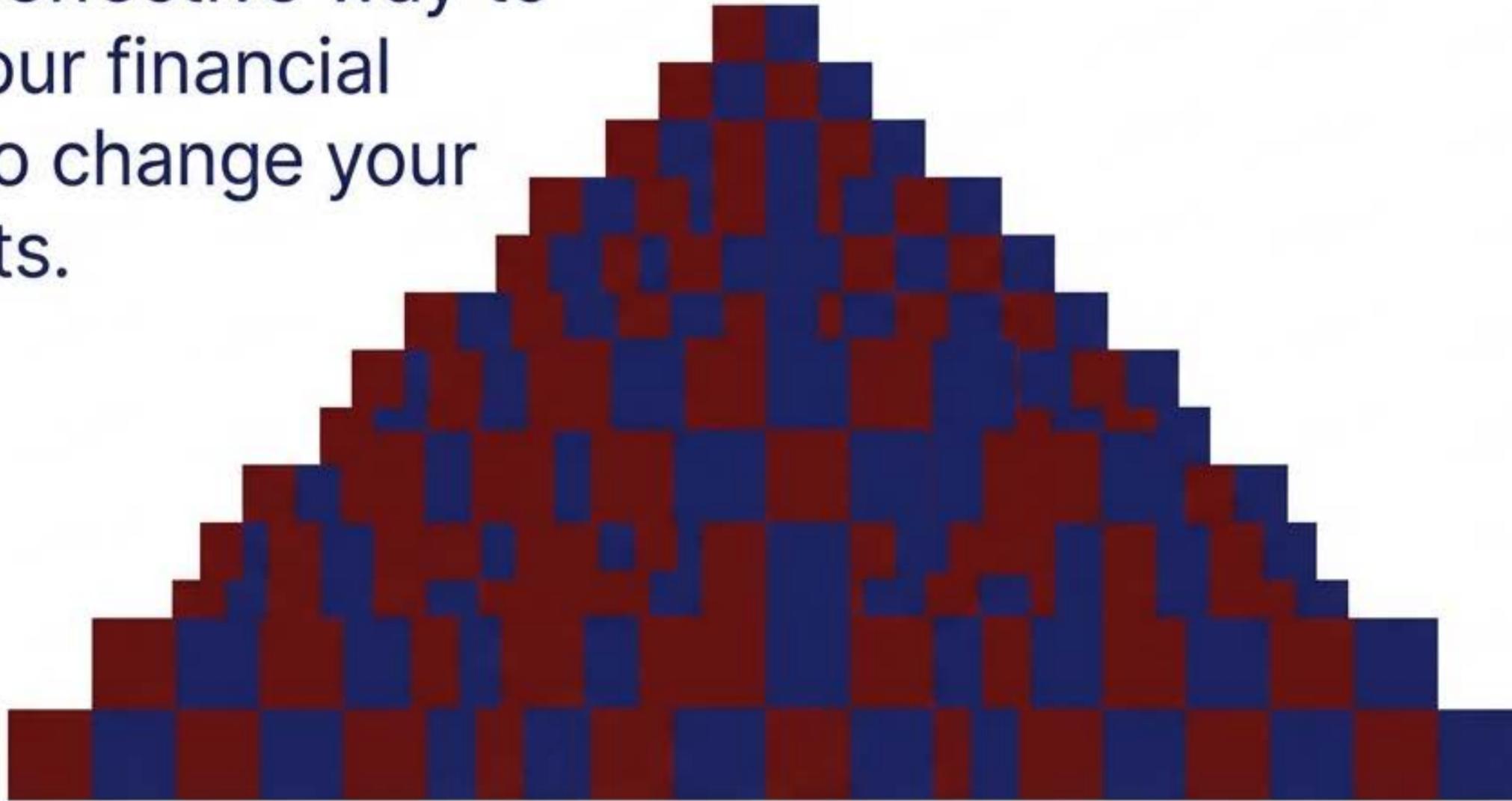
Missing once is an accident.
Missing twice is the start of a new, bad habit. If you fall off the wagon, prioritize getting back on immediately.

Your Wealth Building Blueprint

- ✓ **Environment:** Automate the transfer of surplus funds immediately upon salary credit.
- ✓ **Identity:** Shift language from "trying to save" to "being an investor".
- ✓ **Stacking:** Anchor portfolio reviews to monthly bill payments.
- ✓ **Resilience:** Adopt the 'Never Miss Twice' rule.
- ✓ **Mindset:** View sideways markets as the 'Ice Cube' phase of stored energy.

Small Habits. Big Wealth.

The most effective way to change your financial future is to change your daily habits.



Disclaimer

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

The review of this book is for educational and awareness purposes only and does not constitute an offer to buy or sell any specific securities or investment products.

Past performance is not an indicator of future returns.