



# RULES TO RULE THE MONEY



Swapna jangam

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RULES TO RULE  
THE MONEY

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# **RULES TO RULE THE MONEY**

**Earn wisely. Save first.  
Control debt. Diversify wealth.  
Start early. Keep learning.  
Rule money, don't let it rule you.**

**First Edition**

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# Preface

In a world where financial storms rise without warning, *Rules to Rule the Money* stands as a guiding compass — a thoughtful exploration of how money, when understood and disciplined, becomes not a master but a servant.

This book is not merely about currency or calculation; it is about clarity — the mindset that shapes financial , with a blend of practical wisdom and philosophical depth, unveils the art of managing, multiplying, and mastering money with purpose and balance. Each chapter is a rule — a principle born from real experience, human observation, and timeless financial truths.

Unlike typical guides filled with theories and jargon, *Rules to Rule the Money* connects logic with life. It reminds us that financial power begins not with wealth, but with awareness — the ability to make every rupee earn, save, and serve a higher goal. The book’s strength lies in its simplicity: anyone, regardless of education or background, can apply these rules to build stability, overcome uncertainty, and grow with confidence.

*Rules to Rule the Money* not just as a book, but as a roadmap — from confusion to clarity, from spending to strategy, from earning to empowerment.

Let the rules guide you — before money begins to rule you.

# Acknowledgement

Writing *Rules to Rule the Money* has been a journey of reflection, discipline, and discovery — not only about finances but about life itself. This book was born from years of observation, learning, and personal experiences that taught me how deeply money influences our emotions, choices, and stability.

First and foremost, I express my deepest gratitude to my mother, whose wisdom, though rooted in simplicity, shaped my understanding of true financial management. Though she studied only up to the eighth standard, her clarity, restraint, and foresight in handling money inspired the very essence of this book. Her life taught me that intelligence is not bound by degrees but by discipline and discernment.

My heartfelt appreciation goes to my daughter, Spuniha IMA., Economics, (Central University of Hyderabad), whose intellectual insights and analytical approach added great depth to this book. Her thoughtful discussions, academic knowledge, and sincere contribution enriched the conceptual and financial perspectives throughout these pages.

I extend my sincere thanks to my family and well-wishers, whose constant encouragement and faith gave me the strength to complete this work. Their patience and belief stood by me through every late night of writing and revision.

My gratitude also goes to the publishers, who recognized the value of this vision and supported its journey from thought to print. Their professional guidance and faith in this concept made this book a reality.

To all readers and learners who seek clarity in managing money and mastering themselves through it — this book is for you. May these rules serve as a light to guide your financial path, inspire discipline, and awaken the power to rule money before it rules you.

With gratitude and hope,  
— Swapna Jangam

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# RULES TO RULE THE MONEY

**“When We Control Our  
Money We Control our Life.”**

**By  
Swapna Jangam**



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