

THE FINANCIAL CLARITY NEWSLETTER

Dear Reader,

Welcome to the third edition of the Financial Clarity Newsletter – a monthly space where we shift the conversation around money from confusion to clarity, from noise to intention, and from chasing returns to designing a life that feels aligned.

In a world filled with market tips, product pushes, and surface-level advice, this newsletter aims to offer something different – something deeper.

I created this space not just to inform, but to transform the way you relate to money. Whether you are a practicing professional navigating life's intensity, an entrepreneur, or a salaried professional with little time but big responsibilities, or someone simply seeking peace in your financial decisions – this newsletter is for you.

What You Can Expect Each Month

Each edition will explore one or two key topics that go beyond the numbers and straight into the heart of what personal finance really means. Here is what you will find in every issue:

- 📊 Personal Reflections & Stories that reveal the emotional side of money
- 📊 Deep-Dive Articles that challenge the conventional way wealth is pursued
- 📊 Lessons from Real Life & Practice, not just from books or markets
- 📊 Tools & Frameworks to help you take actionable steps toward clarity

This newsletter is not for everyone.

But, if you are someone who wants to reclaim control, confidence, and calm in your financial life; Then this is for you.

In This Month's Issue

We touch upon two foundational reflections / ideas that changed my life and shaped my philosophy as a financial clarity coach:

1. Why Financial Planning Is Not Just for the Rich: A story of how I discovered (the hard way) that financial planning is not a luxury but a necessity for anyone who values peace over panic.
2. Beyond Returns: Measuring Financial Peace: A reframing of what we should really be measuring in our financial lives and how I stopped chasing numbers and started designing a life with meaning.

I hope these articles speak to you the way they did to me when I lived them.

I invite you to read, reflect, and most importantly – start your own journey toward financial clarity.

Warmly,
Krishnan Venkatachalam
Financial Clarity Coach | Partner, ArthaVidhi Investment Advisors LLP
Helping professionals design a life of financial peace, not just prosperity





Why Financial Planning Is Not Just for the Rich

— A Personal Reflection from Krishnan V

For a long time, I too subscribed to the popular belief that financial planning is something the rich do. A service for people who had too much money to manage on their own. I used to think, “Once I start earning in crores, then I will hire a planner. Until then, budgeting, saving, and the occasional insurance policy should do.”

But life taught me otherwise. And not gently.

I wish someone had told me that financial planning is not about how much you earn, but how you live, how prepared you are, and how confident you feel about the future.

Because when you do not have a plan, life makes one for you — and often, it is not the one you would choose.

The Illusion of Stability

Back then, I had a respectable income, consistent savings, and no major liabilities. Like many others, I believed that I was “managing well.” I invested regularly, had health insurance, and thought that was enough. But what I lacked was structure, integration, and purpose. There was no clarity on:

- 📊 What I was working towards
- 📊 Whether my insurance actually covered what it should
- 📊 If my investments matched the time horizons of my goals
- 📊 Or even what those goals really were

Then came the unexpected.

The Diagnosis That Changed Everything

When I was diagnosed with a health condition that had no clear cause — what doctors termed idiopathic — I felt the ground shift beneath me. Suddenly, all the stable, linear progress I had made over the past decade began to unravel.

In that one year of treatment, everything changed.

- 📈 Medical expenses ballooned beyond what my policy covered.
- 📈 My emergency fund ran dry faster than I imagined.
- 📈 My investments, though well-selected, were in no position to be liquidated without loss.
- 📈 I had no clarity on how to financially sustain the household if things worsened.

I was not just drained financially. I was emotionally broken and fragile. I was a new father, a husband, a son — and I had no answers, no structure to fall back on.

That is when I truly realised what financial planning really meant.

Financial Planning: Not Just Mathematics, But Meaning

Financial planning is not a spreadsheet. It is a framework that holds you when life shakes you. It is a discipline that allows you to bounce back — without panic, without guilt, and without compromising your future.

That is why it is for everyone.

Because you don't need to be rich to:

- 📈 Need a robust emergency fund tailored to your lifestyle and real risks
- 📈 Understand how much insurance is enough — and what kind of insurance matters
- 📈 Make intentional choices about goal-based investments, not just random Systematic investment plans
- 📈 Align your cash flow with your priorities, not just your EMIs
- 📈 Plan for critical life transitions like marriage, childbirth, retirement, or a crisis
- 📈 Build a financial life that allows you to say no with grace and yes with confidence





What I Would Have Done Differently

If I could go back and speak to my 30-year-old self, I would not say “invest more.”

I would say:

- 📊 Have a Plan that is realistic; not just hope and insurance.
- 📊 Understand the difference between accumulating wealth and protecting it.
- 📊 Do not underestimate the importance of liquidity — returns do not help when the money is locked away.
- 📊 Make sure your financial documents are in place — because the worst time to figure it out is during a crisis.
- 📊 And most importantly, define what peace of mind looks like for you and your family — and plan backward from there.

My Reflections

Today, when I reflect from the lens of the person I hope to become — I no longer measure financial success by return percentages.

Instead, I ask:

- 📊 Did I create stability in the lives of those I love?
- 📊 Did I act early instead of reacting late?
- 📊 Did I treat financial planning as an act of love, not fear?
- 📊 Did I make money a source of peace rather than pressure?



That, to me, is the real purpose of financial planning.

And that is something every person regardless of income deserves to experience.

Final Thought

So, if you have ever said, “I do not think I earn enough to need financial planning”, I hope my story gives you a new perspective.

The truth is:

You do not need to be rich to need a plan. You need a plan so you do not have to worry about becoming poor. Financial planning is not a luxury; in-fact it is a form of self-respect.





Beyond Returns: Measuring Financial Peace

A quiet shift in focus that changed everything for me and for the people I guide.

For much of my early journey in personal finance, I believed success was best measured in numbers. Returns, CAGR, Alpha, Outperformance. That is what we were taught to chase. And I did, like most ambitious professionals do. If my portfolio grew by 12%, I felt good. If it dropped to 7%, I felt uneasy — even if nothing had fundamentally changed in my life.

I was mistaking growth for security, and performance for peace.

That illusion held for a while — until life, in its quiet but firm way, reminded me that the metrics I was tracking were not the ones that actually mattered.

A Shift That Life Forced Upon Me

There was a period in my life; a personal health scare, that reminded me how fragile all our planning can be when it is purely numerical. I will not repeat the story here; you have already read a glimpse of it in the first article.

But here is what I will say:

It was not the numbers that saved me.

It was not returns that gave me peace.

All my anxiety came from the discovery: “How unprepared I truly was, within the illusion of being prepared”

That moment was a pivot.

It helped me see that the highest ROI in finance is not measured in percentages; it is measured in peace of mind.

What Is Financial Peace, Really?

We often throw that phrase around “peace of mind”. But what does it actually look like in financial life?

Here is how I define it today, after working closely with families, professionals, and entrepreneurs who often live under constant pressure:

Financial Peace Is:

- 📈 Knowing that your family is protected — today, tomorrow, and in your absence
- 📈 Trusting your financial decisions even during external chaos
- 📈 Sleeping well, because you have done the thinking in advance
- 📈 Saying no without guilt, and yes without anxiety
- 📈 Not needing to check your portfolio every day to feel okay
- 📈 Having enough liquidity to stop, breathe, and reset when needed

It is not a product.

It is not a one-time plan.

It is a lived experience; and one that requires intentional design.

The Problem with Chasing Only Returns

Let us be honest: most people do not plan — they accumulate.

They collect:

- 📈 Systematic investment plans based on trending themes
- 📈 Policies sold by someone they trust
- 📈 Loans they did not fully think through
- 📈 Investments they cannot even explain today





And they believe they are “doing okay” as long as the IRR / CAGR looks good. But beneath that, they are living with financial fragility. They have returns, but they do not have control. They have assets, but not access. They are busy growing wealth; but not protecting peace.

My Reflections





Today, when I reflect from the lens of the person I hope to become — having lived through all seasons of wealth, career, family, and legacy—this is what I know I will value most:

1. That I planned for resilience, not just growth
2. That I treated financial planning as a form of love and responsibility
3. That I helped others see finance not as a race, but as a rhythm
4. That I was able to pause when I needed to; not out of fear, but because I had the freedom
5. That I taught my family how to live with calm and confidence; not dependence on my income or guidance

So, What Should You Really Be Measuring?

Returns will always matter. But they must sit within a bigger frame.

Ask yourself:

-  Do I feel financially peaceful right now?
-  If life paused my income for 6 months, would I be okay?
-  If I had to make a sudden decision; medical, personal, or professional, would I feel clear and in control?
-  Am I planning just to grow, or to live better?

Because wealth, without peace, is just stress at a higher level.



Final Thought

Financial peace is not about being “set for life.” It is about feeling settled in this moment: with clarity, with flexibility, and with courage.

That is what I work toward in my own life. That is what I help my clients create in theirs.

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