Unretired™

Life doesn't stop, it evolves.

Identity · Work · Money

Relationship with Money · With Ajay Soni

When money keeps showing up in ways that don't quite make sense.

One 60-minute coaching conversation, online, for anyone who wants to understand how they think, feel and act around money. We sort what is known from what you experience and what you assume, and you decide what deserves attention.

THE CONVERSATION

60 minutes · total fixed fee ₹5,000 · Online · A written Money Clarity Map · One conversation, complete in itself

The questions people bring

"I know I have enough. Why am I still worried?"

"I can afford it. Why is spending on myself so difficult?"

"Why does earning less feel uncomfortable when I no longer need the money?"

"Why is asking for or receiving money harder than giving it?"

"Nothing is wrong. I am simply curious how I think about money."

WHAT MAKES THIS DIFFERENT

Money questions can hold two things at once: what is known about the money, and what is happening for you around it. We keep those apart, so a feeling does not become a financial fact, and a number does not dismiss the human experience.

What you leave with

You leave with the question in plain words, a clearer distinction between what you know, what you experience, what you assume and what still needs a real answer. From there, you decide what, if anything, deserves attention: what to keep, question, approach differently, find out, take elsewhere or simply leave open. You also receive your Money Clarity Map, a short written record in your own words, emailed as a PDF within five working days after the conversation. No plan is required. A clear understanding is a complete outcome.

A FREE WAY TO BEGIN

The Money Reflection is a short private reflection you can complete before booking, or without booking at all. There is no score, no money type and no diagnosis.

BOOK RELATIONSHIP WITH MONEY

Booking asks one question: what would you like to explore? A few sentences are enough. Book at **iamunretired.com/book/**

HOW IT WORKS

One conversation, four simple parts

We spend time where it is most useful.

1 · GET CLEAR
We start with the situation that brought you here and one real recent moment, before any explanation.

2 · SORT
We separate what is known, what you experience, what you assume and what still needs a real answer.

3 · MAKE SENSE
We check whether something genuinely repeats, and explore what money means to you here, as far as you want to go. Finding no pattern is a valid result.

4 · CHOOSE
You decide what to keep, question, approach differently, find out, take elsewhere or leave open.

Your Money Clarity Map

Within five working days after the conversation, I email you a short written record as a PDF, in plain language: what you came to explore, what seems to matter around the money, what is worth noticing, and what you want to carry forward. It keeps what is known and what remains uncertain separate, and you can correct anything that does not sound like you.

A free way to begin

The Money Reflection is a short private reflection across eight areas of your relationship with money. There is no score, money type or diagnosis. Use it for yourself, with no obligation to book. If you are considering a conversation, I recommend completing it beforehand. Sharing the summary is optional. Take it at **iamunretired.com/reflection.html**.

This is for you if...

- You believe you have enough, but still find yourself worrying about money
- Spending on yourself feels unusually difficult, even when you believe you can afford it
- You keep checking for the better deal, even when the time and effort cost more
- Earning less, asking for your fee or receiving money feels harder than you expected
- Money becomes difficult with a partner or family, even when the numbers are not the whole issue
- Nothing is wrong, and you are curious how you think about money

Why work with me

I am Ajay Soni. I have spent more than 25 years in senior finance and operating roles, including Cisco India, AT&T and Bharti Airtel. I hold the CFP® and CPA, and I am an ACC coach with the International Coaching Federation. I also have counselling training. That lets me take both the practical side of a money question and the human side seriously.

ONE CONVERSATION. COMPLETE IN ITSELF.

There is no package and no expectation that you continue. 60 minutes · total fixed fee ₹5,000 · Online · Money Clarity Map included.

This is coaching. It does not cover investment advice, portfolio review, financial planning, debt or credit advice, tax, legal or estate advice, business consulting, couples counselling or psychotherapy. I cannot tell you whether your money is enough. If a question needs financial analysis or another kind of professional support, I will say so and help identify the appropriate next step. What you share is confidential. We do not make audio or video recordings.

BOOK RELATIONSHIP WITH MONEY

Booking asks one question: what would you like to explore? A few sentences are enough. Your slot is confirmed once you have accepted a short agreement and paid. Book at **iamunretired.com/book/**