THE ART OF UNCOMPLICATING

Transforming Your Life Without the Burnout

A Handbook of a Lighter Life

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For anyone who has ever looked at a full drawer and sighed.

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Introduction

Before You Begin

Nobody sits down and decides to have a complicated life. It builds up slowly. One more loan, one more phone plan, one more function you must attend, one more WhatsApp group, one more cupboard that will not close. Each thing made sense on the day it came. Nobody ever added up the total.

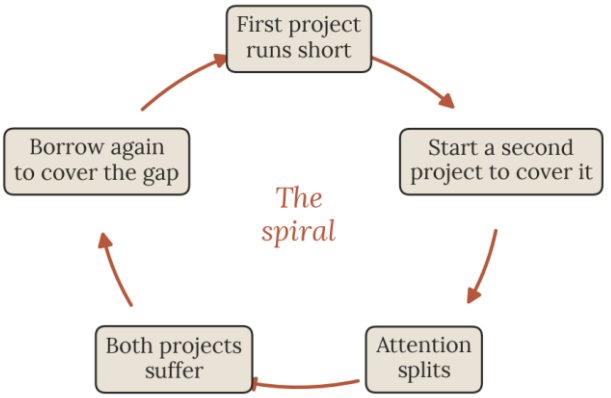
This book is for the ordinary person with an ordinary life and real bills. You may be a clerk or a shopkeeper, a homemaker or a student, a teacher, a driver, a young person starting out in business, or someone close to retirement. You do not have to own less than you do, or move to a quiet village. You only need to look at the total and take some of it away.

Why I wrote this book

I wrote this book because I once made my own life very complicated, and I did it alone. I did what I thought was right and put it into action.

It started the way it does for many young people. When you begin a business or a job, you have big dreams and a strong wish to do something great. I was no different. I started a project with high hopes. But a project needs skill, and it needs money at the right time. My money came late. Income was slow, and getting more funds took so long that the project suffered. The debts grew. My own capital was gone, and the people I owed began to chase me.

Then I made a mistake, and I made it knowingly. To clear the debt of the first project, I started a second one. It was a trap. My attention moved to the second project, but I was still tied to the first. To save the first, the second one suffered. To cover part of the first debt, I borrowed again. Now it was debt on top of debt, and my mind was always searching for the next way to survive. My peace of mind was gone, and my family suffered.



The spiral. Once you are inside it, every step looks sensible and the whole circle goes nowhere.

This did not happen only once. It repeated many times, and always for the same reason: I no longer had the mental concentration to see a project through. Meeting followed meeting, and the result was always the same. Manage, and manage again, just to stay in existence. Even when I could see a big return coming soon, survival itself was the threat. Slowly the complication moved from my business into my personal life.

The same thing happens to people who work for a salary. You have an ambition and you think big, so you start a side business and give it part of your time. Your attention leaves the job that actually supports you. It is very difficult to handle both at once, and your personal life and your family pay for it.

This is what I learned. Go slow, and keep it simple. Think big, but risk only your own capital. If you must borrow, borrow only up to the limit of your assets, so that if the plan fails you can still come out of the worst of it. And do not take on a second venture to carry the first.

You are the director of your own life's decisions. So live simply with what you have, keep your focus on one thing, and do not shift your attention to another task that involves debt.

That is where this book began. The chapters that follow are what I wish I had known then.

How to use this book

There are six chapters, one each for how you think about enough, your home, your phone, your daily routine, your money, and your people. Read them in any order. If the bills are what keep you awake, start with Chapter 5. If it is the phone, go to Chapter 3.

Every chapter ends with a short exercise. Please do it with a pencil. Reading alone changes very little. After the chapters you will find a few short stories, a 30-day challenge, worksheets you can write in, and a reading list.

Three ground rules

1. **Change one area at a time.** Do not try to fix everything in a weekend. Pick one chapter and stay with it for a few weeks.
2. **Remove before you buy.** Do not buy a new planner, app or set of boxes until you have taken something away.
3. **Expect it to feel strange.** An empty evening can feel like boredom for the first week. That feeling passes.

Chapter One
The Philosophy of Enough

Before you remove anything, you need some idea of what you are keeping it for.

Most of us carry an idea around without ever examining it: *more is better.* More salary, a bigger house, a newer phone, one more business, one more course. Nothing in that idea ever says stop, because it has no end point.

The trouble is that every addition has a cost, and the cost is not only the price. A second business takes your time, but it also takes your sleep and your attention at dinner. A new phone takes money, but also an EMI (monthly loan instalment) to remember every month. Two hours on the calendar can quietly cost you six.

So instead of asking *how do I get more?*, try asking a different question: **what is enough, for what I am really trying to do?** The rest of this book is a way of answering it. The old word for this is essentialism, which only means deciding what matters and then protecting it.

The 80/20 rule

More than a century ago an Italian economist, Vilfredo Pareto, noticed that a small share of the people held most of the land. The same lopsided pattern keeps showing up. A few customers bring most of a shopkeeper's profit. A few tasks fill most of a clerk's day. A few people account for most of your good days.

The split is not always 80 and 20. It may be 70 and 30, or 90 and 10. What matters is the shape: a short list of things gives most of the result, and a long list gives very little.



Figure 1.1 The Pareto shape. The numbers are invented to show the pattern, not measured from real data.

Try it on your own week. Write down everything that takes your time. Next to each item write what it gives back: income, health, closeness, learning, real enjoyment. You will probably find that a handful of items give almost everything, and a long tail gives little.

For each item in the tail you have three choices:

- **Stop it.** Drop it and see whether anybody, including you, really notices.
- **Set it on auto.** If it must happen, such as paying a bill, arrange it so that it happens without a decision.
- **Shrink it.** Do it less often or for less time. Not everything needs your best effort.

Be careful here. This is a tool for finding what to look at. It does not mean you can skip the dentist because the dentist gives no joy.

My own life shows this pattern clearly. In my younger days I was very good at table tennis and won many open championships at different levels. I used to get up at four in the morning and cycle 15 kilometres to reach my coaching classes. I was achieving every goal I set. But there was not much money in sport, so I moved to advertising for brands. Sport became

secondary. My livelihood was fine, but I had partly left the first thing for the second.

Then I changed my focus again. In 1987 I started a computer software development and data processing centre. It worked. The business did well and the training work grew. Those were very simple and happy years, and they were simple because I had one clear focus.



Figure 1.2 A simple sorting grid for your commitments. Two honest questions place almost anything.

The grid is a quicker way to do the same exercise. For each commitment ask whether it matters to you, and whether it gives you energy or drains it. Most people are surprised by how much falls in the bottom-right box. They have been doing those things for years only because stopping felt rude.

The power of no

Every yes costs something. If you say yes to helping with the function every weekend, you are also saying no to those weekends. Nobody sends you the bill, but you pay it.

Saying no is hard because we mix up the request with the relationship. Refusing a request feels like refusing the person. It almost never is. A clear, kind no is received far better than a yes that comes late and half done.

Some lines you can borrow until you find your own:

- *"Thank you for asking me. I cannot take that on now."* Short and polite. You owe no long explanation.
- *"I cannot do the whole thing, but I can do this one part."* A smaller yes, on your terms.
- *"Let me think and tell you tomorrow."* This is the most useful sentence in the chapter. It breaks the habit of agreeing on the spot.

I know the cost of a careless yes. Every time I said yes to a new venture, I was also saying no to something else without noticing. When I moved to advertising, I gave up much of the time I had for the sport I was best at. When I started a second project to cover the debts of the first, I took away the attention the first one needed, and the second one suffered too. Each of those yeses was also a no to my peace of mind and to my family. Nobody sent me the bill. I paid it over many years.

> **A SMALL RULE**
>
> If your answer to a request is anything less than a clear *yes*, treat it as a *no* for now. Calendars fill up with things that someone agreed to while thinking "okay, I suppose."

Defining your baseline

Many people feel behind all the time because they never decided what "enough for today" means. The to-do list has no end, so every evening ends with a small feeling of failure.

Your baseline is the short list of things that, if done, let you sleep feeling the day was fine. Five at most. A few examples:

- *A bank clerk:* reach the office on time, finish the day's files, eat lunch properly, one real talk with the family, in bed by eleven.
- *A homemaker:* the family fed, one task finished, a short walk, ten minutes for myself, no screens after dinner.

- *A shopkeeper:* open on time, count the cash, collect one pending payment, no new borrowing, home for dinner.

Notice what is missing: grand goals, and anything that depends on other people behaving well. A baseline must be small enough to meet on most days. Bigger ambitions go on a separate list for better days. On a bad day, meet your baseline and the day counts.

> **TRY THIS**
>
> Take the sheet called *The Life Audit Map* from the Worksheets section. List what you do in a normal week and sort each item using the grid. Circle the three biggest items in the bottom-right box. Then write your five-item baseline on a card and keep it where you can see it.

Do not act on the audit yet. The next chapters show how to deal with each area. For now, just see the whole picture once.

Chapter Two
The Physical Sanctuary

A home is not finished when everything is in it. It is finished when everything in it is wanted.

Most of us have a cupboard we are afraid to open. Old chargers, a broken mixer, wedding gifts still in their boxes, clothes from three sizes ago, bills from years back, steel containers without lids. Each item is kept for the same reason: *I might need it someday.*

A messy home does not make you a bad person. But clutter is a quiet tax. The pile of letters is a small worry. The unused exercise cycle is a small guilt. The broken fan is a small errand. Added up, they make a low hum of unfinished business that never switches off.

The good news is that your home is the one part of life you can change in an afternoon. That makes it a good place to start, because quick results keep you going.

Start with what you resent

Take a bag or a basket and walk through the house. Pick up anything that makes you feel annoyed, guilty or tired when you look at it. Do not decide anything yet. Just collect. Then sort into piles:

1. **Keep.** Useful or loved, and it has a proper place.
2. **Give.** In good condition and useful to someone else. A neighbour, a relative, the house help, a charity. Put it in a bag and hand it over within the week. Things left in the hall for a month tend to come back.
3. **Sell.** Only if it is worth real money and you will really list it. Otherwise give it away.
4. **Throw.** Broken, expired or worn out.

There is a fifth pile for things you cannot decide about: the **maybe box**. Put them in a box, write a date three months ahead on the lid, and keep it out of sight. If you did not open it by that date, give it away without opening. This works because the real question was never *do I want this?* It was *can I decide this today?*

One in, one out

Clearing out happens once. What keeps the home calm afterwards is a rule about what comes in: when something new arrives, something of the same kind leaves. New shoes come, old shoes go. A new shirt comes, a tired one goes to the cloth bag for giving.

The rule works because it reconnects buying and storing. In a house with endless space, a purchase seems to cost only its price. With a fixed shelf, it also costs a choice, and you start to notice what you were about to buy for no good reason.

- **Groceries and daily needs are exempt**, though twelve bottles of shampoo is still too many.
- **Match like with like.** Do not swap a coat for a kitchen gadget.
- **Let the container set the limit.** One shelf of books means one shelf. One drawer of t-shirts means one drawer.
- **Be kind about gifts.** If someone gives you something you cannot use, thank them, use it once if you can, and pass it on. The gesture was the gift.

Surface zero

Flat surfaces collect things like a magnet collects iron filings. The dining table becomes a parking place for keys, bills, medicines, chargers and school bags. None of it is serious. All of it together makes the room feel unfinished.

Pick three surfaces: the kitchen counter, the dining table, and your desk or bedside table. For each, decide what is allowed to stay. A kettle and a fruit bowl, perhaps. A lamp and one book. Everything else has a home, and putting it back is part of the routine.

A clear surface changes how you use the room. You cook more easily when the counter is free. You sit down to study or work when the table is ready. And when it does fill up again, you notice at once and deal with it.

> **THE HOMELESS-OBJECT TEST**
>
> Pick up anything out of place and ask: *where does this live?* If you cannot answer, it has no home, and a thing with no home will wander forever. Give it a place, or let it go.

The two-minute rule

If a job takes less than two minutes, do it now. Hang the towel. Wash the glass. File the bill. Reply to the message that needs one line. The effort of remembering and coming back to a small job is bigger than the job itself.

There is one limit. If you are in the middle of something important, write the small job down and do it at the next break. The aim is to keep small things small. It is not to let them interrupt everything.

Paper and small spaces

Many of us share one or two rooms with the whole family, so there is no spare room to hide things. That makes a few habits even more useful. Keep one box or file for important papers, such as ID, insurance, loan papers and property documents. Keep bills only as long as you need them. Give each family member one shelf or one trunk that is theirs, and let that be the limit.

If one room must do many jobs, mark small boundaries. The study table is cleared by evening. The bed has no laptop on it. The shoes have a rack by the door. Small rules like these do more than a big clean-up.

> **TRY THIS**
>
> Fifteen-minute reset. Set a timer for fifteen minutes and clear one surface completely. Put everything away and wipe it. Tomorrow do another. After a week you will know how a clear surface feels, and you can decide whether you want more of it.

Chapter Three
Digital Deceleration

The phone is a good servant and a poor master. Most of us have given it the wrong job.

Our parents had to go looking for interruptions. They had to be at home when the phone rang, or open the envelope. Today the phone looks for you. It buzzes in your pocket at dinner, in a meeting, in the middle of the night. Every app on it is fighting for the same thing, your attention, and your attention does not grow.

None of this makes the phone the enemy. It gives you maps, banking, photographs, and a way to see your children's faces from far away. The difficulty is that the useful parts and the grabbing parts live inside the same object. The task here is to separate them.

Notification fasting

Most notifications are somebody else's priorities arriving on your screen. A shop wants you to see a sale. A game wants you to come back. A news app has found something frightening. None of it is an emergency, and all of it feels urgent for a moment.

The rule is simple: **only people may interrupt you.** A call from your daughter, a message from the colleague you are waiting for, the school. Everything sent by a machine can wait until you choose to look.

Give yourself half an hour. Open the notification settings and go through the apps one by one. For each, ask: *is a person on the other side who needs me right now?* If not, switch it off. You will probably switch off most of them. For a few days you may feel nervous. After that you will forget they ever existed.

> **KEEP THESE ON**
>
> Calls and messages from your close family, alarms for medicines or appointments, bank alerts for money leaving your account, and anything to do with safety. The aim is a quieter phone, not an unreachable one.

The WhatsApp problem

For many of us the biggest noise is not the news but the groups: the family group, the old school group, the society group, the office group, the group someone added you to years ago. Hundreds of messages a day, many of them forwards you never wanted.

- **Mute the groups** you cannot leave. Check them once or twice a day, on your own time.
- **Leave the ones you never open.** Nobody is keeping score.
- **Do not forward what you have not checked.** A lot of forwards are wrong, and a few are dangerous.
- **Keep one group for the people who matter most**, and let that be the one that can make your phone ring.

Taming the home screen

- Move social media and news apps off the first screen, or into a folder on the last page. The extra tap is a tiny pause, and often enough to stop you.
- Delete apps you have not opened in three months. You can always install them again. Hardly anyone does.
- Try a greyscale screen for a week. It is a free setting on most phones, and colourless icons are much less tempting.
- Charge the phone outside the bedroom. Buy a cheap alarm clock if you need one. This single change helps more people than almost anything else.

> **A WORD OF CAUTION**
>
> Never share an OTP, PIN or card number with anyone who calls you, however official they sound. Banks do not ask for these. If a call makes you hurry, that is the sign to stop and hang up.

The inbox myth

Many people spend hours arranging email into folders and labels. It is mostly wasted effort. An inbox is not a filing cabinet. It is a stream of other people's requests.

Give each message one of three fates the first time you open it. **Delete** it if you will not need it again. **Reply** if it takes less than two minutes. **Archive** it if you might need it later, and let search find it. One archive folder and a good search bar beat twelve hand-made folders.

- Check mail at fixed times, say mid-morning and late afternoon. Most replies can wait a few hours.
- Unsubscribe from the newsletters and offers you skip. Use the real unsubscribe link.
- Write short replies. Two clear sentences are kind to the reader.

Videos, reels and the endless scroll

These apps are free because your attention is what they sell. That does not make them evil, and many people find humour, friends and learning there. But the app wants more of your time, and you probably do not.

Decide in advance what you use each one for. To stay in touch with a cousin abroad? To learn cooking? Use it for that, and be careful of the wandering in between. Unfollow accounts that leave you feeling poor, ugly or angry.

Be honest about what you are escaping when you scroll. Often it is a small discomfort: boredom, a hard task, a lonely evening. The phone removes the discomfort for a minute and teaches your hand to reach for it again. Just noticing this urge, without scolding yourself, is the first step in loosening it.

The digital sunset

Pick a time in the evening when the screens go to bed. Say eight o'clock, or whatever suits your house. Phones are plugged in at a fixed place away from where you sit and sleep. For families this works best as a shared rule. A rule that everyone follows is easier than a discipline you follow alone.

You will quickly find out what the evening is for. People cook more slowly, talk, read, play with the children, or simply sit. The first few days are awkward because your hand keeps reaching for a phone that is not there. That reaching tells you how often the phone was filling gaps you did not know you had.

If an hour feels impossible, start with thirty minutes and move it earlier by ten minutes each week.

Tidy the phone itself

- Delete failed and duplicate photos as you take them, while you remember why they were bad.
- Back up photos and contacts you cannot replace, in two places.
- Keep important numbers and passwords safely written, or in a password manager, so they are not scattered across notes and chats.

> **TRY THIS**
>
> **The notification audit.** Open the phone settings and count how many apps may send you notifications. Write the number down. Switch off everything except people and safety. After one week, count how many you turned back on. Most people turn back on only one or two.

Chapter Four

Decision Fatigue and the Routine

Willpower is a poor plan. A good habit works even on the days you feel weak.

By evening many of us have no energy left for choosing. Someone asks what to cook, where to eat, which film to watch, and the answer is a shrug. The evening gets handed over to whatever needs the least thought, usually the television and a packet of something.

There is a name for this, decision fatigue: the idea that making many choices wears you down. A small caution. Some of the early laboratory studies behind this idea have been hard to repeat, and researchers still argue about it. You do not need a laboratory to know the everyday version. Choosing is work, and doing too much of it over small things leaves less for the big ones.

So the practical rule holds, whatever the science finally says: **decide the small things once, and save your thinking for the large things.** A routine is simply a decision made in advance.

Choose what you will not choose

Pick the areas where deciding gives you nothing and costs you energy. Good candidates are what to wear on workdays, what to eat for breakfast, what to cook on weekdays, and the order of your morning.

Keep the choices that carry feeling: what to cook for guests, which gift to give your sister, what to read next. Routines should make room for choices like these. They should never take them away.

A uniform of your own

Schoolchildren wear uniforms and nobody calls it a loss of freedom. A grown-up version helps too. Choose a few clothes that all go together and let getting dressed take two minutes.

- **Limit the colours.** Choose three or four that suit you. Everything then matches everything.
- **Build a work set.** Five tops, three bottoms and a pair of comfortable shoes cover most weeks.
- **Buy the same fit again.** Once you find what suits you, replace worn items with the same thing.
- **Do not buy for a future you.** Clothes for the person you hope to become take up the same space as clothes for the person you are.

Meals without the daily argument

What shall we cook today? is asked every day, usually at the worst time, and answered with whatever is in the kitchen. A simple rotation takes the question away.

1. List ten to fourteen dinners your family really likes and can cook without stress. Real meals, not ideas.
2. Give them days, either by theme (Sunday special, Friday khichdi) or as a two-week cycle.
3. Write the plan on a card and stick it on the fridge. Buy vegetables and groceries from the plan, not from your mood in the market.
4. Leave one day free for leftovers, eating out, or a whim. A plan that is too strict will be dropped within a month.

The rotation is not a prison. It only stops weeknights from being decided by tiredness. On weekends, when you have the energy, try something new.

The morning launchpad

A good morning is mostly made the night before. The aim is to reach the first hour of the day without a single problem left to solve.



Figure 4.1 A sample evening that sets up the next morning. Times are examples. Use whatever fits your own day.

- **Clothes laid out**, including anything you tend to forget, such as a belt or an ID card.
- **Bag packed** by the door, with keys, wallet, charger and papers.
- **Tiffin or lunch planned.**
- **Your Top 3** written on a note where you will see it.

The Top 3 is not your to-do list. It is the three things that, if you did only those, would make tomorrow a good day. Write them at night, when you are calm. In the morning start with the first one before you look at your phone. Very often the day stays on course after that.

In my younger days my routine was simple. I got up at four in the morning, cycled 15 kilometres to my coaching classes, and trained. The day was already decided before I woke up. That was the time I was achieving all my goals. Later, when I was running between projects, meetings and lenders, I had no such routine. Every day was decided by whatever was most urgent, and I was only managing and managing to survive. I wish I had kept one fixed part of each day for what mattered most.

Under pressure, nothing works

When I started medical transcription, plenty of money came in. But it is a tricky business. The work must be about 98.5 percent accurate. That needs full attention and strict checking every single day. In any service business, daily monitoring is the key.

At that time I was under financial pressure, and under pressure you cannot monitor strictly. Slowly the accuracy slipped. In this business, once quality slips, all the earlier effort is wasted. Payments against the letters of credit were not honoured because of the accuracy problems, and I was in debt again. I had the salaries of my employees and my partners to answer to.

I learned the lesson once more: do not put yourself under pressure. Handle one thing at a time, calmly. In a service business you must keep quality, time schedule and manpower cost under control together. Good management can carry you for a few months, even a year or two, but you must keep it up. If any one of them goes wrong, you are at a loss. And under pressure, nothing works.

One more thing I learned: to handle many tasks you need three kinds of health, mental, physical and financial. If one is weak, the others slowly follow.

> **THE SAME RULE AT HOME**
>
> You do not need a business for this to apply. A parent juggling a job, children and an ageing relative is running a service industry too. Quality, time and cost all need watching, and all of them slip when you are exhausted. Protect your sleep, your meals and your walk first. They are not luxuries. They are the equipment.

> **WHEN THE ROUTINE BREAKS**
>
> It will. A child falls ill, a train is late, a week goes wrong. Do not call it failure. The advantage of a routine is that you know what to return to. Skip the guilt and restart at the next natural point, usually that same evening.

> **TRY THIS**
>
> **Retire three decisions.** Write three small daily choices you are tired of making. Next to each, write the default you will use instead. For example: *breakfast: poha or idli on weekdays.* Try the defaults for two weeks, then keep the ones that helped.

My three retired decisions and their defaults:

Chapter Five
Financial Fluidity

Money gets quieter when you stop managing it by hand.

A complicated money life gives more worry than a small one. Three bank accounts, two credit cards, an old insurance policy nobody remembers, a loan from a relative, an EMI that falls on the fifth, another on the tenth. Each piece may be fine alone. Together they need constant attention, and what you cannot see clearly keeps you uneasy.

The aim of this chapter is to make your money boring. Fewer places, fewer decisions, fewer things that depend on your memory. Boring money is not exciting, but it is calm, and most people would happily trade excitement for calm here.

> **A NOTE BEFORE YOU START**
>
> This chapter shares general principles and my own experience. It is not personal financial advice. Rules, interest rates and taxes differ by country and change over time. For decisions on borrowing, investing or insurance, speak to a qualified adviser.

Consolidate

Write down every money account you have: bank accounts, deposits, cards, loans, insurance, provident fund, old accounts from earlier jobs. Many people are surprised by the list, and a few find money they had forgotten.

Then ask of each one: *does this do a job nothing else does?* If not, think about closing or merging it.

- **Duplicate bank accounts** opened for an offer or a salary and never used again.

- **Old provident fund or retirement accounts** from previous employers. In many cases they can be merged, but check for rules and lost benefits first.
- **Extra credit cards.** Keep one or two that you actually use and pay in full.
- **Small forgotten deposits** that cost more in charges than they earn.

You are not trying to reach one account. Three or four accounts that each do a clear job is plenty.

Automate what repeats

Your memory and willpower are limited, so give them less to do. Every bill, transfer and saving that can happen by itself, should. Use standing instructions, auto-debit or recurring deposits for rent, electricity, insurance, EMIs and savings.

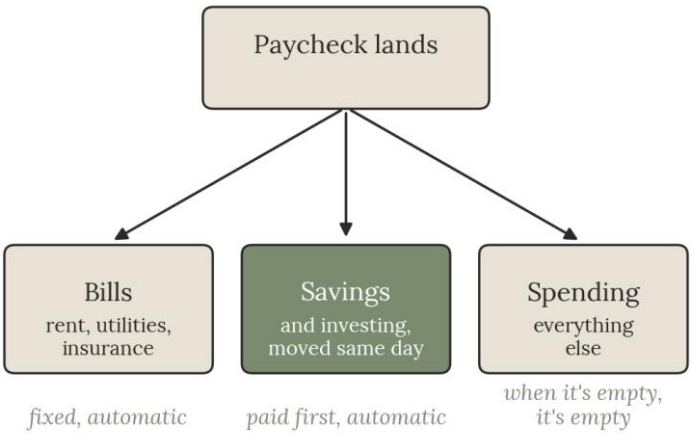


Figure 5.1 A simple structure. Income arrives in one place and is divided on a schedule you set once.

When your salary arrives, a fixed portion goes to savings the same day. Another portion covers the fixed bills. What remains is yours to spend without guilt. Because the saving happened first, you cannot overspend it.

Many people fail to save because saving was the leftover, and there is seldom a leftover.

The line to remember is **pay yourself first.** Treat savings as a bill with a due date, the same as rent.

A few cautions. Look at your statement once a month to catch errors and strange charges. Keep a small cushion in the bills account so that an automatic payment does not bounce. And review the whole set-up once a year, because your income and costs will change.

Prune the small leaks

Small regular charges grow quietly: the app you forgot, the OTT (streaming) plan nobody watches, the gym you pay for and never visit, the extra mobile plan. Each is small, and together they can be a month's grocery.

Spend half an hour with the last three months of statements. Mark every regular charge. For each, ask whether you used it last month and whether you would sign up for it again today. Cancel what gets a no.

The 24-hour cooling period

An impulse has a shape. The wish arrives suddenly, feels strong, and fades fast. Shops, sale banners and websites are designed to catch you while it is strong.

The remedy is time. Choose an amount above which you will wait before buying anything non-essential. If you still want it after a day, buy it with a clear head. If the wish has passed, you saved the money and avoided one more thing to store. For bigger purchases wait longer: a week for a mid-sized item, a month for something large.

Ask also what you hoped the purchase would do. Often it is not the object you want but a feeling, such as relief after a hard week, or a sense of status in front of others. Knowing this does not make the feeling go away, but it lets you find a cheaper way to meet it.

Before you borrow

Borrowing is where life most often goes wrong, so I will be direct about my own experience.

I learned this the hard way. After the software centre did well, I took up a big project that needed a lot of capital: a hotel and resort. This time I gave it my full attention and built it properly. It became a popular resort in the region, widely publicized, known for its Scottish-style cottages and its food.

To build it, I took loans from institutions. The returns came slowly. They were enough for my livelihood, but not enough for the burden of interest and repayment of the loan. Once again I had made my life complicated, and it took years to settle down.

The money lesson is plain. I was paying about 15 percent interest, while the international borrowing rate at that time was only 3 to 4 percent. Building an industry on money this costly is not viable. To become a big industrialist is a good dream. But to pass through tough government challenges and heavy debt together is very difficult. It is like putting yourself in an autoclave and getting roasted. This is what happened to me. Your own situation, and the rates in your country, will differ.

Out of that experience I keep a short list of questions for anyone about to borrow:

1. **If this fails, can I still stand up?** Borrow only up to the limit of your assets, so that you can come out of the worst situation.
2. **Am I borrowing to repay another loan?** If yes, stop. That is the spiral from the Introduction.
3. **Can the income cover the interest and the principal, not just the interest?** Returns that look satisfactory for living expenses may still not carry the repayment.
4. **Do I have the time to give this my full attention?** Debt and divided attention are the most expensive pair.

Know your enough

The most useful number in your finances may not be your income or savings. It is how much you need to live a good life as you define it. People

who know this number decide better about work, loans and whether a raise is worth the extra hours. People who do not know it find that enough keeps moving.

To find it, add up the fixed things: housing, food, travel, insurance, school fees, and the few activities you really love. Then look at what is left, which is where the unexamined spending lives. Look at it honestly, without scolding yourself.

> **TRY THIS**
>
> **The one-hour money tidy.** Make three lists: every account you hold, every regular payment, every automatic transfer. Mark one thing on each list to close, cancel or create. Do those three things this week.

Chapter Six
Emotional and Social Sifting

You can love people and still not give them every hour they ask for.

This is the chapter where advice is easiest to get wrong. People are not clutter. Friends are not subscriptions to cancel when the price rises. It is possible to take the idea of simplifying too far and end up alone and sure that you were right.

And yet our social lives pile up obligations the same way our cupboards pile up things. We attend functions out of habit. We visit people because we always have. We spend one evening each week with someone who leaves us feeling smaller. This chapter is not about having fewer relationships. It is about putting your limited time and warmth where it does the most good.

Some friendships are for a season

We treat every friendship as if it should last forever, and when one fades we feel we have failed. But people change, move cities, change jobs. What you shared at twenty-five may not be what you share at forty. A friendship that was perfect for one stage of life can end quietly without anyone being at fault.

Accepting this takes the pressure off. You do not have to cut anyone out. You can let some connections become lighter, a festival greeting and a cup of tea once a year, and let others deepen. What does not work is keeping up a heavy schedule of contact that neither side enjoys.

The circles of people

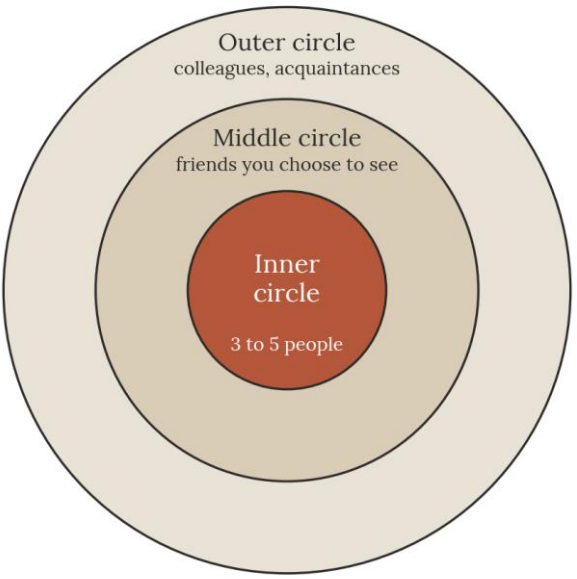


Figure 6.1 Three circles of connection. Most people have far more outer-circle relationships than inner ones, and that is normal.

Draw three circles on a sheet of paper. In the middle write the few people you could call at midnight or tell something embarrassing without a second thought. For most people that is three to five names. In the middle ring put friends you enjoy and choose to meet. In the outer ring put colleagues, neighbours, distant relatives and acquaintances you respect but do not make plans with.

Then look at how you spend your time. Is your week built around the inner circle, or around whoever asks first? Many people find that the people who matter most get what is left over, while the outer ring gets the best evenings because they are better at making arrangements.

Add one question for each name: *how do I feel after I meet this person?* This is the real test. Some people leave you feeling more like yourself. Others leave you tired, defensive or anxious, even if you cannot say why. That does not make them bad. It only means you can choose how often and where you meet.

Obligation relationships

Every family and circle has a few relationships that run on duty. The relative who calls only when something is needed. The couple you meet because you always have. The money-lending friend, or the one who is always borrowing. You do not have to end these. You can change the terms.

- Meet for something short with a fixed end, like a walk or a tea, rather than a long dinner.
- Meet in a group, where the pressure is shared.
- Meet less often without announcing it. Going from monthly to quarterly is rarely noticed.
- Be honest, kindly, when something is not working. *"I am not up for long evenings these days, but I would love a cup of tea"* lands better than silence.

> **ON LENDING MONEY TO FRIENDS AND RELATIVES**
>
> Only lend what you can afford never to see again. A loan that is not returned usually costs the loan and the relationship together. If you cannot say no outright, say what you can do, such as a smaller gift instead of a loan.

The low-information diet

Much of what we watch and read online is built to make us react. Outrage keeps people watching, and fear keeps them refreshing. If you follow the news channel every hour you will feel informed and anxious, and no better prepared to do anything.

A useful test: *does this give me something I can act on?* A story about a local rule that affects you, or an election you can vote in, is something to act on. A loud debate between strangers on television, designed to make you angry, mostly is not. You may care about the world and still refuse to be angry for a living.

- Choose one or two sources you trust and check them once a day at a fixed time.

- Skip the comment sections. Little of value has ever been found there.
- Unfollow accounts that exist to make you angry, even those you agree with.
- Replace some of that time with something slower: a book, a long article, a conversation with an older person.

Practising honesty

A large share of social complication comes from saying things we do not mean. We accept invitations we plan to skip, say "we must meet soon" without any plan, and give vague excuses to avoid a plain no. Each small evasion leaves a bit of mess: a function to dread, a call to dodge, a story to remember.

Honesty does not mean saying everything you think. That would be rudeness with a good reputation. It means saying what is true in a kind way, and not saying what is false. Compare *"I cannot come, I am tired and would be poor company"* with *"I would love to, but something has come up."* The first is true, takes the same time, and leaves nothing to remember.

1. **Say it early.** A kind no on Monday is easier to take than a cancellation on Friday.
2. **Say it simply.** Long explanations are often a request for permission. You do not need permission.
3. **Say what you can do.** *"I cannot help on Saturday, but I can lend you the ladder"* is honest and helpful.
4. **Let them react.** They may be disappointed. That is their feeling to have. It does not make you wrong.

Most people respect clear communication more than a reluctant yes. Honest relationships are also easier to maintain, because there is nothing hidden to manage.

TRY THIS

The three-name exercise. Write three people whose company reliably improves your week. This month contact each of them and fix something specific. Then name one standing obligation you will shrink, move or end, and take the first step. Do both together: you are moving time from the obligation to the person.

Case Studies

Stories of Lighter Lives

> **ABOUT THESE STORIES**
>
> The people below are composites, built from common patterns and given invented names. They show what these changes can look like in ordinary lives, including the parts that did not go smoothly.

Ramesh and the three EMIs

Ramesh worked as a clerk in a bank. He had a home loan, a two-wheeler loan and a phone on EMI, and a credit card he paid off in parts. His salary was steady, but every month he felt he was running behind the calendar.

One Sunday he listed every loan, its due date and what was left to pay. He stopped using the card for anything he could not pay in full. He paid the smallest loan off first with a small part of his bonus, and set up auto-debit for the others so he would never pay a late fee. Nothing dramatic happened. But the fifth and the tenth of the month stopped feeling like threats.

Sunita and the groups

Sunita, a homemaker, had a phone that buzzed all day. She belonged to eleven WhatsApp groups and felt she had to read every message, in case she missed a family function or a school notice.

She muted nine groups, left two, and kept the family group and the school group as the only ones that could ring. She began to check the rest after lunch. The first week she was sure she was missing something. By the third week she had started stitching again, which she had given up years earlier.

Imran and the second shop

Imran ran a small electrical shop that did steady business. A friend told him about a good location for a second shop, and he borrowed to open it.

The new shop needed more attention than he expected. The old one began to slip, and soon he was borrowing to keep both running.

After a hard year he closed the second shop, sold the stock, and went back to the first. He says the lesson was not about the location or the friend. It was that he had given the second shop the attention that the first one was living on. He still thinks of expanding someday, but only with his own savings and only after a clear year.

Mrs. Nair and the big house

Mrs. Nair, a retired teacher, lived alone in a large old house after her husband passed away. She kept every room as it had been, partly out of grief and partly because deciding anything felt like a betrayal. The house had become heavy to clean and to walk through.

She did not hurry. Over a year, with her son helping, she went room by room. She kept what she could picture herself using or enjoying, and photographed some things before giving them away. A maybe box held the hardest items for six months, and she opened it with a friend and a pot of tea.

She finally moved to a smaller flat near her sister, with three boxes of keepsakes and a good chair. "I thought I was giving up my life with him," she says. "I was only giving up the storage."

Arjun and the side business

Arjun had a good job at a company and a plan for a side business selling online. He ran it at night and on weekends, and soon he was answering customers during office hours. His work at the company began to suffer, and the side business never got enough time to grow.

After his manager spoke to him, he chose. He kept the job, put the side business on pause, and wrote down what he would need before starting again: savings, a fixed number of hours, and no borrowing. He says it felt like losing a dream. A year later it felt like being allowed to sleep.

A Daily Practice

The 30-Day Simplicity Challenge

Thirty small tasks, one per day. Most take under twenty minutes. None needs money or special equipment. The idea is momentum: each small removal makes the next one easier, and by the end you will have touched every area of the book.

Tick each box as you go. If you miss a day, do not double up. Simply do the next day's task and return to the missed one later if you still want to. The tasks are ordered so that the early ones are quick wins, and the later ones ask a little more of you.

Week one: Foundations

Day 1	Write your five-item baseline on a card. Put it where you will see it every morning.	☐
Day 2	Fill in the Life Audit Map (see Worksheets). Do not edit or judge. Just list.	☐
Day 3	Say *"Let me think and tell you tomorrow"* to one request today, and then decide properly.	☐
Day 4	Empty the junk drawer. Throw out dead batteries, dry pens, old menus and keys that open nothing.	☐
Day 5	Clear your kitchen counter. Return every item to its home, or give it a home.	☐
Day 6	Switch off notifications for every app except calls, messages from people, and safety alerts.	☐
Day 7	Weekly review: what drained me this week, what gave me energy, what one thing will I remove next week?	☐

Week two: Space and screens

Day 8	Clear the bathroom cabinet. Bin expired products and anything you have not used in a year.	☐
Day 9	Clear your bedside table. Tonight, charge your phone outside the bedroom.	☐
Day 10	Mute or leave five WhatsApp groups and unsubscribe from five email lists or alerts.	☐
Day 11	Spend twenty minutes in your wardrobe. Remove anything that does not fit or that you dislike.	☐
Day 12	Move social and news apps off your home screen. Delete five apps you do not use.	☐
Day 13	Start a digital sunset. Begin with thirty minutes before bed, screens docked in another room.	☐
Day 14	Weekly review. Then notice: what has been easier than you expected?	☐

Week three: Routines and money

Day 15	Tonight: lay out tomorrow's clothes, pack your bag, write your Top 3.	☐
Day 16	List ten dinners your household likes and can cook without much stress.	☐
Day 17	Plan next week's dinners from that list. Shop from the plan, not from your mood.	☐
Day 18	Write down every financial account you hold. Mark any you could close or merge.	☐
Day 19	Review the last three months of statements. Cancel one subscription or service you do not use.	☐

Day 20	Set up one standing instruction or recurring deposit to savings, however small. Increase it later.	☐
Day 21	Weekly review. Add one question: *did I buy anything this week I did not need?*	☐

Week four: People and what remains

Day 22	Draw your three circles. Write names in each one.	☐
Day 23	Contact someone from your inner circle and arrange something specific.	☐
Day 24	Unfollow ten accounts that leave you angry, anxious or envious.	☐
Day 25	Choose a news routine: one or two sources, once a day, at a set time.	☐
Day 26	Decline, shrink or end one obligation, honestly and kindly.	☐
Day 27	Gather every loose paper in the house. File what is needed, shred or recycle the rest.	☐
Day 28	Write a short note by hand to someone who has helped you. Post it.	☐

The last two days

Day 29	Redo the Life Audit Map from memory. Compare it with Day 2. What has moved?	☐
Day 30	Write your own definition of *enough* in two sentences. Choose the next area to work on.	☐

TRY THIS

If you complete all thirty days, give yourself something simple that costs nothing and takes no storage. An afternoon walk. A long phone call. A meal you cook slowly. The reward is the same as the work: more room.

Write In This Book

Worksheets

Photocopy these pages, print them from the e-book version, or just copy them into a notebook. Use a pencil if you like to change your mind.

1. The Life Audit Map

List what takes your time in a normal week. Be specific. Then rate each item.

Commitment	Hours / week	Matters to me? (Y/N)	Energy: + or −	Keep, trim or drop

Commitment	Hours / week	Matters to me? (Y/N)	Energy: + or −	Keep, trim or drop

Circle the three biggest items in the *bottom-right corner, the ones that drain you and do not matter to you* These are your first candidates for removal.

2. My baseline

The five things that make a day a good day, whatever else happens.

What am I willing to stop doing in order to protect these?

---

3. Space audit

Room or area	What annoys me most	First small action	Done

4. Money inventory

List every recurring payment or account. Mark each Keep, Cancel or Merge.

Account or subscription	Monthly cost	Used recently?	Keep / Cancel / Merge

5. People map

Write names in the circle where they belong today, not where you think they should be.

Inner circle (3 to 5)	Middle circle	Outer circle

One person I will see more of:

One obligation I will shrink or end:

---

6. Weekly review

Five minutes, once a week. Copy this page as often as you like.

What drained me this week?

What gave me energy?

One thing I will remove or simplify next week:

My Top 3 for the week ahead:

Quick Reference

The Handbook on a Page

When you want a reminder and not a chapter, this is the whole book in one place.

Enough

- Find the few things that give back the most. Eliminate, automate or shrink the rest.
- Treat each yes as a no to something else.
- Write down your five-item baseline. If you meet it, the day is a win.

Space

- One in, one out.
- Keep your key flat surfaces clear.
- If it takes under two minutes, do it now.

Screens

- Only people may interrupt you.
- Delete or archive. Do not build email filing systems.
- Screens go to bed at a set time, in another room.

Routine

- Decide small things once. Keep your attention for large ones.
- Rotate your dinners. Reduce your wardrobe to what works together.
- Set up tomorrow tonight, including your Top 3.

Money

- Fewer accounts, each with a clear purpose.

- Automate bills and savings. Pay yourself first.
- Wait 24 hours before a non-essential purchase.

People

- Spend time on the people who leave you better off.
- Choose your news. Do not let it choose you.
- Say the true thing kindly, and say it early.

Closing

A Final Thought

Simplicity is not about deprivation. It is about substitution.

You are trading the shallow for the deep, the frantic for the focused, and the many for the meaningful. What you gain is not an empty life. It is one with room in it: room to notice a conversation while it is happening, to finish a thing properly, to be bored for ten minutes and see what turns up.

You will not do this perfectly. Your desk will fill again. You will say yes to something you should have refused, buy something you did not need, and spend an hour on a screen that you meant to spend elsewhere. That is not a verdict on the project. The skill is the return, and not the streak. You notice you have drifted, you correct a little, you carry on.

Let me end with my own lesson, because I learned it late. Go slow. Think big if you like, but risk only your own capital. Keep your focus on one thing, and do not take on another task that involves debt. You are the director of your own life's decisions. I complicated mine more than once, and each time it took years to settle down. My simplest years, the years of one clear focus, were also my happiest. I wrote this book so that you can have them sooner than I did.

Keep the audit. Come back to it in six months and ask the same two questions you began with: *does this matter to me, and does it give me energy?* The answers will have changed, because you will have. A simple life is not a place you arrive at. It is a way of choosing, repeated, until it becomes ordinary.

Start with one drawer.

Resource List

Further Reading

These books are good places to go deeper. Some are philosophy, some are practical manuals, and a few are both. You do not have to read them in order or finish them. Check for current editions and translations, since several of these classics exist in many versions.

Stoicism and ancient wisdom

- *Meditations*, Marcus Aurelius. The private notebook of a Roman emperor. The Gregory Hays translation is a readable choice.
- *Letters from a Stoic*, Seneca. Letters of practical advice on time, wealth and friendship.
- *On the Shortness of Life*, Seneca. A short essay on how people waste the time they have.
- *Enchiridion*, Epictetus. A brief handbook on what is and is not in your control.
- *A Guide to the Good Life*, William B. Irvine. A modern introduction to Stoic practice.
- *The Daily Stoic*, Ryan Holiday and Stephen Hanselman. A year of short daily readings.
- *The Bhagavad Gita*, translated by Eknath Easwaran. An ancient Indian text on duty, focus and detachment. Many translations exist.
- *An Autobiography: The Story of My Experiments with Truth*, M. K. Gandhi. A candid account of simple living and self-discipline.

Minimalism and essentialism

- *Essentialism: The Disciplined Pursuit of Less*, Greg McKeown. On doing fewer things, but doing them well.

- *The Life-Changing Magic of Tidying Up*, Marie Kondo. A popular method for sorting belongings by whether they bring joy.
- *Goodbye, Things*, Fumio Sasaki. A personal account of living with very little.
- *The Joy of Less*, Francine Jay. A practical guide to clearing a home.
- *Walden*, Henry David Thoreau. The classic account of deliberate simple living.
- *Digital Minimalism*, Cal Newport. A case for choosing technology on purpose.
- *Small Is Beautiful*, E. F. Schumacher. On human-scale economics and living with enough.

Time and attention

- *Four Thousand Weeks*, Oliver Burkeman. On accepting that you cannot do everything.
- *Getting Things Done*, David Allen. A full system for managing tasks, including the two-minute rule.
- *Deep Work*, Cal Newport. On protecting concentration.
- *Make Time*, Jake Knapp and John Zeratsky. Small experiments for reclaiming your day.

Money

- *Your Money or Your Life*, Vicki Robin and Joe Dominguez. On measuring spending against the life energy it costs.
- *The Simple Path to Wealth*, J. L. Collins. A plain approach to long-term investing.
- *I Will Teach You to Be Rich*, Ramit Sethi. A practical system for automating personal finance.

Habits, choice and communication

- *Atomic Habits*, James Clear. On building routines in small steps.
- *The Paradox of Choice*, Barry Schwartz. On why more options can lead to less satisfaction.

- *Nonviolent Communication*, Marshall B. Rosenberg. A method for saying difficult things honestly and kindly.
- *Radical Candor*, Kim Scott. On caring personally while challenging directly.
- *Crucial Conversations*, Kerry Patterson and others. Tools for conversations where the stakes are high.

About the Author

Dr. Sandeep Sharma is a technologist, consultant and writer with more than 35 years of experience in hospitality services, management consulting and information technology, including extensive work as a system integrator. He holds an honorary doctorate.

He established one of India's earliest software centres and pioneered the country's medical transcription industry. His contributions to smart infrastructure include implementing an Intelligent Transport Management System.

A renowned table tennis player, he won many open championships in his younger days. He has also received awards for his articles on an international platform.