

CHAPTER 1

THE SALARY ISN'T SAFE ANYMORE

*WHY THE ONE THING YOU TRUST
MOST MAY NO LONGER BE ENOUGH*

*A single source of income is the new single point
of failure.*

If You're Already Convinced...

If you're already certain that trading is the skill you want to master, jump straight to Part 1.

This chapter is for those still wondering, "Is trading even worth my time?"

Let's answer that first.

You've built a career.

You've got a decent salary, maybe a couple of SIPs, an emergency fund, and a mental Excel sheet of future goals.

You've done everything right, followed the playbook.

*Work Hard → Get Promoted → Earn More →
Retire With Peace.*

So why does it still feel... shaky?

Why is there this nagging anxiety every time:

- Someone in your company gets laid off
- Your boss says "we need to talk"
- A recession trend shows up on LinkedIn
- Or your salary hike comes in at 3% while inflation hits 6.8%

Why?

Because somewhere deep down, you know the truth.

A salary is not a plan. It's a placeholder. And a fragile one at that.

LET'S TALK ABOUT THE UNCOMFORTABLE REALITY

Here's what we don't say out loud, but know is true:

- Your job isn't as secure as it used to be
- Your income isn't growing as fast as your lifestyle
- One bad quarter, one merger, one tech shift, and you could be out

Forget retirement.

For many, just staying employed feels like a privilege now.

It doesn't matter if you're good at your job. You're not in control of the business. The budgets. The boardroom.

And when control slips... anxiety sets in.

WHAT WE WERE TAUGHT DOESN'T WORK ANYMORE

We were raised on this formula:

*Study well → Get a job → Earn salary → Save
→ Repeat for 35 years*

But today?

- Studying well gets you a loan
- A “good job” comes with weekend emails
- Salary doesn’t beat inflation
- Savings sit idle while markets move
- And “35 years of loyalty” is rewarded with early retirement and a farewell cake

No hate. Just facts. The system changed. The advice didn’t. And those who don’t adapt? Get left exposed.

WHY ONE SALARY IS A DANGEROUS GAME

Let’s say your CTC is ₹18 LPA. Respectable.

But what if your company shuts a division? What if AI eats 30% of your skillset next year? What if you relocate and struggle to get rehired?

Suddenly, that entire ₹18L becomes ₹0.

In a month. Without warning.

Can your SIPs cover your EMI?

Can your emergency fund handle 6 months of living expenses and mental peace?

Can you sleep at night knowing there's no income flowing in?

You don't need paranoia.

You need preparation.

IT'S NOT JUST ABOUT LOSING YOUR JOB. IT'S ABOUT LOSING LEVERAGE.

Even if you don't get fired, what happens when:

- You want to switch roles, but can't afford a pay cut?
- You want to say no to a toxic boss, but can't risk the exit?
- You want to start something of your own, but your lifestyle won't allow a dry spell?

That's not security. That's income dependency with a corporate collar.

Your Career Needs a Shock Absorber

You insure your car. Your house. Your health. Why not your income?

Not with another job. Not with another loan.

But with a skill that generates cash flow, no matter where you are, or what your company decides. A skill that's flexible, scalable, and location independent.

Yes, I'm talking about trading.

But Trading Feels Risky, Right?

Yes, it does. Because it is.

But here's the thing:

So is depending on a single income source in a world where everything's shifting. Industries, tools, expectations, even entire job categories.

The real risk isn't trading.

The real risk is not having a second income stream when your first one is threatened.

REAL PEOPLE. REAL SCENARIOS. REAL WAKE-UP CALLS.

Ankur, senior manager at a SaaS firm, got laid off during restructuring. Took 4 months to find a new job, drained his emergency fund.

He now trades 2 swing setups consistently.

Says, "I'll never depend 100% on salary again."

Ritika, brand lead at an MNC, started trading after her company froze appraisals for two years straight.

Built her setup over 6 months. Now makes an extra ₹18–20K/month.

Nothing flashy, just consistent breathing room.

This Isn't Doom Talk. It's Backup Talk. No one's saying the world is ending. What we're saying is, it's changing.

And if you're walking a tightrope with no safety net, that's not bravery. That's denial.

That's exactly why the 10X Wealth Accelerator Program was also built, to give working professionals a structured path to create that backup income before they actually need it.

We've seen participants from IT, HR, consulting, and pharma use this program to quietly build trading skills in their evenings and weekends, so they no longer feel exposed when the salary stops.

Trading may not be your forever thing. But it can be the thing that protects your forever.

It can be:

- A skill you build before the need arises
- A bridge between jobs
- A cushion during uncertain times
- A quiet stream of confidence that says, “Even if this goes away, I won’t.”

CHAPTER 1: KEY TAKEAWAYS & ACTIONS

- Salary is no longer stable or sufficient in today’s economy
- Job loss, income freeze, and industry shifts are now regular events, not rare exceptions
- Relying on a single income stream = maximum exposure, minimum control
- You don’t need fear. You need foresight. A second income stream is not luxury, it’s insurance
- Trading, when approached systematically, is one of the most powerful, job-friendly ways to create that second income