

How to become wealthy at any age

A conversation on financial literacy, breaking money myths, and practical strategies for building wealth at every stage of life. Devina Mehra and Rohit Sarin in conversation with Lavanya Mohan.

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Devina Mehra and Rohit Sarin in conversation with Lavanya Mohan at The Hindu Lit for Life in Chennai on Sunday.

Is it ever too early, or too late, to start saving? From the ocean of information available to us, how does one become a smart investor?

At The Hindu Lit For Life, finance experts Rohit Sarin, co-founder of Client Associates and the author of '*Unlocking Wealth: Secrets to Getting Rich at Any Age*' and Devina Mehra, Chairperson and Managing Director of First Global and the author of '*Money, Myths and Mantras*', decoded all things wealth, youngsters and their spending habits, and how to wade through the avalanche

of financial advice available, in a conversation with Lavanya Mohan, chartered accountant and author of '*Money Doesn't Grow On Trees*'.

“We have to get comfortable with what we are spending and what we want to spend in the future. If you are constantly visiting your own finances and going through them, it is a much more fruitful exercise. It is important to get comfortable with your finances,” said Lavanya.

Speaking about the pitfalls she sees with present-day spending habits, Devina said, while it was fine to look at Instagram and get the urge to replicate everything that is out there, including buying luxury items and large wedding spends, there was no point jeopardizing one's financial future.

“This is something very deeply coded within us. It's not about wanting to spend, but wanting to fit in. This has come from the time we were hunter-gatherers living in caves. It is hard-coded within us to be a part of a tribe that does this. You, however, need to continuously hold back, not just for your well-being today, but ten or twenty years hence,” she said.

Emphasising the importance of beginning to invest early, Rohit said that right from the first paycheck, youngsters should carve out 10% and begin to invest in a disciplined way. “This is an atomic habit which you will start with, and this will become your bridge to wealth creation. The good thing with the Internet is that knowledge is democratised. A balanced approach where you educate yourself and you have an expert to validate your knowledge helps. You should be an informed investor, not an influenced investor,” he said.

Responding to a question from Lavanya about the proliferation of courses and influencers promising quick financial gains, Devina said, “Anybody who tells you they can teach you trading and you can make lots of money isn't telling the truth. Be careful of anyone giving financial advice on the Internet. They are probably pushing something they have been paid for without disclosing what they have been paid for,” she said.

Rohit further added that it was imperative to seek financial advice only from someone who helps one become an investor which would help with long-term, sustained creation of wealth, and not a trader.

“Your second filter should be to see their track record. Someone who has done this for a decade and has built credibility over a period of time. They will not want to do anything to destroy their credibility and will be cautious,” he added.