



Story of Baby Halder

With marriage at 12 to a man double her age, her first child at 13 and the third by age 20, constant physical abuse by her spouse, **Baby Halder** could have given up on life but she didn't. Instead, she took over writing the script of her life and became an acclaimed author. She made a beginning by walking out on her life of abuse and taking employment as a house help at the home of legendary Hindi novelist, Munshi Premchand's grandson. It is here that Baby's interest in books didn't escape the attention of her employer. One day, on being given a book by him to read she found it a fulfilling experience. Subsequently, her employer gave her a notebook and a pen and constantly encouraged her to write. One day, to her great surprise, she found her writings published as a book. **Baby** is now a best-selling author, a destination she reached thanks to the goal she identified.

IT'S NEVER TOO LATE TO BEGIN TO REACH FOR BETTER

Her story teaches us that it is never too late to pursue your dreams and this includes our dreams like buying a home or children's higher education. A late start to investments due to factors out of our control doesn't necessarily mean compromising on dreams. For this, you may need to save a little more owing to the delayed start (see How An Early Start Is Good For Your Financial Goals) but it is never too late in life to reach for better.

DESPITE A LATE START, STEADY AND REGULAR INVESTMENTS CAN HELP IN MAKING UP FOR THE LOST TIME TO REACH YOUR GOALS.



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