

Reading
Between
The Tarot Cards

Charuta Rajadhyaksha

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DEDICATION

To my beloved Dad,

This book is dedicated to you. I know you are watching over me from heaven. If you were here in person, I know your eyes would shine with pride, and your heart would rejoice in this moment with me. How I wish I could have placed my very first book in your hands, sought your blessings, and shared the joy of this milestone with you by my side.

Even though you are not physically here, your presence lives on in my heart, in my work, and in every step I take. This book is a tribute to the values, strength, and inspiration you instilled in me. May it carry your blessings and reflect the love that continues to connect us beyond time and space.

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Preface

From Doubt to Devotion: My Tarot Journey

“How can a random card tell me what to do or predict my future?”

This seems so illogical, total crap!”

This was the skeptical question I once asked. From that judgment to writing my first ever book on Tarot Card Reading, it has been a powerful journey spanning over a decade. Along the way, I’ve decoded the deeper layers of Tarot through the lens of science, spirituality, and logic.

It truly pains me to see people being misled by readers who lack a foundation in essential spiritual principles. I’ve seen readers struggle, confused during sessions, unintentionally leaving clients more lost than guided.

On top of that, there are countless myths and misconceptions about Tarot in the general public. Some people dismiss it entirely, calling it mumbo jumbo. Others are skeptical or make fun of it without understanding its depth. Then there are those who genuinely want to believe, but their questions have never been properly answered so they stay unconvinced.

To make matters worse, the rise of 1-minute reel culture has added to the confusion. Flashy content, dramatic readings, and readers dressed in eccentric outfits, often present Tarot as a spectacle rather than a sacred practice.

Because of this distorted image, many people hesitate to talk openly about their interest in Tarot. Some secretly book readings without telling their families or friends. Others enroll in Tarot courses in silence, fearing judgment or lack of support from loved ones.

There is a real need to bring clarity, respect, and deeper understanding back into the world of Tarot and that's one of the core reasons this book was born.

When used with awareness and intention, Tarot cards are not just tools for prediction—they are gateways to transformation. Beyond offering glimpses into the future, they provide guidance to consciously create it. Tarot reveals personality, patterns, sheds light on relationship dynamics, supports decision-making, and helps evaluate options to choose what truly aligns with us.

It also throws light on subconscious mind blocks and personal flaws that may be holding a person back. With the right interpretation, the cards offer gentle but powerful guidance for self-improvement, inner growth, and healing.

For a conscious reader, every session becomes a sacred opportunity to contribute meaningfully to a seeker's journey. By helping decode limiting beliefs, introducing spiritual concepts, teaching mindset shifts, and sharing manifestation tools, they can empower the client to take right action. As a result, clients often walk away with greater clarity, direction, purpose, and motivation to move forward in life.

I've poured over a decade's worth of learnings and heartfelt insights into this book.

This book is for you if:-

1. You're curious about how Tarot really works
2. You aspire to become a Tarot reader
3. You've learned Tarot but haven't started practicing yet
4. You're already a Tarot practitioner facing roadblocks

5. You want to grow and scale your Tarot practice

6. You're a practitioner of other spiritual or occult sciences looking for information about Tarot Card Reading.

It is for anyone who wants to understand what truly lies beneath the surface of Tarot Card Reading—beyond the card meanings.

Segment 1

Into the Unknown:

My First Steps with Tarot

Chapter 1

When I Heard About Tarot, I Rolled My Eyes

Back in 2008, while I was working with Bank of New York Mellon in Pune, we had the convenience of a pick-up and drop facility. One day during our commute, a colleague was sharing a personal issue. That's when Annapurna Mitra, a college mate and coworker, offered help, *“If you want, I can help. I do Tarot card readings. We could check what the cards say, if you're open to it.”*

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I was stunned. Annapurna? Tarot? I couldn't believe it. She had always struck me as a confident, logical, career-oriented woman—the last person I'd expect to be into something as esoteric as Tarot.

Without filtering my thoughts, I blurted out, *“Tarot? You mean like those roadside fortune tellers with cards and parrots picking them out? I don't believe in that stuff. How can some random card picked by a random person tell me my future? I believe in creating my future, not just hearing predictions.”*

Looking back, I realize how judgmental I sounded but to my surprise, she didn't react defensively. With a calm, steady tone and a gentle smile, she simply said, *“Tarot is much more than that, dear.”*

There was something in her presence, her body language, her expressions and aura that struck a chord with me. Despite my skepticism, a part of me felt compelled to believe her. We weren't

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close friends, just acquaintances from college and work, but I had always admired her energy. I thought if it is coming from her then there must be some truth in it.

That moment planted a seed. I didn't explore Tarot right away but something had shifted. I felt guilty and ashamed of quickly reacting.

I found myself reflecting—where was this judgment coming from?

Chapter 2

My Early Skepticism About Occult Sciences

While growing up, I witnessed the extreme ways in which people engaged with astrology and other occult sciences. Many would read their horoscope first thing every morning—feeling energized only if it predicted something good, and sinking into fear if it didn't. I saw people who believed their future was fixed, which made them feel powerless. They lacked the motivation to put in real effort, work on their personal flaws, or take responsibility for their

actions. For every decision big or small, they turned to astrology, numerology, or a guru. And when things didn't go as planned or predicted, there was always someone or something to blame: the planets, a pandit, or a number or a line on the palm.

Most of these people lived in constant confusion, anxiety, or helplessness. Some became easy targets for mockery, while others remained vulnerable and gullible. I saw predictions go wrong and remedies that made no sense or brought no change.

I came from a background where I deeply believed in God and, from a young age, had several spiritual experiences however I never fully believed in occult sciences, probably because unfortunately I never came across a practitioner who felt truly authentic, knowledgeable, or capable of answering the deeper questions I had:- How can numbers

influence our lives? How do distant planets dictate our destiny? Is the future truly fixed? And if it is, then why make any effort? If it isn't fixed, then what future occult sciences can predict? Or what role does occult science really play?

Maybe these experiences were the root of all my skepticism.

On top of that, at the time this incident occurred, I was deeply immersed in practicing and experimenting with manifestation, the law of attraction, mind training, personal development, the science of future creation, soul's journey and spirituality. For the first time in my life after what felt like a long internal struggle I began to feel that I was in control of my life. My confidence and self-worth were finally beginning to take root. I was committed to working on myself by introspecting, identifying limiting patterns in my thinking and

behavior and then actively taking steps to overcome them.

I had just begun to understand why I experienced failures despite wanting to be successful, why did some manifestations happen effortlessly while others seemed impossible? Why did certain manifestation tools work at one time and completely fail at another? What determined the effectiveness of these tools, and how could I understand when and how to use them? So on...

Amid all this exploration, I found myself confused about the role of occult sciences.

I began to question:- If the future were truly fixed, how was I able to consciously shape it through the power of my thoughts, intentions, and mindset? And if the future isn't fixed—which I strongly believed—then what was the point of consulting an occult science practitioner? Wouldn't it make more sense to

simply learn the science of future creation and focus on intentional living?

On the other hand, if the future is fixed, would we achieve our desires without taking action?

Obviously not—action is always necessary. So then, where does occult science actually fit in?

What is its true role in the journey of creating our future consciously?

Chapter 3

The Turning Point – When Angels Sent Me to Tarot

In 2011, life on the surface seemed perfect. I was married to my childhood sweetheart, had manifested a great job with a good position and salary, and we had just bought our first home. By all outward measures, I had everything I had once wished for and yet, deep inside, I felt an unexplainable void.

Unhealed emotions and unresolved traumas began to resurface, things I thought I had

already dealt with. It was as if life was asking me to truly face them now. I felt a longing to do something meaningful, something that would bring deep fulfillment. I had a strong desire to serve others, to contribute to society in some way, but I didn't know how, or even if I was capable of it.

I also began to miss swimming deeply. For so many years, I had been known as a swimmer. Now, I was completely disconnected from that identity, and it left me feeling lost. I even thought of returning to swimming or becoming a coach, but wasn't sure if it was possible. At the same time, unresolved issues with some friends, relatives, and my parents started surfacing strongly.

Despite all this emotional turmoil, I was genuinely grateful for everything I had. Though not entirely, I had significantly overcome many challenges, including anxiety,

stammering, and low self-worth. I was still working on myself. There was this growing sense within me that my life had a greater purpose, but what was it? I didn't know. I was seeking answers to questions I couldn't even properly frame.

One day, while traveling in a crowded Mumbai local train, I was reading a book on angels. I had experienced angelic presence in my childhood, but over the years, those moments had faded. Now, as I read formally about angels again, I felt goosebumps. A woman sitting across from me noticed the book and said, *“Very few people are interested in these things. I know one lady, who works at a senior position in Mumbai University, is deeply into this and can connect with angels.”*

Curious and eager, I took down her number. I called her, hoping she could help me understand my life purpose and offer guidance

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from angels but she told me that although she reads spiritual books and has personal experiences, she doesn't channel messages for others. Instead, she gave me the number of a tarot card reader.

When I contacted the reader, I told her, "*I want guidance from angels.*" She replied, "*I'm not a direct channel/medium, but I use tarot cards and angel oracle cards. Through these, we can connect with divine guidance.*"

I instantly recalled a moment from years ago when I had passed judgment on tarot in the year 2008, and a few years later destiny was gently guiding me right toward it.

Still holding onto old stereotypes of spooky fortune tellers from TV shows—women in dark rooms with crystal balls—I was hesitant. So I opted for an email reading instead of an in-person one. To my surprise, the reading was

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spot-on. It gave me clarity, inspiration, and a sense of being watched over by the divine. That experience became a turning point. A doorway had opened.

Chapter 4

A Reading That Redefined My Path

The reading had predicted that I would return to the field of swimming both as a coach and in competition. When I read that, I felt a moment of awe and excitement. Yet, a major part of me couldn't believe it. I had no plan, no clear intention to pursue it. At that time, it felt like nothing more than wishful thinking. 2 years down the line in the year 2013, that very prediction came true. After a gap of almost 12 years I participated in state and national level masters swimming competitions and won medals.

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The reading also shed light on the complex nature of my relationship with my parents. It offered insights and guidance that deeply resonated with me. It also provided brief guidance on how to heal childhood trauma.

There was one question, however, for which I didn't receive a clear answer. The overall message around it was, *it depends on you*. Till today, I haven't manifested it—but now, with time and reflection, I clearly understand why.

When I analyzed the reading beyond its face value, I realized how deeply it aligned with my understanding of the Law of Attraction and soul contracts. It echoed the teachings of many spiritual masters, self help writers of best selling books, mind training coaches and researchers I admired. It reinforced the idea that not everything is predestined, we do have free will, and we can consciously create our future.

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That reading helped me finally understand the real role of occult sciences. It was an *aha* moment—*Oh! So this is where it fits in. This is what it's truly meant for.*

Chapter 5

Expectation vs Reality: My Tarot Lessons

After receiving a tarot reading, I was deeply intrigued. I couldn't understand how this seemingly unscientific method of picking random cards could offer such accurate insights. My curiosity was instantly piqued, and I decided to learn tarot myself. I believed that if I could read the cards, I would be able to know my own future. It felt like a magical tool, something that could help me connect with the divine directly. I

thought, instead of going back to a reader and paying fees every time, I could simply consult the cards on my own whenever I needed guidance. With these naïve yet sincere thoughts and a strong curiosity, I enrolled in a course in great enthusiasm.

It was a simple five-day course taught in a very traditional way—just card meanings and basic spreads. On the fifth day, when I was asked to do a reading, I found myself completely blank. I didn't know which spread to use, I struggled to interpret the court cards, and although I knew broader meanings of the cards, I couldn't figure out how they related to the question being asked. I was stuck. What baffled me even more was that the teacher could effortlessly speak for five minutes on each card.

My tendency to underestimate myself quickly pulled me into self-doubt. I began thinking, *Maybe I'm just not the chosen one. Maybe I don't have*

any intuition, maybe this is not the right modality for me. I compared myself to my teacher, believing she was truly gifted that the divine was speaking directly through her and in contrast, I felt small, incapable, and disconnected. My teacher assured me with practice you will be able to do it.

That's when a major realization hit me—like any other skill, tarot requires practice. I had assumed that by the end of the course, I'd be able to do readings with ease. While the course was packed with information, I walked away feeling like I hadn't really learned anything.

Another powerful insight struck me when the teacher began explaining how she was interpreting the cards. That's when I truly understood that interpretation is a skill in itself, it's not as simple or straightforward as it looks. It's not just about picking a card and reading it like a line from a book. Each card carries a

message, but uncovering that message requires context-based interpretation not just intuitions. It's a completely different ball game, something that unfortunately, wasn't taught in the course. The rest was left for us to figure out on our own.

I had another naive assumption that if I asked the same question multiple times, the same cards would show up each time but that wasn't the case at all. Every time I repeated a question, a different set of cards appeared, offering a new perspective or message. This left me confused. *So which reading is accurate? Which one should I trust?* I kept wondering. I expected tarot to behave like a fixed-answer system, but the reality was different.

At the end of the course I experienced a classic case of expectation vs reality. The course gave me information, but not the understanding or experience I truly needed. I realized that

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mastering tarot wasn't about memorizing meanings, but about developing the skill of interpretation, which requires PRACTICE.

Chapter 6

From Memorizing to Living the Tarot

After completing a 5-day tarot course, I remember feeling completely lost, unsure where to begin or what to do next. Since I had a full-time job, I could only study on weekends. Initially, I approached tarot like I would prepare for school or college exams—reading, taking notes, and trying to memorize everything, like a theoretical subject but honestly, it felt boring and disconnected. Just reading the meanings of the cards didn't

excite or inspire me. After about a month and a half of this routine, I gave up.

Then one morning, something shifted. I was feeling really low just before leaving for work. My husband had forgotten something, and we were delayed by five minutes. In that small window, I felt an inexplicable pull toward my Tarot Deck as if it was calling me. I instinctively picked it up, shuffled, and asked with full sincerity, “*Angels, Universe, what message do you have for me right now?*”

I drew the Two of Swords. That card *hit*. I was in a phase of confusion, affected by others’ opinions, unsure of how to make a decision. That night, I sat with the card again. I read the notes slowly, pausing after each sentence, asking myself: “*How does this apply to my situation? What are the angels really trying to say?*” That’s when it clicked. The card was nudging me to trust my intuition, but I had been afraid of

making the wrong choice. For the first time, I truly felt connected with the card and felt as if the Universe was talking to me through card I must've spent over 30 minutes reflecting on that one card. That's when I realized *this* is the way to connect with the tarot cards not by memorizing meanings, but by *experiencing* each card.

From that day, I started a daily ritual. Every morning, I'd draw a card asking, "*What guidance do you have for me today?*" and at night, I'd reflect on my day's events in relation to the card. Over time, I noticed a pattern, on days I followed the guidance I experienced peace, personal growth, or positive outcomes. On days I ignored it, I felt frustrated, blocked or discomfort or challenges.

Learning suddenly became fun and meaningful. I wasn't just studying cards, I was forming a personal relationship with them. I'd

go back to the notes, explore one card at a time, and reflect on how it mirrored my life. I experienced immense personal growth through this ritual, as I began applying divine guidance in my daily life.

The next month, I added another layer. I began asking, *“What will happen today?”* or *“How will my day unfold?”* I would ask the question in the morning and later at night reflect on how it connected with my day’s experiences—it was like an immediate future prediction activity.

Once, I drew the Queen of Swords card and that day, I had to deal with a particularly tough client who embodied every difficult trait of that card. The next time I drew the Queen of Swords, I panicked, expecting another rough day or fights but the day went smoothly. Later, I realized *I* had been the Queen of Swords that day: sharp, confident, and efficient. The card was reflecting *me*, not someone else.

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This shift from passive learning to active engagement changed everything. Tarot became a living language that I could speak, feel, and trust.

Key learnings:-

1. One card can have many interpretations depending on context
2. Tarot is a divine guidance tool, not a fixed forecast
3. Our assumptions can limit or distort the true message a card is trying to reveal
4. Cards also serve as a medium to deepen our connection with the Divine or the Universe and to understand their perspective on human life situations

Chapter 7

Owning My Calling & New Identity, Despite the Doubts

When I first learned tarot and began practicing, I only shared it with close friends and family.

Even within the family, I kept it limited. Back in 2011, tarot was still considered mysterious, misunderstood and often ridiculed or taboo.

Though deep inside, my soul was leaping with joy at discovering the world of occult sciences, I found it difficult to openly declare this new interest or new evolving identity to the world.

Growing up, my father had a huge influence on me. If you've seen the movie *Dangal*, Aamir Khan's character reminds me of him. He sacrificed a lot to support my swimming career which was not easy. I was a national-level swimmer, and my success didn't come easy. Later, I pursued an MBA in Finance and started working in the corporate world — a path that made my father proud. I always wanted to make him proud of me.

He knew I had a strong interest in spirituality, mind training, and the law of attraction. He'd often see me immersed in self-help books but TAROT CARDS that was something different. That belonged to a realm many didn't understand or trust. I still remember telling him I was learning tarot just for myself, not with the intention of reading for others but life had other plans and soon, I found myself being nudged onto this path by something greater.

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When it came time to tell my father that I wanted to pursue tarot professionally, I felt an intense tension in both my body and mind. Even though he had always supported me, it wasn't easy for me. Back in 2011, choosing a path in something as misunderstood as tarot was daunting. Given my background in sports and finance, I knew most people would find my interest in tarot quite unusual.

To his credit, my father did his best to understand what I explained to him. I'm not sure he fully grasped what tarot really was, but he genuinely tried and then he said something that stayed with me:

"Charuta, you're going to help or guide others, that's a huge responsibility. Don't take it lightly. Make sure you never share a wrong message even by mistake or unintentionally to anyone. Do it sincerely, because people's emotions and decisions will depend on what you say."

Those words were grounding and encouraging. They gave me a sense of purpose and reminded me to honor the responsibility this work carries.

Even if no one had supported me, I would have still walked this path because it was driven by a deep calling to add value to people's lives but receiving even a little support from someone who mattered so much made the journey easier.

I also learned something important, even if you *assume* people won't understand, many will — if you're willing to explain and give them time. Don't expect instant approval or acceptance. Let others process in their own way and even if they never fully agree, as long as you're sincere, committed, and making a positive impact, there's nothing to feel ashamed or guilty about.

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In the week that followed my conversation with my father, I still remember sitting in the office during a break, designing my very first visiting card on Vistaprint — *Charuta Rajadhyaksha – Tarot and Angel Card Reader*. When the physical copies finally arrived and I held them in my hands, I got goose bumps. It felt surreal, like I was officially claiming my new identity.

Key learnings:-

Courage isn't the absence of fear, it's the decision to move forward despite it.

True bravery isn't about never feeling afraid; it's about choosing to act even when your heart is racing, your mind is uncertain, and the outcome is unclear. It's about standing in your truth, especially when it's uncomfortable or misunderstood, and trusting that something greater is guiding you through it.

Chapter 8

Building Confidence, One Question at a Time

After just three or four months of active learning and daily practice, I felt ready to begin offering readings to others. Naturally, friends, family, and colleagues became my guinea pigs. I started by giving them general guidance, and to my surprise, they resonated deeply. That naturally led them to ask more specific questions about their lives.

With friends, I was in my comfort zone—I'd sit with my notes, refer to them freely during readings, and be completely transparent. If I couldn't decode something, I'd honestly tell them. I would take 15–20 minutes just to interpret a single card or a question. Gradually, word of mouth spread, and my friends' friends, colleagues and acquaintances started reaching out.

That's when I realized I wasn't quite prepared. Many requested in-person readings, but I didn't feel confident enough for that yet. I couldn't ask strangers to be patient or take my words lightly the way I could with friends. I felt a greater sense of responsibility. So, I chose to offer online readings via email instead. They'd email me questions. I would do readings at my own ease and pace, sometimes spending an entire hour interpreting just a single question. I wanted to get it right. I genuinely cared. Giving

readings in writing allowed me to focus deeply, and my intuition flowed more effortlessly. I often found myself editing, deleting, or adding lines and quotes intuitively—just to ensure the card’s message was conveyed accurately and meaningfully.

That’s how my journey began. With practice, my interpretation became faster, my connection with the cards deepened, and through them, my bond with the Universe, angels, and masters strengthened. Word of mouth kept growing. After almost a year or so, I became comfortable with in-person sessions. I offered all of this for free for nearly two and half to three years, it was a conscious choice. My corporate job brought financial stability, and doing readings brought me immense fulfillment.

Segment 2

Challenges during the initial days of my practice

Chapter 9

When Standard Spread Doesn't Fit All

Initially, I found it quite easy to check general guidance or explore the overall future energies through tarot but as clients began sharing their specific life situations and questions, I started feeling a bit confused about how to offer readings that truly addressed their complexities.

At first, no matter the question, I would use standard spreads like the Past-Present-Future or the Celtic Cross for every situation. On a

broad level, I could interpret the messages and they often seemed relevant. Sometimes, deeper insights would flow intuitively but not always. However, I soon realized these traditional spreads had their limitations. They often didn't provide enough clarity when it came to answering specific sub-questions related to a clients' main concern.

For example, a client once came with a seemingly simple situation: he was confused about whether to pursue a job or start a business. He wanted clarity on what would be the right decision, whether his family would support him if he chose business, and whether he would be successful.

I naturally had good listening skills, so understanding the clients' concerns wasn't a problem. However, translating those specific questions into clear answers using traditional tarot spreads felt challenging.

I did a Celtic Cross spread for him. In the position representing external factors, the Seven of Wands appeared. I explained that the external environment might not be entirely supportive right now—that he'd need to take a firm stand, not give in to pressure, and stay unaffected by others' opinions. I also mentioned the possibility of facing opposition. He resonated with this and immediately asked, *"Where exactly will the opposition come from—colleagues, friends or family? Or from all of them?"* He said he already sensed that certain people might get upset if he pursued the specific business idea he had in mind.

I was blank. I relied on my intuition and shared some insights, but I honestly told him I couldn't decode exactly where the opposition would come from just by looking at that one card.

He had several concerns about the external environment surrounding his business decision. So I reshuffled the cards and I began checking each aspect as a separate, focused question after gathering additional details from the client—like: *What would his family's reaction be if he entered this business? How would the specific people he had in mind respond? Are there any potential legal issues?* and so on.

That was an *aha moment* for me. I realized I could offer deeper insights without getting lost, confused or blank. When I broke down a client's situation into meaningful sub-questions and micro questions I didn't have to rely solely on intuition and interpreting the cards became simpler when the context was clear. Interestingly, when I framed micro-questions clearly, my intuition flowed even more easily around that context. There was no confusion or going blank. It enhanced the overall

experience, bringing clarity and fulfillment to both the client and myself.

I began to see traditional spreads like over-the-counter medicines helpful for getting basic or overall general reading, like taking a Crocin for a regular fever but not every fever responds to Crocin. Many cases require a proper diagnosis and customized treatment. Similarly, tarot readings often demand tailored approaches that go beyond standard layouts.

Key learnings:-

1. Break down the client's situation into clear, meaningful sub-questions, and draw cards for each one individually
2. When the reader's mind is clear and anchored on one specific question, intuitive messages also start flowing with ease with greater accuracy

Chapter 10

The Danger of Assumptions in Tarot

One common mistake I often made was *ASSUMPTIONS*.

For example, a client once asked, “*When will I conceive?*” Without asking for any additional context, I jumped straight into the reading and randomly assumed that each card would represent a six-month period. I’m not sure why I chose that timeframe, but I did. I pulled four cards, although all 4 cards were positive but the fourth card was *The Empress*—a card often associated with pregnancy. Based

on this, I told the client that there were strong chances of conception in about 1.5 years.

The moment I gave my answer, I noticed disappointment and confusion on the couple's faces. They gently responded, *"hmmm...but we're planning to do IVF next week."*

That moment was a wake-up call. I realized I should have asked for more information upfront and never made assumptions, especially about timing. Some clients tend to overshare about their situation, while others remain reserved and that's completely valid—they may not know how tarot works but it's my responsibility as a reader to guide the process and ask relevant questions.

I reshuffled the deck and this time approached it differently. I pulled one card for each week over the next three months to identify which weeks held higher chances for conception and which showed lower possibilities. This helped

them align their IVF plans more effectively and left them feeling clearer and more hopeful.

One day, my close friend asked me, “*When will we be able to book or buy a flat?*” For some reason, I went with a traditional three-card spread—Past, Present, and Future. Then, to get more clarity on the timeline, I pulled two additional cards for the future, each representing a period of three months.

To my surprise, all the cards were positive but it was the Past position card (4 of wands) that caught my full attention. I felt almost magnetically drawn to it. I remember staring at it for nearly two minutes, with a strong intuitive feeling that the deal had *already* been done. Something inside me kept saying, “*She’s not asking about the future—this has already happened.*” Yet, my logic stepped in: *She’s my best friend. If they had already booked the flat, she would have told me. We tell each other everything.* That inner conflict

left me confused. Instead of trusting my intuition, I ignored the past card and focused only on the future cards to share my reading.

Her response left me stunned. She smiled and said, *“Oh okay... but Charuta, didn't your cards tell you it already happened? I just wanted to see how this works.”*

I was baffled. The reader in me was quietly proud that cards were right, my intuition had picked up on the truth, however the friend in me was a little upset that she hadn't told me earlier. *We share everything with each other, every little update of our lives, so why didn't she share such a major milestone?* That moment taught me a valuable lesson.

Key learnings:-

1. While reading tarot cards, it's essential to set aside all other roles—whether you're a friend, sister, mother, colleague, or anything else connected to the client. At that moment, wear only the hat of a tarot reader.
2. Do not assume anything
3. If needed, ask your client for more relevant details. This helps frame the right questions and choose appropriate timelines for future predictions

Chapter 11

Why Intent Matters More Than the Question

A client once asked, *“When will my dream house manifest?”* Without asking any follow-up questions, I directly pulled three cards for the future positions each representing a one-year period. The card for the second year was positive, so I confidently told him, *“You’ll be able to buy your house next year.”* Although he was surprised and happy to hear that, he could not believe it. He immediately responded, *“I don’t have any plans*

right now, I don't even have enough money, i just casually asked out of curiosity”

That’s when I realized *again* I had made an assumption, then I asked relevant questions to him, reshuffled the deck and pulled three new cards—this time with each card representing a two-year span. The second card (3rd and 4th year) 10 of Pentacles, was a strong sign of material success. So I predicted the chances of a client buying a home in 3rd or 4th year are high.

This incident stayed with me. I reflected *even though I had assumed and jumped in too quickly, the cards had still shown possibilities for the first year. If there were truly no chances at all, why had I drawn a positive card instead of a negative one?*

I was in touch with my client. As per my first reading which was done in a haste, destiny created possibilities for him. He shared that he had received an unexpected bonus and briefly

considered investing in property, but did not buy. Eventually, as my second reading had suggested, he purchased a flat in the 4th year.

Key Learning:-

Clients often ask questions out of curiosity, without any real intention to act on them in the near future. Many times, it's more of a wishful thought than a genuine desire. In such cases, the manifestation may not happen immediately. That's why it's important to first gather relevant context from the client—this helps frame the question more accurately and improves the reliability of timeline readings.

Chapter 12

When Clients Put You to the Test

In the beginning, I encountered many clients who simply came to *test* me. While some were genuinely curious but skeptical which I could still understand there were others who were too rigid and had no intention of receiving guidance. They came with the sole purpose of challenging or arguing or proving me wrong. That phase, though emotionally taxing, became a huge part of my personal growth.

One incident still stands out vividly. A man insisted on an in-person reading. From the moment he entered my home, his arrogant body language made me uncomfortable. Still, I greeted him, introduced myself, and explained how the reading process worked for almost 30 minutes and then I asked him to share a question or choose any area of life he wanted guidance on or wanted to discuss.

He looked straight at me and said, *“You’re the reader, you should tell me.”*

I wasn’t expecting that. I replied, *“As I explained I use the cards to decode your situation. For that, I need your question or life context.”* He was adamant *“First, tell me what you can without me saying anything. If it resonates, then I’ll ask or share otherwise I won’t. I just want to see how this works. I believe in astrology, but not so much in tarot, so I need to get a feel for it first.”*

That moment was triggering. His tone and body language felt quite intimidating. I had always struggled with low self-worth and discomfort around dominant or controlling personalities. Even after years of inner work, I was realizing traces were still lingering. I realized this wasn't just about my skills or Tarot as a modality being tested — it was my personal growth checkpoint too.

So I centered myself and said, *“As I mentioned, this is a question-based process but since you're unwilling to share, let me try framing something on your behalf. Please give me a moment.”*

I closed my eyes and offered a sincere prayer. For a few moments, my mind went completely blank — I didn't know how to handle the situation or what questions to even ask. Feeling stuck and unsure, I called upon the Universe, the Angels, and my Masters with all my heart: *“Please be with me right now.”*

Reading Between The Tarot Cards

Then, almost instinctively, I shuffled the deck, the words formed within me: *“Universe, what guidance would you like to give this person? Please reveal insight into his most important and current situation.”*

I pulled the 5 of Pentacles — a clear message to release worry around money. I told him, *“Something regarding money is bothering you. Either financial challenges or limited thinking or mind blocks regarding money is creating a lot of anxiety about the future. So Angels want you to release these unhealthy patterns or worries about money. The universe is giving you solutions, support or help is available but you are not ready to receive.”*

Then I asked for deeper insight — *What can he do to deal with his current situation?* — and I drew the 6 of Pentacles.

Since I didn't know the exact details of his life, I offered a few possible interpretations.

Reading Between The Tarot Cards

“The Universe or your angels want you to stay open to receiving help — it might come in the form of financial assistance, a loan, or even practical advice from a professional. It could also mean it’s time to make loan repayment a priority, if you’ve taken one. Another layer of this card points to fairness, perhaps there’s money owed to someone that needs to be returned. The message is to restore balance in your financial exchanges.”

I noticed a shift in his expression. The arrogance softened, even if just a little, but he didn’t admit it. Instead, he said flatly, *“I’m not able to relate. Can you tell me from where and in what form I’ll receive help? How much money will I get? Can your cards tell me the exact financial issue I’m dealing with?”*

Deep down, I knew the reading had struck a chord. I’ve always been a keen observer of body language and expressions — and over the years, I’ve developed a quiet ability to sense people’s thoughts. Logically too, the very

questions he asked hinted that he had indeed related to what I'd shared — he just wasn't ready to admit it.

By then, I felt surprisingly grounded and clear. That moment became a turning point. I realized it was time to start setting stronger boundaries with clients. I was offering free weekend readings out of a genuine desire to spread divine messages and help people — but I had to respect my own time, energy, and intentions too. It was time to either start charging or stop giving away my energy to people who weren't truly open.

So I gently but firmly said, *"I'm sorry, I won't go further. Even if I could, I choose not to because it seems you're not in a receptive space right now."*

He got defensive. *"I was expecting a more detailed reading,"* he snapped.

I replied calmly, *"That's exactly why I asked you earlier to at least share a basic question or some context."*

Reading Between The Tarot Cards

I don't need your full life story just a starting point but without any input from your side, I can't and I won't continue this reading" and with that, I ended the session more empowered than ever before.

A few months later, I happened to learn about his financial struggles and complicated situation through a mutual acquaintance — and that's when I realized the cards had been absolutely accurate.

Key learnings:-

1. Like in any typical client–reader relationship, I assumed he had come to receive and I was there to offer but our roles were reversed. He was here to offer me a lesson. Difficult people often become unexpected teachers, they challenge us, push our boundaries, and ultimately help us grow
2. I should Never allow my time, energy, and spiritual effort to be undervalued

3. Boundaries are part of spiritual service and respecting my worth is just as important as serving others

Chapter 13

The Art of Boundaries and Presence with Clients

Over time, I encountered a wide range of client personalities. Some would open up like a running tap sharing everything, every single detail and story from their lives. In my early days, I would find myself holding the deck in one hand, listening intently, trying to piece together their situations but often, I'd feel confused. Were they simply venting, or did

they want guidance on a specific aspect? I would patiently wait for them to finish, only to ask, *“Okay, so what would you like me to check?”*

Those initial sessions were challenging, especially when it came to setting boundaries. I didn't want to interrupt or come across as rude. I could see the relief on their faces from just being heard, and I didn't want to take that away but soon I realized that their long narratives left little time for the actual reading. I would also get emotionally absorbed in their stories, sometimes getting biased towards their version of the story which made it harder to stay clear, intuitive, and centered & aligned

As I evolved, I learned the importance of holding space without losing direction. I gently began telling clients, *“If I need more details, I'll ask. Let's go step-by-step and check questions about each specific aspect separately.”* This small shift helped me stay aligned as a reader—and made

the session more focused, respectful, and empowering for both of us.

Some clients would come simply to *vent*, not to seek real guidance or answers. The more I shared divine insights or solutions, the more they resisted—arguing how nothing could possibly change for them, even when the cards clearly showed potential and direction. In the beginning, I would try my best to convince them, to instill hope but over time, I realized something important: they didn't want a way out—they just wanted to be heard. They had grown comfortable in their pain, finding a strange safety in the role of a victim.

While they often left the session feeling lighter, I felt drained and unfulfilled. That's when I understood the problem wasn't them. I needed to recognize such patterns early and respond differently. I stopped offering in-depth solutions by default. Instead, I began asking,

“Would you like me to share possible solutions?” Or I would keep the guidance brief and only go deeper if I sensed openness and receptivity.

This simple shift saved me tremendous time and energy. More importantly, it helped me stay grounded in my role as a conscious guide—not someone who pushes change, but someone who shares wisdom only when it’s welcomed.

Some clients wouldn’t share anything—not because they were unwilling, but often due to shyness, shame, or simply not knowing how to express themselves. When I asked them to share their concern, pose a question, or choose a topic, they would retreat further into their shell. In the early days, I felt equally unsure about how to navigate such sessions.

Over time, I learned to shift my approach. I would gently share a bit about my own journey to help them feel at ease. Then, I’d take the lead

by saying, “*Would it be okay if I begin with a general guidance message for you?*” or “*Shall we start with your career or health?*” This gave them a starting point and took the pressure off.

By asking relevant, simple questions and inviting them into the process, I noticed a shift. In most cases, once they resonated with the initial reading, they relaxed, opened up, and shared more freely. Creating that safe, non-judgmental space made all the difference.

Some clients would come not to seek clarity, but to test the process, withhold information, or even lie. Over time, I began to notice the subtle signs—a heaviness in my heart, a mismatch in their words and body language, or an inner nudge that something wasn’t right. Unfortunately, in the beginning, I often ignored these cues, brushing them off or doubting myself and feeling lost. I simply

didn't know how to handle such clients back then.

Eventually, I learned to trust my gut feelings. I stopped assuming that whatever the client shared was the full truth or that their perspective was the only valid or right one. I realized that as a reader, I needed to stay neutral and discerning. At times, I would turn to the cards themselves—asking silently, “*Is this person testing me?*”, “*Are they being truthful?*”, or “*How should I handle this client?*” Doing quick validations during the session with cards always helped me a lot.

My core intention remained clear:- *every client should receive value, even if they arrived with doubts or skepticism.* To ensure that, I had to be prepared—not just to read the cards, but to read between the lines, hold my center, and respond firmly.

Chapter 14

From Free to Fair: My Pricing Journey

In the beginning, I offered readings completely free of charge but over time, several experiences made me reconsider. Some clients would come just to test me, show up late, exceed their scheduled time, or call me at odd hours expecting instant responses. Many didn't value the energy, time, and focus I was investing. That's when I realized I needed to respect my own boundaries and honor the effort I was putting in.

I started by charging a very minimal amount per question but soon, I noticed another challenge—what clients perceived as *just one question* often required me to explore multiple layers, sub-questions, or spend significant time explaining related concepts. In some cases, clients ended up sitting with me for over an hour while paying only for a single question.

Eventually, I understood that charging based on time invested was a more balanced and sustainable approach—for both me and my clients. It allowed me to give my best without feeling depleted or undervalued.

I vividly remember one incident when a client strongly objected to the idea of paying for a spiritual service. Over a phone call, he insisted that I should not charge for spiritual work—in fact, he went so far as to say I *must* do it for free. He shared how his grandfather used to read *patrika* without accepting a single rupee,

and people would line up in long queues just to seek his guidance.

This conversation happened during the early days when I had just started charging ₹500 for a 45-minute session. I was genuinely taken aback by the backlash. I hadn't anticipated such resistance for simply valuing my time and energy.

Offering spiritual services is no different from offering any other professional service—whether it's catering, psychological counseling, beauty treatments, education, or medical care.

If someone believes that spiritual work is important and therefore should be offered free or at a minimal cost, I invite them to consider this:-

1. Would you ask a doctor or surgeon not to charge lakhs of rupees simply because their job is to save lives?

2. Would you tell schools to provide education free of cost, even though it's a basic right and essential for every child?

3. Would you tell a psychologist to counsel people with suicidal thoughts for free, because healing is their moral duty?

4. Would you ask a corporate employee to work without pay because contributing to a company's growth is a noble responsibility?

Let me ask you this even if your work is your passion, would you still agree to do it for free?

Would any professional agree to skip a month's salary simply because the project they're working on serves a higher purpose?

Passion and purpose do not cancel out the need for fair compensation. Just like any other field, spiritual professionals deserve to earn for the value they provide. It's not about commercializing spirituality, it's about creating a balanced exchange of energy, time, and

expertise. Above all it is a personal choice and we must respect that.

In ancient times, spiritual guides, gurus, and astrologers were supported by kings or patrons, their food, shelter, clothing, and livelihood were fully taken care of. In today's world, that model no longer exists. To deepen our spiritual knowledge, we invest our own money, time, and energy whether it's through books, workshops, training, or tools like tarot decks. Even before meeting clients, we've already invested significantly in ourselves.

Are clients going to sponsor these learning journeys or our basic living expenses? Of course not and they don't have to. That's exactly why there is nothing wrong with charging fairly for spiritual work. In fact, being able to earn through this path allows practitioners to reinvest in their own growth

and ultimately offer even better support to others.

Over time, I realized, It's rarely just about *affordability*, it often comes down to a person's deeper beliefs and perspective around value. For the very same fee, I've had some clients tell me, "*Charuta, your charges are too high,*" while others have encouraged me to increase my rates. The latter group saw the depth, clarity, and transformation in the service I offered and felt that I was undercharging, both in comparison to what I deliver and what other professionals in the field charge.

As a reader, focus must remain on the value you're delivering, not on trying to please everyone. When you're clear about your worth, the right clients will always find you.

On top of that, whether to charge or how much to charge is a personal choice. There's no

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right or wrong, no *should* or *must*, simply because the work is spiritual.

Segment 3

Tarot Fundamentals

Chapter 15

Tracing the Tarot's Origins

The story of tarot begins in Europe during the mid-15th century. The earliest known tarot-like cards were created in Italy and were used to play a game called *Tarocchi*, which was similar to *Bridge*. These early tarot decks, such as the *Visconti-Sforza deck*, were hand-painted and commissioned by wealthy families as a symbol of their status.

While tarot cards were initially used for playing games and as a status symbol, their association with the occult and divination practices began

to emerge in the late 18th century. French occultist *Jean-Baptiste Alliette*, also known as *Etteilla*, published the first definitive guide to tarot card reading, which laid the foundation for using tarot as a tool for spiritual and personal growth. He popularized tarot card divination in the late 18th century. He was the first professional tarot occultist to make a living from card divination. *Alliette* is known for his own designed tarot deck, the '*Grand Etteilla*', and for his writings on the correspondences between tarot, astrology, and the four classical elements.

However the deck which is popular now and widely used is *The Rider-Waite Tarot Deck* which was first published in 1910. Arthur Edward Waite (1857-1942) was a scholar of occultism and leading member of the *Order of the Golden Dawn* - A secret society which focused on study and practice of metaphysics, ancient esoteric

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tradition and spiritual practices. He collaborated with a young artist, Pamela Coleman Smith who designed according to his instructions a set of Tarot Cards which was published by Rider in 1910.

Arthur Edward Waite and Jean-Baptiste Alliette are both figures significant in the history of tarot, though their roles and contributions differ greatly. Waite focused on creating a visually appealing and influential tarot deck, while Etteilla focused on developing the practice and theory of tarot divination.

*(Sources - My tarot notes, Rider wait guidebook and online sources
science.howstuffworks & wikipedia)*

Chapter 16

Tarot Basics: How It Works

Across cultures and traditions, there have always been man-made rituals to connect with the divine—especially when seeking answers or guidance. In *Maharashtrian* culture, one such sacred practice is known as *Kaul Lavane*.

It's a simple yet deeply spiritual ritual. A flower is held in hand, eyes closed in prayer, and a heartfelt request is made to the deity for guidance. A clear, specific question is asked—usually framed in a way that can be answered with a yes or no.

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For example:-

1. *I've received a job offer abroad—should I accept it?*
2. *Is this the right person for me to marry?*
3. *Is pursuing a degree in science the right decision for me?*
4. *Will I be able to buy a house this year?*

The flower is then offered to the deity and gently placed before them. If it falls to the right, the answer is considered *YES*; if it falls to the left, *NO*.

In this process, the flower becomes a sacred medium, a neutral channel through which divine guidance flows. Similarly, tarot cards serve as a medium to receive messages from the divine. Each card features imagery that reflects universal human experiences—all kinds of emotions, challenges, personalities or situations that transcend caste, culture, geography, or nationality.

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While every card carries a specific theme or meaning, its interpretation varies depending on the question asked. That's what makes the tarot card reading an art.

However it also requires logic. In order to get accurate answers, you must ask the RIGHT questions.

For instance, in *Kaul Lavane* ritual, if someone asks, “*Should I join Company A or Company B?*” and the flower falls to the right—how would one interpret that? The answer becomes unclear because the question lacks a binary choice. This is true for tarot too. The accuracy of a Tarot card reading depends on the reader's ability to blend intuition, interpretation skills, with logic—engaging both the right and left brain. It's a harmonious mix of art and logic.

Chapter 17

The science behind the Tarot card reading

In this context, the term *science* refers to *energy science*—also known as the science of future creation, or more popularly, the Law of Attraction and manifestation science. The core principle is simple: when we ask and believe, we receive.

When clients are seeking answers, that very seeking becomes their *ASK*. By setting a powerful intention to find clarity, guidance, or solutions, they start inviting a response from

the Universe. The Universe inspires them to take the right action which helps them receive what they are seeking. It could be any action like talking to a friend, watching a video, listening to a podcast, going for a walk, reading a book, consulting an expert, or reaching out to an occult practitioner. That's when ASK is completed by RECEIVING.

This same principle or law is applicable to Tarot Reading sessions.

Tarot readers, consciously set an intention before a session: *“Let the right guidance flow through me.”* Their genuine desire to serve, combined with the client’s quest for answers or guidance, amplifies the energy vibration of the *ASK*—which is channeling the right messages through the cards. With such focused and powerful intention, energy is set in motion, and the Universe responds by guiding the reader to

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draw the exact cards that hold the answer to the client's question.

Chapter 18

Anatomy of the tarot deck

A traditional Tarot deck consists of 78 cards, divided into two main categories: the Major Arcana and the Minor Arcana. The term *Arcana* comes from the Latin word meaning *secrets* or *mysteries*, reflecting the hidden knowledge and symbolic wisdom contained within each card.

The Major Arcana includes 22 cards. The remaining 56 cards belong to the Minor Arcana, which are further divided into four suits: Swords, Pentacles, Cups, and Wands.

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Each suit contains 14 cards, starting from Ace and going up to King—similar to the structure of a standard playing card deck, which includes numbered cards and the court cards. In the Tarot deck, each suit contains numbered cards from Ace to 10, followed by four Court Cards: the Page, Knight, Queen, and King.

Each Tarot suit corresponds to one of the four elements of life, and the Suit of Cups is aligned with the element of Water. Water, as an element, is essential and life-giving—we drink it, cook with it, and use it for cleansing and healing. It is fluid, adaptable, and takes the shape of whatever container it is in. These qualities reflect the nature of emotions, which are ever-shifting and deeply personal.

In Tarot, the Suit of Cups represents the heart, emotions, relationships, intuition, and inner feelings. Just like water, emotions can be nurturing and soothing, bringing healing, love,

and emotional connection. However, on the flip side, water can also become overwhelming—like in the case of floods—and similarly, unprocessed or suppressed emotions can create inner turmoil or emotional imbalance.

The Cups remind us that emotions are meant to flow, not be bottled up. When in harmony, they nourish us; when blocked or excessive, they can drown us. This duality is at the core of understanding the Suit of Cups in Tarot readings.

The Suit of Swords in Tarot is connected to the element of Air. Air is invisible—something we cannot see, yet it's absolutely essential for life. Every breath we take is a reminder of its presence. On the positive side, air symbolizes clarity & movement. It fuels the mind, helps us think clearly, and allows ideas to circulate freely but on the negative side, air can also turn into

fierce storms or turbulent winds—destructive, chaotic, and difficult to control. Similarly, the Suit of Swords carries this duality.

This suit governs the mind, thoughts, communication, decisions, conflict, and truth. Unlike emotions, which can sometimes be read through body language or facial expressions, thoughts are invisible—they happen internally, often silently shaping our actions and attitudes. Yet, when expressed through words, thoughts gain immense power. Words can heal or hurt, uplift or destroy, unite or divide.

The Suit of Swords reminds us of the sharp nature of the mind. Just like a sword, it can be used to cut through confusion and bring clarity, or it can wound and divide when misused. It encourages us to be mindful of our internal dialogue and external communication—because what we think and

say can deeply influence both our own life and the lives of others.

The Suit of Pentacles in Tarot is associated with the element of Earth, which represents all that is tangible, physical, and material in our lives. Earth is solid, grounding, and dependable—it gives us a foundation to stand on, much like the practical realities we navigate every day.

On the positive side, the Earth element provides stability, security, nourishment, and support. It offers us a safe shelter, fertile land to grow food, and the resources needed to sustain life. This energy is slow, steady, and rooted in patience and persistence. In Tarot, Pentacles reflect matters related to money, property, business, career, health, and material possessions. They highlight our relationship with wealth, our sense of value, and how we

create abundance through consistent effort and wise decision-making.

However, like all elements, Earth also has its challenging side. When imbalanced, it can lead to stagnation, greed, over-attachment to possessions, fear of change, or lack of movement. Just as the Earth can nurture, it can also shake things up—earthquakes serve as a reminder that even the most stable foundations can be disrupted. In Tarot, this may appear as financial setbacks, property disputes, health concerns, or struggles in business and trade.

The Suit of Pentacles teaches us to stay grounded yet flexible, to build wealth with integrity, and to recognize that true prosperity comes not just from material gain, but from a deep sense of security, value, and self-worth.

The Suit of Wands in Tarot is aligned with the element of Fire, which symbolizes energy, passion, ambition, drive, and personal power.

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Fire is the spark of life—it is the force that pushes us to take action, express ourselves, and pursue our dreams with enthusiasm.

On the positive side, fire gives us warmth, light, and the ability to cook food and transform raw materials into something useful. In Tarot, the Suit of Wands reflects themes such as career, goals, leadership, confidence, motivation, and calling or purpose. However, fire also has a destructive side. Just as a wildfire can rage out of control and destroy everything in its path, unchecked passion or ambition can lead to burnout, impulsive decisions, restlessness, or exhaustion. When the energy of Wands is imbalanced, we may feel scattered, overcommitted, or driven by external validation rather than inner truth.

The Suit of Wands teaches us to channel our energy wisely—to ignite our purpose without letting it consume us. When balanced, it helps

us live a life of meaning and momentum but it also reminds us that true power lies not just in action, but in aligned and conscious action.

Each Tarot card features detailed imagery that captures a specific story, situation, or emotional state. The symbols, characters, and scenes on the cards reflect a wide range of human experiences—from joy, love, and celebration to grief, fear, confusion, and transformation. Think about any possible human situation or thoughts or feelings or belief system—whether it's falling in love, facing a challenge, making a tough decision, or experiencing spiritual growth, making money or losing money—you'll find it represented somewhere in the Tarot.

Every card holds both positive and challenging interpretations, depending on the context of the question, surrounding cards as well the reader's intuition.

Chapter 19

Major and Minor Arcana: Keys to Prediction

As the name suggests, the Major Arcana cards in Tarot represent major life events, turning points, or destined experiences. When these cards appear in a reading, they often signal situations that are significant, intense, life-changing, or inevitable. They point to events that are either part of our soul's blueprint or choices we've already made at a soul level, though we may not consciously remember them. They can also indicate events

that are bound to happen, because knowingly or unknowingly you've been creating or manifesting them with the power of your thoughts and feelings, whether the outcome is positive or challenging. It can also indicate the emotional or personal intensity of an event in your life, regardless of whether that event is generally seen as minor or major from a broader perspective. For example, consider two individuals receiving the same news of a job offer. One person is already employed and casually exploring new options—the offer brings happiness. Another person has been unemployed for six years—the same offer could feel like a life-altering breakthrough. Here the life experience may be the same i.e. securing a job but the emotional intensity and significance of that experience varies.

Similarly, a woman who conceives easily and has had four healthy pregnancies and normal

deliveries may see pregnancy as a normal part of life but for another woman who has experienced infertility, treatments, or miscarriages, the same experience holds a completely different emotional experience.

In contrast, the Minor Arcana cards deal with everyday matters—routine events, events having minor impact, daily choices, temporary situations, and aspects of life where free will plays a bigger role. As the word *minor* suggests, these cards often reflect less intense, more flexible energies—they show where we can take action, make changes, or influence the outcome based on our mindset or behavior.

Now take a moment to reflect—out of the 78 Tarot cards, only 22 belong to the Major Arcana. Isn't that beautifully symbolic? It's as if the Tarot which is a future prediction tool is subtly reminding us that a vast majority of our life is shaped by free will, conscious choices,

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and everyday actions. Only a small portion is truly destined or pre-written.

Chapter 20

The True Role of Tarot

In today's fast-paced, competitive world, anxiety and depression have become common experiences, often rooted in fear, confusion, or uncertainty about the future. This is why many people feel drawn to the question, *what's written in my destiny?* Seeking clarity about what lies ahead but what most don't realize is that the future isn't fixed or set in stone. It is something we are meant to create consciously, not just passively await.

While many view Tarot as merely a tool for future prediction, its true power lies much deeper—it is a tool for divine guidance, insight, and self-alignment.

The Divine knows why we were born, what our soul's purpose is, where our strengths and weaknesses lie, and what potential we are meant to fulfill. When we are emotionally and mentally balanced, our inner guidance system often referred to as intuition or higher self—naturally steers us toward our unique right path. It nudges us to take action, warns us when to hold back, and aligns us with the right people and opportunities at just the right time. However, when we're clouded by negative emotions, fear, or mental overwhelm, we often lose touch with this inner compass. That's where Tarot and other occult sciences can play a powerful role. They act as a guidance tool, helping us reconnect with our inner truth.

Their real purpose is not just to tell us what will happen, but to guide us back to ourselves, so we can live in alignment with our highest potential and make the most of this lifetime.

Through Tarot card reading, we not only gain insight into future possibilities, but also receive practical guidance on how to move forward. It helps us understand what's blocking our progress, what internal or external factors are holding us back, and what steps we can take to overcome those obstacles. Tarot offers clarity on what can be done to manifest our desires, reveals the personalities or intentions of people involved in our lives, and helps us weigh the pros and cons of our choices. Most importantly, it sheds light on what is truly aligned with our soul path, so we can make empowered decisions that support our highest good.

Segment 4

What Readers Often Miss but Clients Deserve to Know

Chapter 21

The Spiritual Foundations of Tarot

Through tarot, we are ultimately connecting with the Universe, the Creator, or higher beings but if we don't understand how the Universe truly works, what is divine's perspectives on human life or situations, the purpose of birth, the laws of manifestation, the meaning of karma, the power of the mind, or even the difference between religion and spirituality, then *how can we accurately decode its messages?* How can we

understand what higher energies of the Universe are trying to tell us or guide us?

It's like trying to speak about someone. Let's take Mr. A as an example—someone I don't actually know. If I go around saying, "*Mr. A loves the color red,*" or "*He believes everyone should exercise for two hours every day,*" or "*He enjoys spending time in nature,*" or "*He dislikes current live-in culture,*" or "*He gets triggered easily*" and so on, without truly knowing him or taking effort to know his nature and perspective, I'm likely to misrepresent him. To share accurate messages about Mr. A, I first need to *know him well*.

In the same way, a tarot reader must not only have technical knowledge of the cards but also a deep understanding of universal truths. Because in the end, tarot cards are the tools to connect with the divine energies or the Universe - we are translating divine guidance

and that requires us to be well-versed in the spiritual language of the Universe.

Thankfully, I was introduced to these spirituality, energy science, mind training and self-development related concepts long before I began learning tarot and trust me, having this clarity laid a strong foundation, not just for interpreting cards, but for offering guidance that goes *beyond the cards*.

These insights came from best-selling books by renowned spiritual teachers and self-help authors, as well as from my own personal experiences and experiments. I've included a list of life-changing books at the end of this book.

What I'm sharing in this segment is the essence—the crux—of powerful spiritual truths that continue to shape the way I read, guide, and live.

Chapter 22

The Spirit World: Our Real Home

Why do we wash our hands before eating? Do we actually see bacteria? *No*, but that doesn't mean bacteria don't exist. Just because something is invisible to the naked eye doesn't mean it's not real. It simply means that our senses are limited.

Our physical body is like a finely tuned machine, and each part performs a specific function. For instance, our eyes allow us to see but only within a certain range. If I'm in

Mumbai city, I cannot see what's happening in Pune with my eyes. That doesn't mean Pune city doesn't exist, it just means my vision is limited to a particular field and frequency.

In fact, we can only perceive matter when it vibrates at a frequency our eyes can detect. Human eyes can see only a small portion of all the light that exists—roughly between 380 and 750 nanometers in wavelength, or about 400 to 790 terahertz in frequency (*Source: Online reference - science.nasa.gov*). Anything outside this range becomes invisible to us but invisibility does not equal nonexistence.

The same principle applies to sound. Human ears can hear sounds in the range of about 20 Hz to 20,000 Hz, with the greatest sensitivity between 2,000 and 5,000 Hz (*Source: Online reference - ncbi.nlm.nih.gov*). If a sound is produced below this range, we won't hear it, yet it still exists.

So, when it comes to the spirit world—whether it be spirits, different forms of God or Goddesses, ascended masters, angels, guides, or divine energies—their existence lies beyond the range of our physical senses. Just because we can't see or hear them doesn't mean they aren't real. It simply means they vibrate at a different frequency.

Everything in creation has a reason—its shape, form, timing, and even its invisibility. The fact that we do not see spirits or souls in our daily life is not a flaw of human design; it's intentional. Imagine how unsettling life would be if we constantly saw spirits, deceased loved ones, or beings from other dimensions. It would be difficult to fully engage in our human journey and responsibilities.

The truth is, our real identity is that of a soul. We are spiritual beings having a human experience. Each of us has taken many births,

in different forms and identities. The soul continues to evolve across lifetimes, growing, learning, and becoming better with every incarnation. This journey is always forward-moving.

This is also why we don't remember our past lives. If we retain full memory of our previous lifetimes, it would complicate our present. Imagine trying to build a genuine connection with someone in this life, knowing they were your parent or child in a previous one. It would interfere with the experiences intended for this lifetime.

The soul never dies. Our soul existed even before we took birth and it continues to exist in the spirit world after we leave the physical body. The body is mortal, but the soul is eternal. The soul is the pure essence, it is a part of the creator's energy. Nothing can destroy the soul.

Chapter 23

Birth: Punishment or Purpose?

If our true existence is in the spirit world, why do we incarnate on Earth at all? Why Earth, specifically? Do we take birth to suffer? Is it a punishment? Let me answer this question by giving a simple example.

I was a state and national level swimmer back in the '90s. Many times, I would miss securing a place in the top 3 by just a fraction of a second. The feedback from my coach and fellow swimmers was often the same: "*Your finish needs work,*" or "*If you hadn't taken that extra*

breath," or "If you had kicked harder in the last 5 meters, you would've placed."

I would think, *"Damn! If only I'd pushed a bit more..."* That tiny effort could've made all the difference but in that moment when you're exhausted, lungs are burning, and every muscle aches it's incredibly difficult to push through or hold your breath for just a few seconds more. That's exactly the test I had to pass if I wanted to win. The only way to overcome it was to become stronger—physically and mentally.

Every time I lost, I would make a firm promise to myself: *"Next time, I'll finish stronger. No matter what, I'll swim the last six strokes without breathing. I won't let my leg kick drop, no matter how exhausted I feel."*

Interestingly, life kept testing me in the same way. Destiny would create similar situations, again and again, challenging my mental strength. I'd find myself in moments where

finishing strong & gathering every ounce of energy and holding my breath was the only way forward. Sometimes I failed. Sometimes I succeeded. Each time, I learned.

There were no shortcuts—just years of relentless training to shave off that tiny fraction of a second. Every time I stood on the podium, I knew: all the effort, sacrifice, and sweat had been worth it.

When a soul chooses to take birth, it isn't afraid of life's challenges. It comes with full awareness of what it may encounter on the Earth, in the human form. The soul doesn't incarnate to suffer, it comes to grow. To evolve into a higher version of itself through the very challenges it chooses. The duality of the Earthly plane—positive & negative, right & wrong, good & bad, the ups and downs, light and shadow—offers the perfect environment for this growth. Souls know their power. They

understand the strength of intention, the mind, and thought. They know that if they choose, they can overcome any challenge.

We in the soul form are always excited to take birth because we are eager to experience and achieve what lies after overcoming challenges. The real goal is not to suffer from challenges but to achieve what lies after that. As explained in the swimming example, the real goal was to win a medal, not to endure physical pain or mental challenges. That was a path to win a medal.

At the soul level we have clear perspective and understanding however once we enter the physical body, we often lose sight of that. We begin to focus on the hardships and forget the purpose behind them. Life starts to feel like a series of struggles, instead of the soul's journey of becoming.

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So the next time you face a challenge, remember—it's not a punishment, it's a pathway. A road designed to lead you toward your true destination. Shift your focus from the struggle to what lies beyond it.

At times, the outcome may not be clear. You might feel lost, confused, or even defeated in the middle of it all but remind yourself: there is a higher purpose at play. Nothing is random and please don't let anyone convince you that you're meant to suffer because of your past lives. Your soul knew exactly what it was signing up for before it chose this incarnation. You chose this life not to go through pain or challenges, but because of the growth and transformation that comes *AFTER* overcoming or *WHILE* dealing with the challenges. You knew the experience would shape you, awaken your true potential, and bring you closer to your desires and your

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purpose. This is how the soul evolves. This is how you become who you're meant to be.

Chapter 24

Glimpses of My Pre-Birth Plan

Even before I was born I existed. Back in 2007, while reading *You Can Heal Your Life* by Louise Hay, I was amazed and deeply relieved when I came across one particular line: *You choose your parents.* At that moment, I thought, "Yes! Exactly! I've always known this." It felt so validating to see something I have always known being acknowledged by a renowned author. Driven by curiosity, I typed *soul before taking birth* into Google and to my surprise, thousands

of articles came up about something called pre-birth planning. For the first time, I found a term that perfectly described what I had experienced, yet never spoken about to anyone. Reading those stories was deeply comforting. I realized I wasn't the only one. I wasn't a weirdo or the odd one out for remembering something so *unbelievable*. I wasn't alone.

From the moment I was born, I carried a memory: I existed before I came to Earth. It wasn't a dream. It wasn't imagination. It was real.

My Memory of the Spirit World

Before birth, I was in the spirit world—floating in space, a translucent form of energy. I had no physical body, no eyes, ears, arms, or legs but I could see, hear, and move. There was no spoken language, yet I could communicate

clearly. I was surrounded by wise, senior souls, loving, and powerful divine beings.

At one point, I pointed toward a moving blue sphere and asked, *“What is that?”*

“That,” they said, *“is Planet Earth.”*

Curious, I asked what happens there. Like zooming in on a screen, they showed me Earth its people, emotions, chaos, and beauty. A particular scene caught my attention, and I said,

“Wow! I want to experience this!”

They smiled and said, *“If you want to experience it, you must take birth.”*

I said, *“Okay, I’m ready!”*

They asked again, *“Are you sure? Because life on Earth is not easy.”*

but I was excited. I insisted, *“Yes, I’m ready!”*

The Briefing and Choosing My Parents

I was shown six different couples and asked to choose one as my parents. I was briefed on the pros and cons of each choice. It was part of the planning because by choosing parents, I was also choosing my culture, caste, country, city, rough theme of my future life experiences and importantly my birth date. I remember feeling an overwhelming pull toward Earth, like gravity tugging at me.

The wise souls continued to brief me:

“Life on Earth is the opposite of what you experience here. It's dualistic. Full of distractions, temptations, and challenges. You may feel lost. You may want to give up”,

But I wasn't listening closely anymore. I was too excited.

They warned me, *“You'll forget everything. Even your own power”*,

But I did not believe it.

Forget? How can I forget something so deeply a part of me?

It felt as absurd as being told that once you step outside your home, you won't remember your own name. I laughed it off.

And then—suddenly—I felt an intense gravitational pull.

The Birth: Shock and Amnesia

I was born. I still remember how strange and disconnected I felt in my newborn body.

My first thoughts were:

“Who am I? Where am I? What just happened? Did I make a mistake?”

I felt lost. Confused. This world seemed too harsh. I had forgotten everything—my power, my plan, my original existence in the spirit world.

I learnt later from my Mother that I didn't cry immediately after birth. My delivery took place in a small town, *Pandbarpur*, where hospitals weren't well-equipped. The doctors were about to give up on me, but due to my grandparents' influence, senior doctors intervened. After their efforts, I responded and finally cried.

Growing Up with a Forgotten Memory

As I grew up, the memory of my pre-birth planning stayed with me but did not make sense. I couldn't remember why I chose my parents, what my exact soul plan was, or what lessons I signed up for.

All I knew was that *I had chosen this life, no one forced me to do so.*

My childhood was difficult. There were many challenges and some traumatic experiences. I spent years blaming my parents or feeling why I did not get a normal family just like others. At

the same time, I also had profound spiritual experiences but I was confused about God, religion, and the purpose of life. There was no one to guide me and earthly pressures like studies, career, relationships, and money distanced me further from my true self.

The Inner Knowing That Never Left

Despite all of this, I kind of always knew that life is far greater and more mysterious than it appears.

As a 10-year-old, I remember standing in front of a mirror, looking into my own eyes and asking - *“Charuta, who are you really? Where were you before you became this?”* Seeking deeper questions that neither religion nor rituals ever offered me.

Although the intentions behind forming religions were noble, their teachings are often not passed down accurately. Over time, they

have become clouded with myths, fears, misunderstandings, and limiting beliefs. I believed in a personal connection with the Divine just like talking to a wise, loving grandparent or friend full of unconditional love, acceptance and non-judgmental approach towards you.

I used to ask my grandfather questions much like the ones Aamir Khan posed in *PK* or Paresh Rawal in *Ob My God*. Even back then, my soul was seeking a truth beyond what was taught or known.

The Journey Continues...

As I progressed on my personal and spiritual growth journey, I began to see that every challenge held a deeper purpose. I started understanding that everything truly happens for a reason. My perspective began to shift, especially around all the *WHYs* I used to ask

myself: *“Why is this happening to me?” “Why do others seem to have it easier while I struggle?”* Gradually, I began to see challenges differently, not as punishments, but as those last few meters of a swimming race where I must hold breath, no matter how difficult it gets, there is a need to swim strokes without breathing to finish strong. Why do I need to do it, because the answer is simple. It is my race, I signed up for it, I have a choice and if I choose to win a medal then going through that challenge is the only way to win.

I hope to remind you of this:-

You chose to take a birth, no one forced you
You chose rough theme of your future
experiences including challenging ones but
you are not meant to suffer from them you
have power to overcome them

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You are more than your body, your name, or your struggles.

You are a soul. You existed before you were born.

You can create your destiny with the power of your thoughts (famously known as manifestations)

Chapter 25

Spirit Life vs Earth Life

Here on planet Earth, the entire system is built around the concept of the body. Because we have a body, we need clothes, food, shelter, transportation, and money to create comfort and luxury. We need language to communicate, vehicles for transportations, home to live and so on.

All activities and all industries exist because of the body—food, tools, technology, furniture, construction, medicine, vehicles—all designed

to serve the physical self. With the body comes division. We are categorized as fat or thin, beautiful or unattractive, healthy or unhealthy, black or white. We are separated by religion, region, and race.

The body is not the soul. It is merely a container, because of it, we can hide our true selves. We can wear a smile and say “*I’m fine*” while masking inner pain. No one sees the soul unless they look beyond. A person who appears stunning on the outside may carry cruelty within, while someone considered unattractive may hold deep beauty, kindness, and wisdom. A wealthy, famous person can have an empty soul, while a simple, unknown individual can possess a rich and evolved inner world.

Now imagine if we take the body out of the equation, the entire system collapses. That’s exactly how the spirit world works. In soul

form, we don't need food, money, shelter, or transport—and we're free from the issues tied to them. There's no body to judge, no religion, caste, or discrimination. We exist as pure fragments of the Creator's energy.

In that realm, everything is transparent, there's nothing to hide. Your thoughts, feelings, and emotions radiate through your aura. Who you truly are is simply *seen*.

The spirit world is the purest form of our existence, it is limitless, peaceful, and free from duality but while it holds divine wisdom, soul growth happens slowly there. Why? Because without contrast, there's no opportunity to *practice* what we know.

Imagine learning only theory without ever applying it. True evolution requires experience. Take the example of a doctor. Suppose they've memorized every step of a surgery, understand the anatomy, and know the procedure inside

out but have never actually performed one. Without real-life experience, they miss out on the deeper learning that comes from navigating complications during surgery, coordinating with nurses and hospital management, dealing with anxious family members, and making split-second critical decisions. These real-world challenges enrich their theoretical knowledge and transform them into a true practitioner.

Similarly, the soul chooses to incarnate on Earth to put the theory of divine wisdom into practice, embracing the challenges of real-life experiences that allow it to grow and evolve. That's how we turn knowledge into embodied wisdom.

Let's take another example. At the soul level, you *know* that patience is a virtue. You *believe* in the value of truth. These are not new concepts to the soul but simply knowing something isn't the same as *becoming* it. To truly imbibe a soul

quality, you need real-life experiences that test and shape it.

In the spirit world, there's no duality—no contrast, no conflict. So, there's no way to practice patience, courage, or truthfulness through lived experience. That's why the soul chooses to incarnate on Earth. Here, in the realm of opposites, we get practical training. It's like learning about *amoeba* in a textbook versus actually seeing it under a microscope in a lab. Earth is that lab.

So if your soul wants to develop patience, it will be placed in situations that trigger impatience. That's how growth happens, by facing what challenges you the most. You may believe in telling the truth, but what happens when telling the truth puts your life in danger? Say you witness a murder and the killer threatens to kill you if you speak up. In that moment, you're being asked to *live* it. That's when the soul

evolves by *living* it. That's when *knowing* becomes *being*.

This journey isn't easy, but it is sacred. Looking at my own life, I've come to understand that building self-confidence, developing self-worth, and learning to trust my inner voice over the noise of others' opinions was my soul's chosen lesson in this lifetime. I couldn't have become who I am today without going through the struggles I did.

To learn self-trust, I had to first betray myself by valuing others' opinions more than my own, by saying *yes* when my heart was screaming *no* and by seeking validation from outside rather than within. Through the pain of those experiences, I discovered what truly matters: listening to your own voice, following your path, and knowing that you are enough.

Chapter 26

Why We Choose to Come Here

When we plan a vacation, we make decisions based on our goals, preferences, and what we hope to experience. If we want to relax and unwind, we choose a quiet place. If we want fun, connection, and celebration, we pick vibrant, happening destinations. We also factor in how many days we have, our preferred mode of travel, our budget, and who we want to spend that time with.

Today, we can research everything online—watch videos, scroll through pictures, read reviews. Technically, we *know* what the place looks like. *So why do we still go?* Because we want to *feel* it for ourselves. We seek real, lived experience.

Despite all that planning, the actual trip can be quite different. Sometimes, we find places overrated. Other times, we stumble upon hidden gems we never expected. We might face flight delays, fall sick, or struggle with food or communication. We may plan to explore all day, only to feel like staying in and enjoying the hotel view. Even if everything is perfect externally, a small disagreement with a loved one can dim the joy.

So, what we *plan* and what we *experience* often don't align perfectly but everything still unfolds *around* the original plan.

Now, think of birth as something similar a soul planning a short trip to planet Earth. Pre-birth planning is much like planning a vacation. The start and end dates are fixed. Major transitions and soul lessons are mapped out but the *real experiences* unfold through free will. The soul, like a traveler, comes for the richness of *experience*—to learn, grow, and evolve through the unexpected twists and turns of life.

Chapter 27

Pre-Birth Blueprints and the Occult

When we decide to take birth, one of the most important choices we make is selecting our parents.

This single decision determines much more than just a family, it decides the country, caste, culture, and location we will be born into. As a result, it shapes the possible environment we'll grow up in—our family, relatives, neighborhood, schools, teachers, peers, and early influences.

At the soul level, we are fully aware of the geopolitical climate, economic conditions, technological advancements, and the collective energy of the time. We understand what's happening on Earth, and specifically in the city, state, and country we're choosing to be born into. It's a conscious, well-informed decision.

No matter how challenging the environment may appear, we see it as an opportunity for growth. We choose our personality traits, core strengths, the primary themes of our life's challenges, and the kind of experiences that will shape us. It's like selecting a character for a role in a grand play.

However the purpose isn't to remain that character. We may choose to begin life as Character A—with certain traits, limitations, and circumstances—but the soul's aim is to evolve into Character B. And that transformation happens through the rich,

unpredictable, and often difficult experiences of life.

Whatever we decide during pre-birth planning is always influenced by our past lives. The soul never starts from scratch, we always pick up where we left off. We retain the wisdom, strengths, and virtues we've cultivated over lifetimes, and we carry forward unresolved patterns, lessons, and flaws that still require attention.

Pre-birth planning is a collaborative process. We decide what we need to work on in this lifetime and co-create the necessary experiences with other souls. Together, we enter into soul contracts to help each other evolve—sometimes through love and support, and sometimes through challenge and conflict. We map out the general themes of our life: our potential, weaknesses, core life lessons, and key

encounters be it with teachers, friends, lovers, rivals, or business partners.

However, this planning is not rigid. The soul lays out a blueprint, but we always have free will. We can choose to walk the path designed for us or turn away from it. There is no punishment or eternal judgment for the choices we make—only learning. At the end of each life, the soul reflects, integrates, and prepares again. There will always be new opportunities to grow.

This is where occult sciences come in. All predictive or energy-based systems—like numerology, astrology, palmistry, and others—are tools that decode this pre-birth blueprint. Numerology uses numbers. Astrology deciphers planetary placements and signs. Palmistry reads the lines etched on our hands. Each of these tools reveals the deeper soul-level plans, agreements and choices made

before birth, and that's what we called as DESTINY. They help us understand the path we've chosen and guide us back to alignment when we drift away.

Just like we can read someone's emotional state from their body language, facial expressions, and tone of voice, occult sciences read the subtle energies that reveal the soul's intentions. Now, let's go even deeper. I'm about to share something which is seldom spoken of and rarely known. Have you ever wondered when the soul decides to take a birth how it chooses the day and timing?

The soul is fully aware of the symbolic language of these systems. It knows how certain numbers, planetary alignments, or hand markings are interpreted by the collective consciousness. So, if the soul has a major karmic lesson around power or money, it may deliberately choose a date of birth influenced

by the number 8—knowing that this vibration will carry those lessons. If the soul wants to take on a confused or emotionally intense personality, it may choose an astrological chart with the Moon and Rahu in the 1st house, because that's how the energy will be read and expressed and the soul will get to experience it. If a soul chooses to leave the physical body through an accident, the palm lines may subtly reflect that choice.

It's similar to how we choose our clothing. If we're in a freezing climate, we wear winter clothes as they help us *survive* and adapt to the environment. Similarly, the soul *wears* energetic clothing in the form of birth numbers, planetary positions, lines on the hands etc in order to support the experience it seeks. For example, a soul wanting to express gentleness and emotional sensitivity would likely avoid number 1 energy, which is often assertive and

dominant, and instead choose number 2 or a corresponding planetary influence that supports compassion and receptivity.

That's why we say—"*Everything happens for a reason and with a purpose.*" Occult sciences are not about prediction alone; they are sacred tools that help us decode our soul's pre-birth planning and realign with the unique path we were meant to walk in this lifetime.

Chapter 28

The Dance Between Fate and Free Will

There's a powerful quote by Stephen Hawking:

“I have noticed even people who claim everything is predestined and that we can do nothing to change it, look before they cross the road.”

So simple, yet deeply profound. Now imagine someone tells you that you're guaranteed to live 100 years of a very healthy life safe from accidents or illness. Would you then drive blindfolded or cross the road without

looking? Of course not. This instinctive caution proves that, deep down, we all believe in our ability to influence outcomes. That's free will in action.

Gurudev Sri Sri Ravi Shankar beautifully puts it:

“Life is not entirely free will or destiny alone. It is a combination of the two. E.g. your height is your destiny and your weight is your free will. Rain is destiny; getting wet or not is free will.”

Destiny represents what's beyond our control—circumstances, timing, or events we can't alter. Free will is everything that lies within our control—our choices, actions, thoughts, and intentions. Life is a blend of both.

Interestingly, what we call destiny is often the result of soul-level choices made before birth, designed for our spiritual evolution. Though

we may not remember them, they are not random.

Imagine life as a massive find-your-way game, where there are countless paths leading to your destination. At every step, you're faced with choices—each decision unlocking new possibilities, experiences and directions.

You have the freedom to choose any path, and with each choice, life unfolds differently. Yet, within this web of free will, there are certain events or experiences that are destined. No matter which route you take, some situations are meant to find you.

The beauty of life lies in not always knowing which parts are destined and which are not. Only about 10% of life is fixed—the rest is shaped by what we think, feel, decide, and do. There's a beautiful quote by Gurudev Sri Sri Ravi Shankar that perfectly captures the

essence of wisdom and reflects the very role a reader plays when guiding their clients.

“The past should be seen as destiny. The future should be seen as free will. This is wisdom. Wise people do that. Otherwise what you think; you think the past was free will so you regret the past and future you think is destiny and you do nothing about it. You simply sit. We must reverse this tendency.”

Chapter 29

The Science of Future Creation

Many experts have researched and written books on this, but let me explain it in simple words. You may have heard the phrase *Ask, Believe, Receive* but how does it actually work?

Imagine standing in front of a mirror with a frown, the reflection will show a frowning face, not a smiling one. If you want to see a smile in the mirror, you have to smile first. But why does this happen? Why does the mirror reflect exactly what we do in front of it? The answer lies in the science of light reflection.

Similarly, our outer world, the experiences we go through is a direct reflection of our inner world. This inner world is made up of our thoughts, emotions, feelings, beliefs, and actions. Together, they generate an energetic vibration, which in terms of the law of attraction is called the *ASK*, is sent out into the Universe, and the Universe, in turn, mirrors back the energy we consistently radiate through our thoughts, feelings, and beliefs.

That's why where your attention goes, energy flows there and that part of your life grows. If you keep focusing on what's missing or difficult, you'll receive more of that. For example, you may have a goal to save more money, but if your dominant thoughts are *I never have enough* or *expenses are too high*, then the Universe will create situations in your life where you will again feel I don't have enough or expenses are too high.

It doesn't respond to one-time goals, wishful thinking, or even to what you say verbally, it responds to the *energy* you hold or *emit* throughout the day. So even if your goal is to be happy, but you keep telling yourself, *Happiness is hard to find*, life will present people and situations that reinforce that belief.

This applies to everything:-

1. Want love, but believe it's rare? The Universe will make it seem rare.
2. Want wealth, but constantly complain about expenses? More expenses will show up.
3. Want health, but focus on illness and frustration? You'll experience more reasons to feel unwell.
4. Want to make a clear choice, but keep focusing on how confused you feel? The Universe will mirror that confusion by sending more conflicting people, opinions, information

and situations your way—making the decision even harder

In short, the Universe doesn't give you what you *say* you want. It gives you what you *believe*, what you *feel*, what you consistently *focus* on, where exactly your *energy is flowing* for most of the time.

The real *ASK* we make to the Universe isn't just in the words we speak, it's in what we truly feel, what we deeply believe, and where our dominant focus lies.

To receive what we desire, we must first align our inner state, our energy, emotions, and mindset with that desire. Only then does the Universe begin to respond in that direction.

Chapter 30

Co-Creating Your Future

We keep constantly co-creating our future experiences. It is a beautiful dance between human effort and universal energy. Manifestation is never a one-sided process. For anything to come to life, we must do our part, and the Universe (or the Divine/Nature) does its part in return.

Think of it like planting a seed. Our role is to create the right conditions for growth—to understand what the seed needs, to water it, provide sunlight, and nurture it with patience

and care. Once we've done that, it's up to nature to take over. The seed begins to sprout and grow, but if we don't plant the seed at all or neglect its care, even the most fertile soil can't make it grow. Likewise, if we keep digging the soil every day to check how much it has grown, we're disturbing the very process of growth. Our impatience or doubt interferes with the natural rhythm, causing delays—or even preventing the plant from growing at all. The same principle applies in life. Whatever we desire be it success, love, health, or abundance, we are always co-creating it with the Universe. Our role is to align our energy with *what we really want to experience*. This means nurturing our goals through:-

1. Positive thoughts
2. Clarity of intention
3. Emotional balance
4. Gratitude

5. Focused action
6. Being present in the here and now

This creates the right inner environment for our dreams to take root and grow but when we do the opposite, constantly worrying about the future, dwelling on fears, holding limiting beliefs, or forgetting to be grateful then we block the process. Not only do we unknowingly create resistance, making it harder for our desires to manifest, but we also attract unwanted experiences, leading to more challenges, setbacks, and emotional turmoil.

If the cards are showing possibilities such as the client getting a job, conceiving a child, receiving financial support, or meeting the right life partner—it's important to understand that these are energetic potentials or future possibilities. For these possibilities to turn into

tangible outcomes, action is required from the client's end.

For instance, if the cards show a promising job opportunity, but the client suddenly decides not to attend interviews or stops putting in effort, then the opportunity cannot materialize. Similarly, if the cards indicate the possibility of meeting a suitable life partner during a certain period, but the client is held back by inner blocks, fears, or judgments about the process, they may decide not to meet anyone or ignore potential connections.

If a reading reveals a favorable time for conception, yet the client is paralyzed by the fear of undergoing IVF or unwilling to explore medical options, the energy remains unutilized. Likewise, if the cards show supportive energy around receiving financial help, but the client is adamant about not accepting assistance from

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friends or loved ones, even when offered with goodwill, that help cannot reach them.

Chapter 31

Karma Demystified

Most people talk about karma only during times of pain, hardship, challenges, or loss—assuming, *this is my karma*, as though karma were synonymous with suffering.

Karma simply means the law of cause and effect, a universal neutral principle, much like gravity. It's not personal, it's not emotional—it just is. Karma is not punishment.

In many ways, karma is the extended version of the *Law of Attraction*. It reflects back the

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energy of your actions, thoughts, and intentions. As Newton's Third Law of Motion says *every action has an equal and opposite reaction*.

For example:-

1. If you throw a ball at a wall, it bounces back.
2. If you eat junk food, your stomach will react.
3. If you don't work out, you won't build strength.
4. If you leave home late, you'll arrive late at the office.
5. If you hold grudges you'll not experience inner peace.

Similarly, life is a reflection of what we have been constantly putting out at multiple levels be it at soul level, emotional level, mental level, physical or action level. Together, this is called your karmic energy, which includes not only past lives but also the past and present of your current life. Hence whatever you're currently

experiencing, every relationship, every situation, and every high or low—is a result of karmic energy.

Think of all the wonderful things that have happened in your life, they're the result of your positive karmic energy. And what about the difficult or painful experiences? They stem from your negative karmic energy. This is where karma comes in.

Karmic patterns

Karmic patterns are simply the repeated occurrence of similar experiences, they are not punishments, but opportunities for growth.

They reflect the lessons your soul signed up to learn in this lifetime. Until you learn the lesson, the pattern will keep showing up, nudging you to evolve and break free.

For example, if you find it hard to say no when someone asks for money and people *repeatedly*

take advantage of your generosity, that's not just misfortune. It's a karmic pattern showing you the lesson: to set boundaries, value yourself, and say no when needed—even if others feel hurt. The situation isn't suffering; it's a gateway to growth. The choice, however, is always yours—stay in the loop, or step into freedom.

Let's examine a scenario from the Bollywood film *Chak De! India* from a spiritual perspective to better understand karmic patterns. In the film two forward players on the Indian women's hockey team are caught up in personal rivalry. Both are more focused on increasing their individual scores rather than playing in harmony. Their egos clash, and they refuse to pass the ball to each other even at the cost of the team's overall performance.

In one match, despite clear instructions from the coach, one of them ignores the opportunity to pass the ball to her teammate. Luckily, they still win that game—but it becomes a wake-up call. The coach explains how crucial it is for both of them to play in sync as a team, rather than against each other.

In this situation, their core lesson was about making the right choice based on the greater good, which is *choosing what benefits the team over what serves individual ambition* and that's never easy. It requires sacrificing personal glory for collective success.

Until they learn this, destiny keeps orchestrating situations that test their decision-making. Once again, fate presents a crucial moment—the team can only score if one player passes the ball to the other.

This becomes the turning point, the moment that will decide whether they break free from

the karmic loop or remain stuck in it. In that high-stakes match, one forward player dramatically calls out to her teammate, passes her the ball, and urges her to take the shot.

Boom!

That's the moment of liberation.

The rift between them dissolves, they both grow emotionally, mentally, and spiritually and the team wins.

That is exactly how you break free from karmic patterns through mindful actions and conscious choices. In that moment, she had free will, the power to choose between two paths.

One option was to take the shot herself from a difficult angle. This path held two possible outcomes:

She could have scored, achieved personal glory and still helped the team win but the rift between the players would have remained unresolved, and the team would have lacked the sense of having truly played with team spirit.

She could have missed, costing the team the match, inviting blame, and allowing the rift with her teammate to deepen and also a missed opportunity for self-growth.

The other option was to pass the ball to her teammate, who was in a far better position to score. Again, there were two possibilities:

If the teammate missed, the team would lose, but they would have played as one team, egos set aside, and the rift would begin to heal.

If the teammate scored, it would be the best possible outcome—victory for the team and personal evolution for both players.

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And here's the truth: when you act with courage and choose the highest good over ego, the Universe always supports you.

She chose to pass.

Her teammate scored.

The team won.

Both players healed and grew.

The karmic cycle or pattern was broken.

This is how destiny is reshaped, and karmic cycles are broken. Every small, intentional choice creates a shift.

Awareness + Action = Transformation.

So If you don't want an upset stomach, eat mindfully.

If you want to be punctual, manage your time and leave early.

If you want to build strength, commit to regular workouts.

If you want to experience inner peace, forgive and let go.

As Abraham Hicks beautifully puts it, “*we are such powerful beings that we even choose our own bondage.*”

So ask yourself—*what are you choosing right now?*
To remain a slave to unconscious patterns, or
to rise as a conscious creator of your destiny?

Chapter 32

Death Demystified

In most cases, death is *predestined* carefully chosen during the soul's pre-birth planning. Whether it's a life of just one day or a hundred years, the soul often decides *when* and *how* it will exit. Some choose to leave through accidents, others through illness, or peacefully in their sleep, some souls choose to leave in the group. *When* and *how* souls leave the physical body depends on what the soul intends to experience and fulfill.

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Some souls select a specific day or moment, while others choose broader life phases. Many researchers and spiritual scholars believe that souls often plan three tentative exit points, and it is the soul's free will that determines which one it ultimately takes.

Every death carries a deeper purpose. It often becomes a gateway for blessings and spiritual or personal growth for the loved ones left behind. Departed souls continue to watch over and support their families in unseen ways. Some brave souls even choose to exit this world in ways that trigger significant shifts in collective consciousness or systems—whether in technology, medicine, law, or social awareness.

For example, the tragic deaths of rape victims stir a powerful urgency to reform safety laws. Those who pass away due to rare medical conditions inspire deeper research and

advancements in healthcare. Accidental deaths often highlight flaws in existing systems, pushing for meaningful changes. In their departure, these souls leave behind a ripple effect of transformation.

Can tarot cards indicate death?

Yes, they can. However, I personally don't approach death as a direct question in my readings. Occasionally, when clients ask about an ailing loved one, certain cards may show up that symbolically point toward death. In such cases, I share the message only if I'm absolutely confident in what I'm receiving and I also ensure that I deliver the message in a way the client is emotionally and mentally ready to receive.

I still remember I was just six months into my tarot practice when a client reached out and insisted on an in-person session. She said, "I

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have only one question, but I can't ask it over a message. I need to explain my situation first."

When she arrived, she hesitated and said, *"You might judge me for this, but I have to ask."* Then she shared her story about her abusive father, her painful divorce, and her struggles as a single mother trying to move abroad for a better life and then she asked, *"Can you check when my father will die? He's currently hospitalized."*

I was stunned. I wasn't prepared to handle a question like that. I remembered what my teacher had once told me: *"Don't try to check death as a standalone question. If it comes through organically in a health-reading, share only if you're absolutely confident."* That advice made complete sense to me at that moment.

Still, hearing her story, I could empathize with the emotional weight she was carrying. I gently told her, *"Give me some time—I've never done a reading like this before."* As I gathered my

thoughts, I began by sharing whatever spiritual insights I had about death, soul contracts, and karmic relationships. That seemed to bring her some peace, and I could feel her energy begin to settle without me pulling any cards or offering reading. I could sense she was now becoming more receptive.

I asked her, *“What’s more important for you to know—when he will die, or when you will be able to move to Canada?”* I reminded her that the Universe can open pathways regardless of your current circumstances. *“So please don't assume if you are not here your father will not be looked after. Don't assume you can move abroad only after your father's demise. Trust the universe, it can open up miraculous solutions so please don't link these two things in your mind and stay open for solutions. On top of that your focus should be on your goal, the more you align your energies to your goals faster it will be*

manifested with ease without you experiencing guilt, shame and confusion.”

Then I checked the overall pattern of her father’s health over the next 12 months. I focused on that and shared what I saw, her father’s periods of struggle, signs of healing, and times of stability, which gave her clarity about his father’s health in the coming months.

I’d like to share a personal experience. During my first pregnancy, in the 5th month, a friend Shubhada casually did a tarot reading for me. We were in a relaxed mood, just exploring how the coming months might unfold. For the 7th month, she pulled the *10 of Swords*, and for the 8th, the *Tower*. She wasn’t actively practicing at the time and often doubted her own accuracy. She told me “*Charu, let's not take this reading seriously*” and she quickly shuffled the cards back, and we agreed to leave it at that.

A few months later, in August 2017, my water broke in the 7th month of my pregnancy. I delivered twins, one boy and one girl but they lived for only 11 days and just like the *Tower* card had indicated, my entire world turned upside down. Cards did not lie. They did show possibilities.

However, I already had a spiritual understanding of death and soul contracts, and my journey of healing from the trauma of losing my children became a little easier.

In a nutshell Death is not an end—it is simply a shift in the form of existence. It's not just a philosophical idea, but a deep spiritual truth. We continue to exist even after we leave the physical body in another realm, the spirit world.

Chapter 33

Black Magic Demystified

I'm often asked this question, especially by clients who are going through prolonged challenges or feeling stuck for months *"Has someone done black magic on me?"*

While I don't claim to be an expert in the subject of black magic, I have understood a few things through observation, reading, and applying logic and common sense.

First of all, *is black magic real?* The answer is yes, it does exist. However for it to actually work,

the person performing it must possess deep knowledge and strong capabilities. It's not something that just anyone can do.

Black magic is also a kind of *sadhana* that can take years to master. It's not the domain of every so-called *tantrik* who charges a few thousand rupees and claims they can cast powerful spells. For it to have any real effect, it must be done by someone who is truly skilled and experienced.

I always wonder if doing black magic was so easy and if it was so effective then why hasn't it been done on all terrorists and make their plans fail? Why hasn't it been used against those who commit the most heinous crimes?

What I have observed is, it's a common human tendency to blame external factors - *people, things and situations* when faced with challenges. We point fingers at family members, teachers,

colleagues, bosses, the government, industry norms, laws, vastu, and vehicles and so on.

Rarely do we pause and look within to explore what might be blocking our own growth. No matter how much we want to believe that something outside of us is responsible for our setbacks, the truth is: it's often *us*.

Our inner blocks, limiting beliefs, rigid habits, resistance to change, or fixed perspectives are usually the real obstacles. Yet, blaming others and slipping into a victim mindset feels easier. It allows us to avoid the discomfort of responsibility and self-transformation.

True growth demands deep inner work. It asks us to put ourselves under the microscope—and that can feel incredibly intimidating and overwhelming. Hence when we can't figure out answers we think someone must have done black magic.

I once had the opportunity to work on a case involving two brothers. Both were facing several challenges in their individual lives and had a deep rift between them. Both were my clients and they did not know that. One of the brothers, who first came to me as a client, firmly believed that his sibling had performed black magic on him and his family.

He asked me directly, *“Has my brother done black magic on us?”*

It was the first time I was faced with such a specific question, and I recalled something my teacher had once said that instantly made sense:

“If the question is about black magic, only the Devil card in tarot can confirm it. No other negative card—no matter how intense—can be taken as definitive evidence.”

This gave me a clear filter to work with. Since I was treading unfamiliar territory, I prayed

deeply, centered myself, and set a very clear intention. I mentally asked the Universe, “*Has Mr. X done black magic on Mr. Y?*” and added a request: - Please *give me the Devil card only if the answer is yes. If not, let it not appear.*

I shuffled slowly and consciously. One card popped out during the process—it was the *9 of Swords*, indicating anxiety, fear, and mental distress. I pulled two more cards, and the Devil card did not appear.

I told him, “*No, your brother hasn’t done black magic.*”

He couldn’t accept it. His belief gave him a sense of clarity—someone to blame. That story, as distressing as it was, had become his comfort zone.

At that point, I shifted into coaching mode. I helped him explore his own inner blocks especially around money, business, and self-worth. I offered practical suggestions he could

implement. As we went deeper, he experienced an *aha moment* and started recognizing how his own mindset and energy patterns were holding him back.

To make this clearer for him, I asked: *“If you saw your daughter being dominated by her husband in unreasonable ways, what would you tell her?”* Without hesitation, he said, *“I’d tell her not to tolerate it and come back. I’d support her.”* I responded, *“Exactly. So you can clearly see there’s always a choice—a way to walk away, break free. And sometimes, people don’t take that path due to their own fears, insecurities, or beliefs.”*

That’s how the Universe sees us—as powerful souls with free will.

As Abraham Hicks says:

“Souls are so powerful, they sometimes choose bondage.”

This helped him understand a deeper truth: there's often an unspoken consent in situations where someone continues to feel oppressed or victimized. And in such cases, the one being dominated is equally participating—consciously or unconsciously.

I explained further, quoting Abraham Hicks again:

“Nothing can happen to you without your consent. Nothing can be inserted into your experience without your vibration allowing it.”

Here, *consent* doesn't necessarily mean a verbally *yes* or consciously *agreeing*. It includes our beliefs, fears, assumptions, karmic patterns, and even soul contracts.

I could see the lightness on his face. A sense of relief. To strengthen his understanding, I added *“Even if you still believe black magic is at*

play—don't you also believe in God? In angels and divine power? So tell me, who is more powerful—demons or divinity?"

That changed everything for him. I encouraged him to shift his focus toward divine protection and angelic energies, rather than staying trapped in fear. I also reminded him how the *Law of Attraction* responds to dominant feelings and thoughts. If his energy is rooted in fear, suspicion, and helplessness, it only attracts more of the same.

Finally, I told him *"Just as educated, aware individuals rarely fall victim to fraud, those with strong self-worth don't get dominated by others. Similarly, people with a high vibrational field, clear boundaries, and deep spiritual connection are never victims of black magic. Your power lies in your own alignment."*

A few months later, the second brother also became my client—he found me through a

completely different source, unaware that his own brother had consulted me earlier.

During our session, we were exploring his life challenges and concerns. As we began discussing some family dynamics, he said something that truly stayed with me. I still remember his words and the tone in which he spoke—there was pain, sincerity, and exhaustion.

He said, *“Ma’am, I recently heard from a relative that my brother believes I’ve done black magic on him—because I was supposedly jealous of him since childhood. Yes, our childhood had its own issues, but I’ve changed. Now, you know the kind of struggles I’m facing. I’m battling my own storms—financial stress, emotional chaos—I barely have the time or energy to manage my own life, let alone do black magic on anyone? My problems are too big, and my priorities are survival and stability.”*

That moment struck a chord.

I thought to myself—*Yes, this is such a grounded, practical perspective we all must have.* When people are overwhelmed by their own life challenges, their first priority is survival—finding solutions, not seeking revenge. After all, even if they were to bring someone else down, how would that solve their own problems? The struggle remains.

It made me reflect on how often we project intentions onto others without truly understanding what they're going through in their own lives.

In over a decade of my tarot cards reading experience, I've come across only a handful of genuine black magic cases. The vast majority, however, were simply assumptions, people looking for someone or something to blame for their struggles.

Chapter 34

Soul Contracts: The Agreements We Make Before Birth

Robert Schwartz is one of my favorite authors, known for his profound research in the field of pre-birth planning and soul contracts. I would really urge you to read all of his books. His work beautifully explains the idea that the people we meet in this lifetime are not by accident, they are part of a greater design, chosen before we were born.

In the process of pre-birth planning, our souls create contracts—soul agreements—with others. That’s why it’s often said: *“We don’t meet people by accident. Everyone crosses our path for a reason.”*

Some people enter our lives to help us, some to challenge us, some to bring out the best in us, and some to trigger deep transformation. Some will test us, use us, or even hurt us but in the end, every encounter carries either a blessing or a lesson.

When we die, our soul undergoes a life review. From the spirit world, we witness the ripple effect of our choices—the good, the bad, the positive and negative impact we had on others. Watching our life from this higher perspective naturally inspires our soul to grow. Our soul longs to rise above its weaknesses and channel our strengths toward creating joy and making a meaningful impact in the world.

That's why when we decide to take birth again, in the spirit realm, we request certain souls to help us with this growth. Often, the people who challenge us the most in this life are the ones who love us the most on a soul level. As many spiritual scholars say:

“Think of the person who has brought out your worst energy in this lifetime—they could be your best friend in the spirit world.”

Before we came to Earth, we asked these souls to play certain difficult roles because we believed those experiences were essential for our evolution. What may feel like pain, betrayal, or loss here, may actually be sacred agreements for the purpose of deep personal and spiritual growth.

Holding this perspective allows us to answer our clients' questions with deeper insight. By sharing it with them, we help initiate healing—guiding them to release resentment or let go or

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forgive or step out of the victim mindset, and shift their focus from *Why is this happening to me?* To *what is this trying to teach me?*

Chapter 35

The Perspective Shift That Changes Everything

In a nutshell, understanding soul contracts and pre-birth planning helps people shift their focus from *Why me?* or *Why am I suffering?* to *What can I learn from this?* It empowers them to move out of a victim mindset and recognize themselves as co-creators of their reality, not just passive players in the hands of fate. The science of future creation further deepens this awareness by showing how powerful their thoughts and

emotions truly are—encouraging them to stay aligned with their intentions and life goals.

When readers embrace this perspective, they begin offering readings from a higher plane of understanding - one that sees beyond dualities & judgments like right or wrong, good or bad, positive or negative. It allows them to rise above the limitations of man-made systems, religious constructs, and personal beliefs. This expanded awareness helps them remain clear and non-judgmental, interpret cards with greater accuracy, guide clients in deeply meaningful ways beyond the cards, and frame the right questions that lead to true insight during a reading. Readers will be able to add value in client's lives without getting blank or confused.

Fortunately, my formal learning began with mind training, energy science, healing, and the soul's journey—before I ever explored occult

sciences, but many who start directly with occult studies often encounter blocks or limitations. This perspective becomes the missing piece they didn't realize they needed, to transform not only their practice but their own life.

Segment 5

The Conscious Reader's Journey

Chapter 36

The Limits of One-Size-Fits-All Remedies

When we visit a doctor when we're unwell, they diagnose the illness by reading the symptoms, explain the possible causes, and then offer solutions. This process has *three* parts:-

1. Identifying which illness the symptoms point to
2. Understanding its causes
3. Determining the treatment needed to overcome it.

Each of these steps requires a different kind of understanding, skill, knowledge, and experience. Even if two patients have the same disease, their treatments can differ based on various factors such as the severity of the condition, age, medical history, other existing illnesses, and more.

If we compare occult science practitioners to doctors, the primary tool they have is the modality they've been trained in—which allows them to read *symptoms*. For example, they might identify a strong influence of the number 2 or a personality resembling the Queen of Cups, explaining the person's heightened emotional sensitivity. They can also read future energies, and some intuitive practitioners, depending on their modality, can even tap into past lives to uncover root causes there.

However, when it comes to offering solutions, not all practitioners are trained—*many don't even realize how vital this knowledge is*, some don't even know that they need to have this knowledge and hence stick to general solutions. Going to such practitioners is like going to a doctor who can perfectly diagnose symptoms and pinpoint root causes, but is unable to prescribe any treatment or prescribe the same medicine to all health issues. In reality there are no such doctors but there are many energy readers.

Life's challenges are like severe, complicated illnesses—not like a simple fever where you take one pill and it's gone. Unfortunately, many people today look for quick-fix remedies to solve deeply rooted problems. They believe something external can instantly change their lives—whether it's wearing a particular crystal, changing their name, or performing a specific ritual.

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In reality, any remedy or solution works only if you're willing to change from within. Absolutely *ANYTHING* can bring results when you're ready to transform yourself and your inner world and *NOTHING* will work if you're not. These remedies are not magical shortcuts—they cannot replace the inner work and consistent effort that truly create transformation.

Even when people claim that a specific ritual helped them, it's not the ritual itself but their belief and the positive expectation—*If I do this, I will get results*—creates such a powerful ASK and put them in SURRENDER or ALLOWANCE mode to receive it and that actually brings the results. That is the underlying mind science.

Imagine if just by changing your name, spelling, or signature or by performing any other ritual you could attract more money—

everyone would have done it, and the world's biggest problem - poverty, would have been solved by just asking all poor people to change their names, spellings or signatures. Everyone would have become a millionaire, but that's not how it works. It's your intentions, positive thoughts, beliefs, right approach, habits, and wise choices that create real results.

That's exactly the limitation of *general solutions*. These are standard, one-size-fits-all remedies like taking a Crocin for a mild fever or any over the counter medicine. In the spiritual and occult space, general solutions can look like wearing a certain crystal, chanting a generic affirmation or mantra, doing a ritual, making a vastu adjustment, changing your name spelling through numerology, or tweaking your signature.

It's often like this: *If you lack confidence, wear this crystal. If you have relationship issues, chant this*

mantra. If you have health concerns, change these aspects of your Vastu. Many times, even the practitioners offering these remedies don't fully understand the underlying science—why these remedies work beautifully for some people yet fail to bring results for others. It is a game of energy and mind.

I've met hundreds of people who come to me after such experiences, asking:-

- 1. Last time a Vastu change worked for me, but this time it didn't. Why?*
- 2. The crystal helped my money issues, but not my health. Why?*
- 3. I changed the spelling of my name, but I can't figure out how it's actually helping.*

My answer is always the same: general solutions are like taking a spoon of chyawanprash or a daily multivitamin. If you also follow a healthy lifestyle, they'll give you a little boost, but if you spend the rest of the day eating junk food then

no matter how sincerely you are eating 1 spoon of chyawanprash or multivitamin every day, it will not work.

Similarly general remedies offered by occult science practitioners play only about 1–10% of the role—they are a supplement, not the main cure. The real 90% is the *inner work*: gratitude, forgiveness, meditation, journaling, healthy habits, clear intentions, mindfulness, mind training, manifestation tools, self-improvement and doing all of this in a customized way. When occult science practitioners focus on guiding their clients through this inner work, they create *real* transformation and add tremendous value to their clients' lives.

Chapter 37

From Predicting the Future to Creating It

In my early days, I mostly offered readings via email, and they were largely prediction-focused. I would, of course, pull guidance cards and include a short one or two-paragraph on guidance from the Universe. I took in-person or audio call appointments only if clients insisted.

One incident became the turning point that shifted me from offering email readings to conducting audio or in-person sessions. A

client emailed about his job situation—he was unemployed and asked a very direct question: *“When will I get a job? I’m desperately searching right now.”*

I predicted he would get one after 8 months and shared some general guidance on his career. A few days later, he called me requesting an in-person session to discuss the guidance in detail. Initially, I didn’t think it was necessary, but he was persistent, so we met.

In that session, he told me, *“Ma’am, frankly speaking your predictions put me more into a worry zone however guidance struck the right chord. Everything can’t be explained in an email hence requested in person meeting. I really want you to help me. Can I get a job earlier? If yes, what can I do about that?”*

He then shared his story and struggles—ten people were dependent on his income. His situation was far from easy. I explained

manifestation science, helped him identify mental blocks that were delaying his progress, and shared my personal experiences of manifesting jobs and creative visualization and writing techniques helped me a lot. By the end of the session, I could feel his energy shifting from worry to hope. It was indeed an fulfilling experience for me.

I was overjoyed when he called to share that he had been applying the techniques and had manifested a job in just four months, much earlier than I had predicted.

That experience made me realize that if I had declined the in-person meeting, he would have stayed in a state of worry, which might have delayed his job even further. Many times clients don't just want to know the future, they want to know what they can *do now* to create their future. They are seeking solutions. That's why it's essential to use the cards not just for

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predictions, but for guidance and most importantly, go beyond the cards and share what is truly needed. That's what adds real value to a client's life, where both sides feel fulfilled and the true purpose is served.

Chapter 38

Before You See the Future, Heal the Past

One client came to me for a pregnancy reading, and I was deeply impressed by her clarity and inner strength. She had already endured three miscarriages, yet approached the session with an open heart and a clear intention—to understand her future possibilities. I truly admired her courage and positive mindset. During the session, I guided her on the most favorable periods for IVF, the months with the

highest chances of conception, and even which doctor might be the best fit for her journey. I also shared manifestation tools, including a powerful energy alignment writing technique. By the end of the session, she smiled and said, *“Wow, now I feel equipped to create my future.”* Some months later, she joyfully conceived and went on to have a healthy child.

That very same month, another woman came to me with almost an identical story—three miscarriages, similar age, and a similar background. Yet, her session unfolded in a completely different way. Her very first question was, *“Am I destined to be a mother? Is it written in my destiny or not?”*

Although I shared favorable future possibilities, along with tools and techniques to manifest—nothing seemed to bring her genuine ease or hope. Her mind remained clouded with worries and doubts. A large part

of her was still living in the past, asking, *“Why did this happen? Did I do something wrong? Is this a punishment from God? What mistake from a past life has led to these experiences?”*

I quickly realized that her needs were very different. If I truly wanted to help her, I first had to understand exactly what she needed at that moment. Only after addressing that would the idea of reading and creating the future truly make sense to her. So, I decided to first share general guidance on her situation using cards and also spiritual perspective. Birth and death are destined—they are choices made by the soul. When a soul chooses to be born, it enters into an agreement with its future mother.

These agreements are made on a soul level, often when we are asleep and our soul travels beyond the physical realm. No experience—no

matter how painful, cruel, or challenging—can enter our life without our soul’s permission.

Before birth, the soul of the unborn child presents its requirements—what experiences it seeks for its own evolution. If the mother’s soul feels that being part of this journey will also help her grow, she agrees. This agreement covers everything: the pregnancy, the birth, and the entire parenting experience, with both its joys and challenges.

I explained to her, *“Your unborn babies came to Earth only for a specific period. You, as a brave soul, signed up to be part of that journey. You may not immediately understand how this challenge is helping you, but I assure you there is deep personal and spiritual growth taking place. You are not the same person you were before this experience. Whether or not you ever learn the exact reason, it’s important to know this—what happened was not your fault. Since death is destined, nothing and no one could have prevented it.*

It's time to release the guilt and the past, and focus on the future."

As I spoke, I saw her energy shift. Her body language softened. She looked lighter. I recommended some books so she could explore this perspective in more depth. Then, I reiterated the future possibilities the cards revealed and guided her on steps to manifest a healthy pregnancy.

It was a deeply fulfilling experience for both of us. I realized that while we, as readers, often focus on the future, many clients are still trapped in the past. Unless we help bring them back to the present, even the most accurate reading won't be received in the right spirit.

Chapter 39

Beyond Predictions: Clearing Today's Roadblocks

A woman in her mid-30s once came to see me. She was independent, warm-natured, and attractive, the kind of person anyone would wonder, *Why is she facing rejections?*

She asked me, “*Are there any chances of me getting married this year?*” The cards showed possibilities for the following year instead, and I could see the disappointment immediately cross her face. She said, “*I don't know... I'm doing everything—*

praying to God, performing rituals, saying affirmations—but it still feels like something is blocking my marriage from happening. I also somehow know my marriage will happen. I am not doubting that, but I feel stuck now. Is this happening because of my past karma?”

I could sense her frustration—she genuinely wanted to understand why things weren't moving forward. So, I turned to the cards and asked, *“What mental or energetic blocks is she carrying that might be creating obstacles in this process?”* The cards revealed patterns, and as I explained them, she nodded in recognition.

I felt she was eager to explore this deeper, so I introduced her to an introspective tool I had learned from renowned coaches—asking powerful questions. In my own experiments with introspective questioning, I had found one question particularly effective, and over

time, I developed my own way of decoding it:-

“What are the benefits of not getting what you want?”

I asked her to say her name aloud and then ask,

“What are the benefits of not getting married?” or

“How is this situation—where relationships are breaking off—actually helping me?”

Her immediate response was, “There are no benefits. I want to get married.”

I reframed it: *“Right now, at this moment, the fact that you’re not in a committed relationship—what benefits does that bring?”*

Again, she said, *“None. I just feel bad.”*

I encouraged her to close her eyes, call her name softly in her mind, and ask again with complete honesty: *“What are the benefits of this situation?”*

After a few minutes, her expression shifted. She placed a hand over her heart and began sharing:-

Reading Between The Tarot Cards

“I’m getting more time with my parents, and their health is a concern. They’re old—if I get married, who will care for them? I feel this delay is giving me space to grow in my career too. My company doesn’t have branches elsewhere in India, I don’t know which city I’d end up in after marriage. So marriage could mean restarting my career from scratch. I really don’t want to leave my current organization.”

and the list continued.

I explained, *“Now you see—subconsciously, there are hidden benefits to your marriage being delayed. Consciously, you say you want to marry as soon as possible, but beneath the surface, your priorities are different. Your desire to care for your parents and advance in your career is slightly stronger than your desire for marriage. And in your subconscious, there’s an active program that says marriage means my career will suffer. Marriage means my parents will be left alone.’ Naturally, your inner self doesn’t want that to*

happen—so there's a constant tug of war inside. These energetic blocks are what's holding you back."

This perspective brought her a deep sense of lightness. Almost immediately, she asked, "*So how do I resolve this?*" That's when I moved into sharing manifestation tools, which now made complete sense to her.

I realized that sometimes, clients believe their future can be good and that they can create it—but they're stuck in their current challenge and don't know how to move forward. In such cases, simply giving a future prediction isn't enough. First, you have to help them unlock the present by asking relevant questions to the cards and using techniques which can help them bring subconscious blocks to their conscious awareness.

Not everything that goes wrong or not working in life is due to past-life karma; many times, it's our own inner mind blocks at play.

Chapter 40

Can a Reading Be Wrong?

Tarot card reading is an art, a science, and a skill that blends logic with intuition. Delivering an accurate reading is never about a single factor—it's the result of many elements working together.

Think of it like a phone conversation. Sometimes, due to network issues on our end, we simply can't hear what the other person is saying. Other times, when the signal keeps cutting in and out, we catch only fragments—so even if the other person is using the right

words, we might hear something entirely different.

In the same way, tarot reading isn't just about making accurate predictions—it's about receiving and conveying the *right* message from the Universe. The Universe is always ready to offer guidance; the question is, are *we* tuned in? Are we aligned with universal consciousness enough to hear it clearly?

I've seen readers whose strong intention—“*I will always pull the right card*” or “*I will always guide my client well*”—consistently helps them deliver accurate insights, but I've also seen cases where the reader is not fully in receiving mode. Even when the right cards appear, they may misinterpret or struggle to communicate the message clearly.

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In my view, the accuracy and quality of a reading and the overall fulfilling experience for both client and reader depend on several key factors:-

1. Understanding how the Divine views human life and having the perspective to see situations through that lens
2. Knowledge of essential spiritual concepts—many of which I have briefly covered in this book
3. In-depth knowledge of each and every card, beyond just keywords
4. The ability to interpret cards effectively in the context of the client's unique situation
5. Logical skills to break down the client's situation into clear, meaningful questions
6. The ability to stay aligned and grounded throughout the reading
7. A strong intention to guide the client and channel the right messages from the Universe

Chapter 41

The Power of Blending Other Modalities

I often come across social media advertisements where one occult science practitioner tries to demean another practice to prove their own is superior. For example:- “*Numerology is nothing, astrology is the real thing*”, or “*Palmistry is the best*”; *the rest is a waste*. Even among healing modalities, I’ve heard statements like “*Pranic healing is more powerful than Reiki,*” or “*Vastu is a better remedy than crystals.*”

Honestly, I feel sad when I see such messages. Imagine if our vital organs started arguing over which one was the most important—it would be meaningless. There is no competition. Each has its own unique role and significance. In the same way, every occult science or healing modality has its own place and purpose.

All occult sciences are essentially reading tools. Just as a doctor might understand a patient's condition by checking their pulse, tongue, or physical signs and a lab report might confirm the same findings—different modalities can reveal the same underlying truth. Tarot, numerology, astrology, palmistry, face reading, and others all read energy; the difference lies in the technique and the tools.

That's why I encourage my tarot students to explore other occult sciences. It helps them offer greater value to their clients. For example, if you find yourself unable to interpret a tarot

spread clearly, you could cross-check insights through numerology or astrology. No modality is inherently *the best*—it's about how skillfully the practitioner uses it.

I also feel concerned when readers let ego or assumptions convince them that their chosen modality is superior. A true reader is always learning, focused solely on one goal:- *How can I add more value to my client?*

I also recommend students learn remedial modalities like healing, vastu, or crystals. Many clients approach with the belief that these remedies will work for them, and if you can offer simple, relevant solutions, it can be very beneficial. However, such modalities should always be practiced with higher awareness. Ethical practitioners will clearly state that remedies do not replace inner work and hard work. Remedies work only when the client is also willing to set clear intentions and take the

right actions. The best practitioners understand the underlying science behind these tools or remedies and make sure their clients understand it too. Even when they give remedies or rituals they understand what exactly is going to give clients results. They understand the science of manifestation. Only conscious practitioners can empower clients.

Segment 6

From Reader to Teacher

Chapter 42

Why I Stepped Into the Teacher's Role

From my own life experience of figuring everything out on my own without a mentor or guide I deeply understood the value of having someone to support and navigate you through life's challenges.

Especially a spiritual guide not necessarily a guru, but someone who is capable of guiding you towards the right path.

Through my journey of receiving Tarot readings and later offering them to others, I discovered just how powerful this tool can be.

When used consciously, Tarot has the potential to guide people onto the right path and shift their perspective in meaningful ways.

At the same time, I also realized that truly empowered readers—those who stay aligned with the core essence of Tarot and use it to uplift others—are rare. While I have seen people misguided by fear-based or vague readings, I've met Tarot readers who barely scratch the surface and miss out on the deeper wisdom the cards offer.

I was fortunate to meet three genuinely gifted readers in Mumbai, one of whom is also my Reiki teacher. I often wished there were more such practitioners in the world like them. I wanted to be like them and I have always been on a journey to keep evolving as a person and as a professional.

I had already begun to experience the deep fulfillment that comes from contributing

positively to someone's life. That inner calling eventually led me to take the next step:- to *teach* Tarot.

I felt strongly encouraged to launch my own course where I will not just teach card meanings, but mentor students until they truly grasped the depth of the subject. I wanted to share all the insights that aren't taught in standard courses, —the subtle and relevant knowledge as well as the right approach or application that actually determines your success, fulfillment, and growth as a reader.

With an intention of creating more empowered readers I started teaching tarot card reading.

Chapter 43

The Growing Pains of a Teacher

Just having pure intentions doesn't mean everything flows easily. As a teacher, I faced my share of challenges and I am still facing them, especially when trying to convey the importance of understanding energy science, spiritual laws, and manifestation principles. Yet I stayed committed, because I knew this deeper foundation was essential for creating responsible and conscious practitioners.

1. Still a taboo – family doesn't know or allow

Even today, Tarot is still seen as a taboo in many families. Some students tell me their families don't even know they're learning Tarot—or worse, they're not allowed to openly talk about it. They have to hide their interest or lie about attending classes. My answer to them is—there's immense self-growth in facing and moving beyond that fear. Tarot is a tool of transformation, and the journey always begins with *you*. I truly believe, if destiny is placing this interest in your heart, it means it's meant for you.

2. Just need to read the cards like a book
Many come with this big myth, that Tarot means just shuffling cards and predicting the future. They think the cards will do all the work and they'll magically KNOW everything or just have to literally READ the meaning and convey but Tarot is much deeper. When they actually start learning, many feel disappointed or overwhelmed. They quickly lose interest once they realize this isn't some easy, quick-fix kind of thing—it takes real effort, depth, and commitment.
3. Information overload
Many times, students don't stick to one teacher—they rely heavily on social media or keep enrolling for webinars and cheap courses. They keep consuming random information

without any real intention to apply it in practice. As a result, they stay stuck on the surface, constantly wondering who's right and who's wrong. Instead of committing to one path or mentor, they follow multiple voices and end up feeling confused and scattered.

Social media has made things worse in some ways. There's just *too much* information—short videos, half-baked tutorials, content without context. It confuses beginners more than it helps. Everyone claims to be an expert, but very few talk about the real essence of Tarot. Students get distracted, overwhelmed, and sometimes give up on learning.

4. Lack of Commitment

Another big challenge is lack of commitment. Many start learning out of curiosity or because they think it's *cool* or *trending* but very few are ready to show up regularly, practice sincerely, and go deep into the subject. Tarot isn't just a weekend hobby. It requires devotion, patience, and inner alignment.

5. Tarot can attract negativity, client's karma, or drain energy

Another common fear that stops people from starting their Tarot practice is the worry that they might attract a client's karma or negative energy through readings. My perspective is simple—any skill or knowledge you've been acquiring or gifted with becomes meaningful only when you use it for the benefit of others.

Otherwise, what's the point? Think about doctors—they see patients every single day. Do they live in constant fear of catching someone's illness? No. They show up, do their duty with sincerity, and help others heal. Do they fear getting drained or taking on their patients' karma? Absolutely not. In fact, they receive blessings for their service. Similarly, as a Tarot reader, if you play your role with integrity and purity, you'll be blessed, not just by your clients, but also by the Universe and higher beings. Because you're becoming a channel to deliver divine guidance, hope, and healing—and that's sacred work!

6. Quick money

Some people come into Tarot with the mindset that it's a quick way to earn money or just a side hustle. They join the course thinking that by the end of it, they'll immediately start generating income, but honestly, that may or may not happen—it totally depends on *you*. People are willing to pay when they *see value*. If your readings truly help, guide, and uplift someone, the money will naturally follow, but if your focus is only on *How fast can I start earning?*, you lose sight of what really matters—creating genuine value for your clients. That kind of rushed, money-first mindset never works. Tarot isn't a shortcut to income—it's a sacred responsibility. When you honor it, it rewards you.

Despite these challenges, I continue to teach because I know the power Tarot holds to transform lives. I've seen sincere students bloom into confident, conscious readers. Yes, the path isn't always easy but if you stay committed, grounded, and aligned, this journey will reward you in ways beyond just money. For me, it's not just about teaching cards—it's about creating empowered souls who can guide others with light and integrity.

Chapter 44

Beyond the Cards: Skills That Make You Stand Out

I'm often asked, *“What are the key skills needed to become a good Tarot reader? Are there any pre-requisites?”* My perspective is simple—every human being is unique and comes with different interests. So the first and most important thing is pure interest and curiosity. That alone is enough to begin. Just like person A may love yoga, person B enjoys running, and person C is drawn to the arts—

these interests are part of their soul's language, what they came here to experience and explore. So if you feel called to learn Tarot, trust that the calling itself means you already have the potential. Of course, we all need to keep sharpening our skills and updating our knowledge in order to grow, but alongside that, what truly matters is a genuine desire to help others.

As for technical skills—like interpreting cards, decoding client situations, or building coaching abilities—these can all be developed with consistent practice and the right guidance.

Every journey begins with curiosity. Even if you're unsure, your interest is a sign—follow it, and the rest will align.

The Books That Lit My Path

I'm sharing a carefully curated list of authors whose books have had a profound impact on my own journey—shaping my thoughts, expanding my perspective, and inspiring real transformation in my life. These are not just books; they are experiences, filled with wisdom, insights, and guidance that can shift the way you see yourself and the world around you. I wholeheartedly urge you to explore their work, absorb their messages, and allow their words to open new doors of understanding and growth.

Norman Vincent Pale

Robin Sharma

Rhonda Byrne

Brian Weiss

Neale Donald Walsch

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Priya Kumar

Louise Hay

Robert Schewatz

Esther and Jerry Hicks

Joseph Murphy

Dr. Joe Dispenza

Doreen Virtue

Diana Cooper

Khorshed Bhavnagri

Eckhart Tolle

Paulo Coelho

James Clear

Tony Robbins

Mel Robbins

My story and what I do

I am a Manifestation Coach, Spiritual Counselor, Astrologer, Tarot Card Reader, Numerologist, Healer, Corporate trainer (in Emotional Mental Wellness space) and importantly lifelong spiritual seeker and student.

From a very young age, I've experienced life a little differently. I have had numerous spiritual experiences such as powerful intuitions, future visions, out-of-body experiences, and visions of divine beings, déjà vu, and even a near-death experience and so on. I was born knowing that I existed even before I was born. I always sensed that we are more than our physical bodies and that there's far more to life than what meets the eye.

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Despite these spiritual experiences, my practical life was far from easy. I struggled with anxiety, low self-worth, stammering, and a constant feeling of not being special or good enough. I battled confusion, trauma, and emotional wounds, gone through experiences which no child should have to face.

However something in me refused to give up. In my early twenties, I made a conscious decision to change my life. I became a devoted student of self-help, mind training, manifestation, and energy sciences. I read hundreds of books, applied the practices, and slowly started to witness a powerful transformation, attracting better opportunities, boosting my confidence, and creating positive shifts in every area of my life such as relationships, money, career, health and personal development. I practiced

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mindfulness, gratitude, and manifestation to create everyday magic.

Later I was drawn to deepen my knowledge through the study of tarot, numerology, astrology, and other spiritual sciences, not as a means to predict, but to guide, heal, and empower.

When I started seeing real results in my life, I felt a natural pull to help others do the same. I began sharing my experiences, what techniques worked for me, how I deal with my challenge, what I do to manifest my goals and dreams, my understanding of spiritual perspective and so on. I realized people are getting immensely benefited and feeling lighter during the sessions. When they were implemented they could experience transformation. Needless to say I experienced a sense of fulfillment I had never felt before. That passion soon became

my purpose and eventually, my full-time calling.

Since 2010, I've been working with people from all walks of life to help them live their life to its fullest, to create more joy and magic in their lives, to help them achieve goals and overcome challenges pertaining to any aspect of life – health, relationships, money, business, career, personal and spiritual growth etc. In 2015, I left the corporate world to fully dedicate myself to this soul-led work under the name Urja Wellness and Joy.

Areas in which I have been helping people over 2 decades now:-

1. Money

How to increase income

How to increase savings

How to identify and heal money blocks

How to come out debt trap

2. Property/legal matters

Legal matters/court cases

Property not getting sold

Manifesting dream house

3. Business

How to grow business

How to attract right clients

4. Career

How to manifest right job

How to grow in corporate career

How to turn your passion or hobbies into a
business

Discovering your right career

5. Relationships

Healing your relationship with parents

Understanding your children and conscious parenting

Manifesting right life partner

Healing issues in love life

6. Dealing with infertility issue and conscious conceiving

7. Self growth

8. Building self confidence

9. Becoming better version of yourself

10. Spiritual growth

Reading Between The Tarot Cards

A little more about me:-

I hold a B.Com degree and an MBA in Finance. During my school and college years, I proudly represented my institutions at district, state, and national-level swimming competitions, winning numerous medals and championships. After leaving my corporate job, I spent four years working as a swimming coach, a role I truly cherished, especially when teaching children. I also served as a visiting faculty member for two years at a reputed college in Mumbai, where I taught finance to final-year students pursuing a degree in Travel and Tourism. Teaching—whether in the pool or the classroom, has always brought me great joy. Outside of work, I love spending time in nature, especially on serene beaches, where I feel most connected and inspired.

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What did this book invite you to reflect on?

What were the dominant thoughts or emotions that surfaced as you were reading?

Write it down here 😊