

# **Your Unique Career Path**

Discover the Work that  
Works for You

*Armen Alexanian*

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# Dedication

*To my wife Amy, for making this possible.*

*To my boys. I hope these ideas help you go places where the streets are not marked.*

*To my parents, for your continuing love and support.*

*In memory of Roman Meshon, for showing me what mastery, joy, and work look like together.*





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# Introduction

Would you quit your job today if I gave you \$10 million? If so, this book is for you. If not, you can put this book down because you probably don't need it.

Many books have been written to help readers choose a career. They feature personality and skill tests which are designed to narrow the options and match people with a suitable choice. While well-intentioned, these methods approach the process backwards. They're based on the idea that each career has a specific set of attributes and that each person has specific skills and personality and that it's just a matter of matching the person to a career. The notion that your best skills should determine what you should do for your career is arbitrarily limiting, disrespects your true multi-dimensional nature, and underestimates your ability to learn and grow. In the same way that judging someone based on his or her physical appearance is unfair, limiting your options based on your current skills, interests or performance level is also misguided.

The purpose of this book is not to help you choose a career. Rather, it is to teach you new ways to think about the questions and challenges you will face on your career journey. This book upends traditional notions you may have been taught about careers and arms you with new perspectives. It reframes the problem of career choice in ways that make your thought process easier and the action steps you should take more obvious.

Much of what we've been taught about lifelong work is based on the outdated paradigm of choosing a specific career and riding it to success. The process is essentially an exercise in attempting to imagine yourself in some predefined roles, choosing one, and then trying to mold yourself into that specific identity and set of behaviors. The very act of choosing an option already defined by someone else takes away your creative power to design a career that resonates with your highest values and interests. This causes career seekers to spend the majority of their effort looking for external opportunities rather than discovering their skills and defining for themselves how they will provide value to others.

This book is titled “Your Unique Career Path” because your vocation should not be something predefined by someone else, like an entrée that you choose from a restaurant menu. There doesn't need to be a named profession falling into some predefined category for you to be able to produce value for other people. With the fast pace of modern technology and human progress, it makes more sense to focus on yourself and how you can add value in this new environment than on some predefined, prenamed career. You're a unique person. There's no reason to believe your career won't be as unique as you are.

The key reason most people don't find fulfilling careers is ignorance - of themselves and of the external world. Every person has an abundance of innate talents, abilities and curiosity to fill one hundred productive lifetimes. Sadly, few people realize their incredible potential because it takes time and work to uncover and develop it. Many have the false belief that they already know themselves well enough to make good decisions about their careers. They also falsely believe they have a good understanding of what is available to them. An enormous amount of exciting development is happening around the world in every area you can imagine, and even more so in areas you've never imagined. Traditional university training only scratches the surface in terms of exploring students' potential, giving them valuable skills, and exposing them to all that's available. True career exploration begins through personal exposure to as many interesting areas as possible and by trying as many new things as possible.

Under this paradigm, the daunting task of choosing a career is reduced to the much easier questions of, “What skills can I learn right now?”, “What types of exposure are available?” and “What can I add to my portfolio which will broaden what I can offer to others?” If at any point you feel unsure about what work to do, it means you need to have more experiences, gain more useful skills, and learn more about yourself and your community. The better you develop yourself and understand what's going on in the world, the more value you'll be able to exchange through your professional pursuits. As your interests change over time and you evolve as a person, it's only natural that what you choose to do for work will also evolve. This book is intended as a guide to help you become the kind of person who has many enticing options to choose

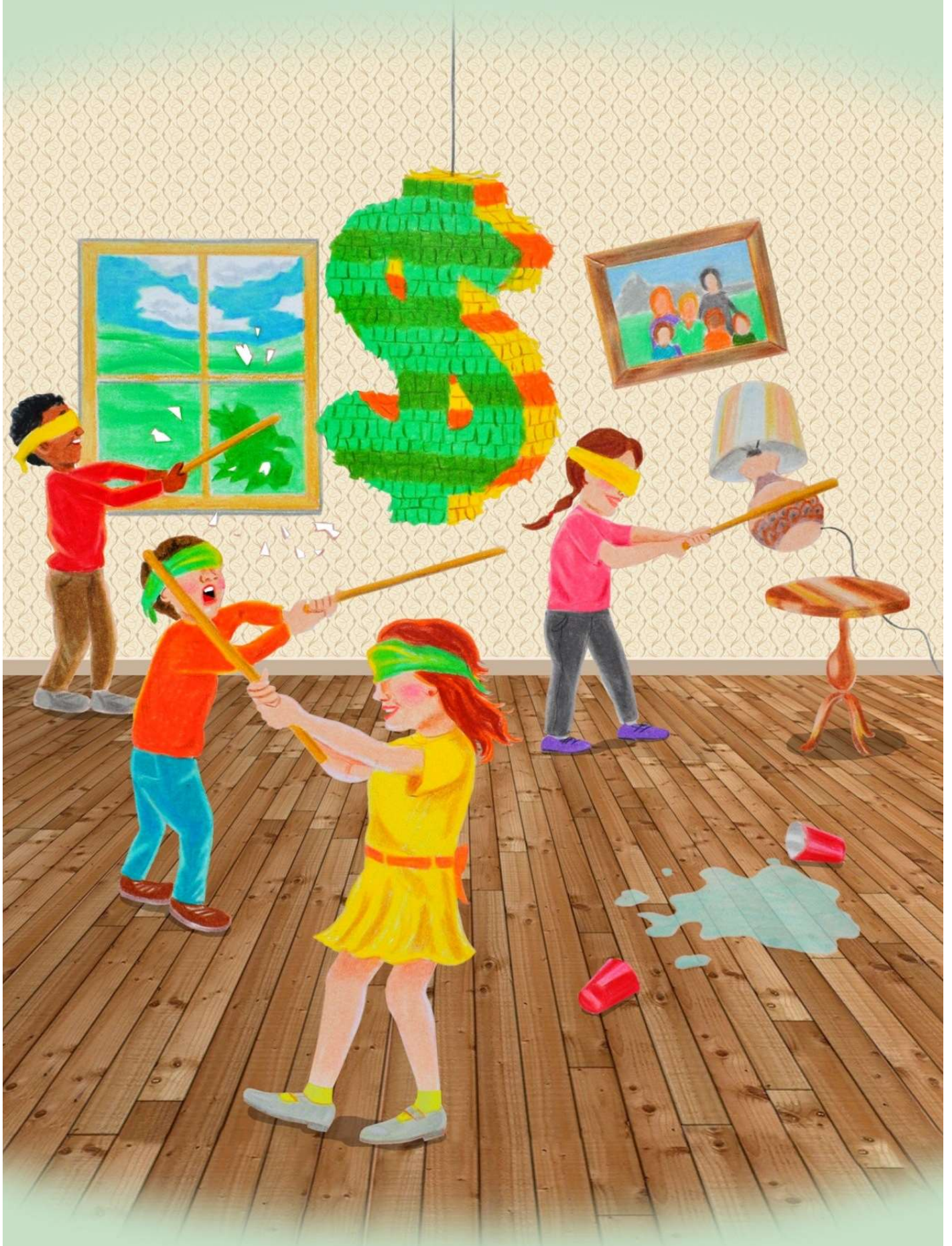
from and for whom deciding among these options is straightforward and personally fulfilling.

Each chapter in this book presents a central principle supported by fresh perspectives. This is an action-oriented book. Each chapter is followed by exercises to complete. Some are introspective, some encourage you to work with other people, and some require you to go out and have certain experiences and evaluate your feelings afterwards. The exercises are meant for you to get to know yourself better and to serve as a starting point in your career exploration. You'll get out of this book what you put into it. So, your responses to the questions, the material you gather during the exercises, and your unique experiences and reactions will serve as your starting point for building your career.

After reading this book, your thought process should be clearer, making the next steps in your career more obvious. Be warned however, if you do this right, your journey will be longer and more challenging. If you're looking for easy answers, I suggest you put down this book and walk away because it doesn't contain any. The road I'm offering you is long, bumpy, exhausting, and often difficult. The easier road my competition is offering is paved with good intentions.

Are you ready to get started?





# Chapter 1

## Money Is Not What You Really Want

I started reading motivational books as a teenager, hoping they would help me discover what to do with my life. Too many of these books assumed that my goal was wealth and went about explaining how to get it. Famous books with the words "rich", "millionaire", and "wealthy" in the titles made me feel inadequate because I hadn't amassed any wealth and wasn't sure how to go about it. The books instructed readers to evaluate their career interests with the litmus test of whether they would "create wealth" under the presumption that wealth carries with it some moral authority.

The financial crisis of 2008 showed us how easy it is to let the pursuit of wealth usurp our values. Later, we'll discuss how to engage your values in managing your career and finances. Rather than focus on "being rich" (whatever that means), you should define and pursue a specific outcome you desire in your life. You will employ and manage many resources, including money, as tools to produce that outcome. The specific outcome is your goal and money is but one of your tools, not the other way around.

Do you know what would truly make you happy? Many people, if asked what they really want, would say they want to be rich. Do you know exactly what you would do if you had all the money you wanted? To what degree does lack of money actually hold anyone back from something they really want? It only holds people back who only want money! Because money is such an important and often controversial topic, it's essential to begin this exploration of your focus by dispelling the idea that the answer might be money.

Those who wish to become rich for its own sake want to be full-time consumers. That is, not having to bother with producing anything. The main reason most people want lots of money is so they don't have to work for a living. Yet, many don't realize that their desire not to work is

the very reason they do still have to work and don't have enough money to retire. This is because wealth is defined as the amount you produce in excess of what you consume. Someone who doesn't produce much more than he or she consumes will never accumulate wealth. Therefore, those who don't want to work will always have to! Lack of personal drive and industry goes hand in hand with being bankrupt financially and emotionally. If you'll notice, many people who have enough money to retire don't actually stop working. They keep doing either what made them wealthy or other productive things with their lives.

One of two things happens when someone becomes a consumer and stops producing. He either consumes too quickly and runs out of money, or he reaches a point where he gets bored with consuming and becomes dissatisfied. If he has a healthy outlook, he'll start to wonder what else life has to offer. If he has an unhealthy outlook, he may pursue drugs or risky experiences. If all someone does is consume and engage in leisure activities, he soon realizes his life has little meaning or value. The optimal condition for human beings is to be healthy, happy, productive, and supportive of each other. You derive real meaning in your life only to the degree that you add value to the lives of others. The purpose of this chapter is to emphasize the principle that you should *make your career goal something specific other than money.*



# Money Is No Object

While studying business in college, I learned the term fungible. It's a funny-sounding word which describes things which are perfectly interchangeable or homogenous. For example, barrels of crude oil, ounces of gold, pieces of macaroni from a box of pasta, and store-bought dinner rolls are fungible. Each individual one is exactly like the others in terms of its value, form, and function. Money, whether in the form of physical currency or bank balances, is fungible. Your money is just as good as my money. If you're buying something at a store, they don't care if you pay with ten-dollar bills or twenty-dollar bills and they don't care if you pay for the items you choose or if I buy them for you. It's all the same to the store owner as long as the money is received in a form in which it can be processed.

Money eludes most people because they view it as a specific object in and of itself. Money is never an end; it's always only an indirect result. It's not like exercise where the more you do, the stronger you get, or studying where the more you study, the more you learn. It's impossible to make money your specific goal because of its fungible, non-specific nature. Trying to make money into a goal is like trying to hug a ghost, it's impossible! Money is only made as a result of doing something of value for others. There are only two groups of people for whom money is an end result: thieves who take other people's money without providing value, and the Bureau of Engraving and Printing which actually manufactures money. In order to make something happen in your life, you need to identify that something specifically. Money cannot be your something because it only comes about as an indirect result of your actions.

You need to earn enough money to pay your expenses, save for retirement, and live a comfortable lifestyle. However, don't make

the mistake of letting your need for money become your drive or your goal. Trying to make money an end in itself leads to unsatisfying and often unsavory paths. This is because you're trying to skip the part where you deliver value to others. The spirit of wealth-creation makes delivering value to others the end goal. From the perspective of the parties in a transaction, each receives something of greater value than what they gave. The wealth is the excess perceived value received on both sides. Attempting to circumvent this process places undeserved emphasis on bank balances rather than on the quality and value of the product or service you're offering.

If you ask yourself how you can provide the most value for others, you begin down the path of introspection, self-improvement, and helping others on as big a scale as possible. This will likely have financial rewards for you and will certainly result in great intangible benefits from serving others. If you're asking yourself why you haven't made very much money, the answer lies in how much value you've delivered to others. In general, the people who provide the most value possible to the largest number of people reap the most financial rewards. Hundreds of millions of people use Microsoft software and Microsoft is very wealthy. Tens of millions of people enjoy watching televised sports events and the players make a lot of money. The same is true for popular musicians. You'll earn more money when you increase the value of what you do and the size of the audience that is benefiting.

Few people really want to be rich for its own sake, though many think they do. Being rich is equivalent to everything in the world that can be purchased with money being free for you. Sensible people don't actually want to be rich or even own extravagant possessions like fancy cars and mansions. All they really want is some kind of assurance that their present and future human needs will be met. I've read many articles which showcase

famous peoples' homes for sale. Often, the celebrities haven't even lived in those homes for very long and are looking to sell. I imagine that the owners were initially excited that they could afford the fancy homes but the excitement wore off after a while because the home didn't actually resonate with what the owners really wanted out of life or reflect how they actually lived, day-to-day. It's likely they didn't spend enough time considering how they actually operated their lives and whether that house would maximize their efficiency and enjoyment. The opulent homes turned out to be just large, expensive, fancy buildings. The human ego, ever seeking to expand itself, clings to extravagance but is ultimately unfulfilled. The reason for this is that most of the trappings of being rich don't align with what people actually need in order to be fulfilled.

People focus too much on attaining money rather than on attaining something specific they actually want. Money is a distraction from what you are really looking for in life. Many don't realize this until they have a lot of money. I know several wealthy people whom I would not describe as truly happy because they focused on money rather than on the specific things in life that bring them joy. Stuck in this mindset, they believe that having even more money will finally lead to fulfillment. Focus more on the specific things you want and less on money. The more specifically you can define what you want, the closer you are to getting it.

Money is neither a barrier nor a vehicle to what you desire. Don't automatically assume that you need money in order to get what you want. It's like assuming you need money to make friends or to meet a romantic partner. It's a shallow, unenlightened notion. There are many ways to manifest what you want without having to first acquire money to get it. I like the phrase 'Money is no object'. It's true. Money is not the object; the object is the object! So what's your object?

# Money Shouldn't Determine Your Career

Do you know how you can easily tell if you're in the wrong career? Just imagine how your life would change if you suddenly received \$10 million. If you would immediately quit your job or end your current career, then you're definitely in the wrong career. Does your 'wealthy self' have a completely different lifestyle from your current self? If so, this is likely why you are not wealthy. Think about it. People who become wealthy don't suddenly stop doing what made them wealthy. Indeed, they continue doing more of it. If you're not happy with what you're doing now and you'd immediately quit your job if you could, it means you're not living the life you really want and you're not moving closer to any desired set of circumstances. It means you're not engaging your creative energies regularly towards a life you really desire. By striving for money rather than a specific set of goals, you're repelling rather than attracting what you really want. Most wealthy people work more than average, rather than less, because they're motivated by something greater than basic survival. They're trying to create something interesting or valuable for others which results in wealth creation. If your ideal wealthy self is just a consumer who stays home all day watching daytime TV, you'll probably never become wealthy with such feeble ambitions. If, however, your wealthy self is busy producing valuable goods or services for others, you're already on your way to becoming wealthy and your daily life won't change much when you get there. Is your 'wealthy self' holding you back?

Billionaire entrepreneurs appear in the news quite often, describing their latest ventures. You'd think they live lives of leisure, never lifting a finger, but quite the opposite is true. They're extremely busy people who use their time wisely because it is their greatest asset. Most of them work much harder than you do and enjoy it more. And they do this by choice. Are you working in your job purely by choice or because you have to make a living? Keep in mind that working by choice takes a lot of time and effort. However, you can identify what you really enjoy and start taking steps towards having a career that you would keep even if you were rich. You don't have to wait until you have a lot of money to start thinking and acting like your 'wealthy self'.

I once met someone who had made a few million dollars from stock options he had sold from having worked at an internet startup company. I asked him why he bothered to go to work every day and deal with the issues at another corporate job. He said he did "the whole not working thing" for two years during which he traveled and slept a lot. Afterward, he just got bored and felt like he wanted to do something productive. After traveling the world and taking fancy vacations, wealthy people still need to figure out how to spend their time every day, hopefully in creative and productive ways. The point is for you to attain this mindset at the beginning of your career without having to be wealthy first. Most people never progress to the stage where they are faced with this question because they're too busy supporting themselves financially.

You don't have to wait until you're wealthy to decide what you would do if you were. As much as is feasible, you should design your lifestyle as it would be if you didn't have to work full time. I don't mean that you should suddenly go out and buy expensive toys or go on expensive vacations. Instead, you should thoughtfully consider how you would use your time on a daily basis. This includes which projects you would work on, which people you would associate with, and how you would develop yourself and help others. That way, when you do gain more success, your lifestyle won't necessarily change. You'll already be poised to fine-tune the brute force of your new wealth to continue what you were already doing.

I once interviewed a busy architect about what he would do if he had enough money that he didn't have to work. He told me that he'd keep his same job but just renegotiate his weekly schedule with his employer so it was more convenient. He wanted to continue the same work as before, just doing so on his own terms. That's my definition of success.

A friend of mine in San Francisco sometimes reads news articles about successful Internet entrepreneurs who've sold their businesses for millions of dollars and asks me why I'm not trying to do something similar. This has the effect of devaluing what I am doing because I'm making less money than the people in those articles. Does that mean that I should stop what I'm doing and try to replicate their success in the hope of making more money? I work in my field because I'm good at it and I enjoy it. Money should come as a result of doing what brings joy to you and value to others. When people make money their main emphasis,

they take their focus off providing the most value possible for others, and the quality of their work and offerings declines. However, when you're motivated by joy, the steps you take toward your goal won't feel like drudgery but will instead be fueled by a sense of purpose and inspiration. You will feel as though you're birthing something new into the world. It will feel less like work and more like passion. I know this because this is how I feel now as I write these words at 2:30 am!

It makes no sense to work at an unfulfilling job just to make money so you can arrange your life for happiness during the hours of the week when you're not at work. Instead, find a career that stimulates you. When you enjoy your weekdays, and your creativity is being stretched and challenged, you will excel in your work and reap the benefits. It's essential that you are energized and engaged in your work. When you're not, it's a waste of your time and your employer's money. Remember, when it concerns your relationships, you should follow your heart. When it concerns your career, you should follow your art!

# Using Money Efficiently

Money represents the ability to use brute force to perform a task or acquire something. Let's say you just bought a heavy, new refrigerator and it was delivered outside your house while you were away and now you need to move it into the kitchen. You could use the brute force of money to hire some people to put it in the right spot. However, there are other clever ways you can achieve this by yourself without using brute force. You could borrow your neighbor's dolly to wheel the refrigerator in and he or she might help you. You could use the packaging materials that came with the refrigerator to create a ramp to push it up the door landing. You could also use the cardboard box as a platform to slide the fridge across the floor. There are countless other creative ways to get the fridge to the spot you need it that don't require spending any money.

Saying you want lots of money is equivalent to saying you want lots of brute force. But to what end? Money is not an end in itself. It's a force, that if used carefully, can arrange human life in a way that sets the stage for happiness. I've worked for many companies that have spent a lot of money, sometimes in vain, to achieve a specific result. I've learned that in many cases, the money alone wasn't sufficient. I watched them waste lots of money without achieving their goals. Because the money involved wasn't the corporate executives' personal money, they applied it recklessly without high-quality thought and without a prudent plan. Conversely, having much less money to spend would have forced them to think more creatively and spend each dollar more judiciously.

When you get a new tube of toothpaste, you often use much more than you need the first several times because there's so much contained in the full tube. But when you get down to the very end, you squeeze with all your might to get that last little bit out of the tube. The first several servings of toothpaste mostly go to waste. If you start by using a small amount each time, it lasts much longer. Here's a pro tip. When you can't squeeze any more toothpaste out of the tube, cut the tube with a scissors and you'll find there's at least a week's worth of extra toothpaste in there. That advice alone is worth the price of this book!

The same is true with money. People who have access to a lot of money tend to use less care and creativity in spending than they would if they had much less money to spend. There are many life-hacker strategies for achieving a lot with a small amount of money. The amount of money you have available now doesn't prevent you from starting almost any project you can think of. Most businesses can be launched at a very small scale and ramped up in relation to their profitability and the owner's enthusiasm.

If you focus on getting money, you haven't increased your specificity or narrowed your goal at all. However, if you focus your energy on a specific goal, you'll find ways to minimize the amount of money needed to achieve it. The more specifically you define it, the closer you are to achieving it. The very first step to getting there is for you to imagine the world as if you already have it. If you demonstrate to those around you a high level of commitment, they're likely to help you find ways to finance it. To drive profitability and financial success you need to maximize the efficiency and value of the specific activity you are performing.

Wealthy people face the question of how to spend their time from day to day from a different perspective - that of having more options than most people. This is one of those 'nice problems to have' but what makes it interesting is what the answers they choose tell us about their relationship with money. Well-adjusted folks tend to remain wealthy while maladapted ones usually lose their money. Many people have latent personal psychological issues which remain hidden by their financial limitations. These issues get infrequent exposure due to time limitations imposed by full-time work. When such a person comes into wealth, these issues manifest because he is left to his own now more potent and often chaotic devices which can spiral out of control. I recently watched a fascinating documentary which detailed the stories of people who suddenly came into tremendous wealth. They squandered millions of dollars in a short time because of their unfortunate orientation towards money. The excitement of wielding monetary power combined with ignorance of personal finance concepts led them to spend it in unwise ways and end up not only losing the money but also going into debt in many cases.



People who have difficulty with money misunderstand its nature. Their primary understanding of it is as a force that provides immediate fulfillment and status through the acquisition of material goods. They're unable to take pleasure in the banal realities of their everyday lives and they see money as a path to happiness. People who suddenly come into lots of money are often surprised to find that it doesn't make them happy after the initial elation wears off. Happiness comes from your ability to derive pleasure from your current circumstances and use them as a springboard to do even more interesting things. When you truly appreciate what you already have, it creates an attitude that allows you to see the magic infused in even the most mundane things. Money can't buy you this attitude; it can only distract you from it. Money doesn't make you better, smarter or more interesting. It just gives you more brute force.

The best reason to desire money is "so that", not for its own sake. You should want money "so that" you can fulfill your basic needs, "so that" you can start a business, "so that" you can purchase woodworking equipment or add a garage to your house, or buy plane tickets to France. Money should help facilitate things or experiences you want to create. Your desired things and experiences are your object, not the money itself. To provoke thought about the best uses of money, I present my "money value hierarchy" below which ranks and describes various ways of using money.

### Money Value Hierarchy

#### 1. Fulfill basic human needs.

The best use for money is to provide for people's most basic immediate needs including food, clothing, shelter, and anything essential to the maintenance of human life and safety.

#### 2. Ameliorate negative circumstances.

Money is extremely useful in helping sick or injured people get well, fixing things that are broken, helping needy people, and improving circumstances. For example, the kitchen in my house had not been redone since the 1970s and was in terrible shape. Counter and floor tiles

were broken, the sink was leaky, shelves and drawers were broken and rotting and the eating area only provided seating for two people. It was a tremendous relief to finally renovate the kitchen and improve every aspect of its layout and function. It's now much more convenient and fits my family's needs. However, at this point, more space, appliances, cabinets, lights, or decorations would not add any more value. Now that the kitchen meets a satisfactory standard, spending more money would yield no incremental value.

One of the most important circumstances that money can ameliorate is the need to provide for the elderly. Everyone should save and invest money for their retirement in order to provide for themselves when they are no longer able to work. When it comes to saving money, the earlier the better!

### 3. Build, create, and facilitate.

Money can build homes, factories, cars, computers, businesses and all the physical artifacts of modern human life. To the degree that a person, family, organization or society can benefit from these, money can add enormous value by allowing people to manage their lives and work more efficiently. It can also create opportunities for people to meet, form new relationships, and have new experiences. By 2004 I had saved enough money to spend three months living with a family and studying French with my wife in Lyon, France. I learned a lot, improved my French, made some good friends, and had a great time. Many philanthropists derive great value from providing scholarships for students, building homes in poor regions, and helping entrepreneurs everywhere create sustainable businesses.

### 4. Choose whether or not to work.

The most profound way money can change your life beyond meeting your basic needs is giving you the choice of whether or not to work. If you must work for a living, the largest part of your time and energy is spent working. Most people don't mind working itself but harbor an existential angst against the necessity of having to work in order to survive. The activities you would do if you didn't have to work should inform your approach to your current work. You should strive to build

your career such that the work you're doing is what you would otherwise choose if you were totally financially independent.

#### 5. Rent luxuries.

It's true that rich people have nice toys. These luxuries typically provide a short term feeling of elation. The mansions of rich and famous people I've seen look less like cozy homes and more like fancy hotels. Even the fanciest car becomes humdrum within a few months. There's a reason why most fancy material goods depreciate so quickly - they yield low value in relation to their cost. You can drive across town in a \$10,000 used Honda just as easily as you can in a \$200,000 Ferrari. Companies that produce and sell luxury items earn tremendous profits by taking advantage of people's egocentric desire to feel important and impress others. I recommend experiencing luxury items once in a while for the fun of it as well as to dispel the mystery. The best way to do so is by renting! You can rent fancy cars, clothes, jet skis, boats, and even ski lodges. By renting these things you experience the excitement they provide while acknowledging the short-term, illusory nature of their value.

# What You Do Really Want

What people really want, beyond the satisfaction of their basic needs and comforts, is intangible. We all want essentially the same things: freedom, excitement, love, companionship, knowledge, wisdom, and expertise. We want good health, vibrancy, humor, leadership, kindness, achievement, self-expression, creativity, and the thrill that comes from overcoming challenges. What differentiates people is the way in which they experience these intangibles. This means that the question: “What do you want?” is actually misleading because it points you in the direction of tangible answers or answers outside yourself, like money, a job, a house, a car or a relationship. How often have you wanted something, finally gotten it, and found out that it didn’t make you feel the way you thought it would? The value of material things in our lives quickly reaches the point of diminishing returns. A delicious meal at a nice restaurant is wonderful but you couldn’t eat three or four such meals in one sitting. And if you did you’d feel awful! Unless you have a huge family, or invite your friends over for indoor full-court basketball regularly, you’re not going to enjoy a 20,000 square foot house. Once you find a home and neighborhood that fit your family well, more house doesn’t yield more value for you. Rather than trying to get intangible feelings through tangible things, skip over the tangibles and head right for the intangibles straight away.

What you really want are these intangible feelings. The best way to mesh your values with your career pursuits is to determine specific ways to create these intangible feelings. The question you should be asking is, “How will I create these positive feelings and experiences in my life?” This points you in the direction of taking action and engages your values and creativity together. If you ask your mind what you really want, it will respond with some tangible thing. Such things, like a big house or a fancy car may take you a long time to get and once you do, they may not fulfill you for long. But by asking yourself how you can create a positive experience, your mind will look for creative answers that don’t always involve tangible ownership. You and a friend could rent a Ferrari for the day and have an outrageous exciting time and then take it back. You will have experienced excitement without having to own the car. You could

start a business helping other people experience thrills and excitement! You could prepare a dinner for a needy family and create feelings of kindness and love without having to be a wealthy philanthropist.

So now that I've identified a better question for you to ask yourself, I'm going to give you half of the answer up front. What a value this is! I'm giving you the question plus half of the answer! That's three fourths of the whole equation. You're almost there; now all you have to do is come up with the second half of the answer. So, we'll begin again with the question, "How will I create positive feelings and experiences in my life?" Now, here's the first half of your answer: you will create these feelings and experiences through other people.

You can't achieve what you want in life by yourself. You will create these positive feelings with and for other people. If you learn to make other people happy, it will make you happy. If you earn money for other people, you will earn money. If you make other people laugh, you will feel funny. Your answer should be specific in describing how you will achieve your goal. Examples of good answers include:

"I feel happy and humorous by performing stand-up comedy on Mondays at the comedy club."

"I experience vibrant health, strength, and excitement in my monthly swimming competitions."

"I gain the feeling of financial security by consulting with my graphic arts clients."

"I feel compassion and love by volunteering at the animal shelter on Sunday afternoons."

"I feel satisfaction and fulfillment by working as a medical doctor in poor countries."

"I achieve freedom and financial independence for myself and others by helping people start small businesses."

If you have a project that's important to you, don't waste any time worrying about how it will turn out. Let your enthusiasm be your only guide. If you think something is interesting or valuable, that's all that matters. If it doesn't catch on with other people, it's still a project you completed that can have ongoing value in some way. Do it for yourself because you like it. If you develop something useful that you enjoy that

employs your best creative spirit, that's a tremendous success that may yield unforeseen future benefits.

Contrast the feelings described above with the idea of doing something just for the money. When you're doing something just for money, you tend to compromise and cut corners. Find a pursuit you want to do for its own sake - your own personal project or a business that you and a few close friends develop. Here's a way to practically guarantee success: find something you enjoy doing so much that someone would have to pay you not to do it! You would have to pay me a million dollars to permanently stop talking with people about their careers. And even then I may not be able to do it. If you like something that much, it won't matter if it's not a big success right away because you're doing it for the right reasons. Over time, as you develop your idea and its value proposition, it will evolve into something of lasting benefit to you and others.

# Chapter 1 Exercises

## Exercise 1. Millionaire

Get three sheets of paper and on the top of each one write \$1 Million, \$10 Million, and \$100 Million. On the first sheet, write a list of exactly what you would do with \$1 million. Include which debts you'd pay off, what things you'd buy for yourself and others, what vacations you would take, how much you would save, and how you would live your daily life. On the second and third sheets of paper, do the same, but for \$10 million and \$100 million. When I performed this exercise, I referenced everything from the first page and then included new things made possible by the extra money on the following pages. In what ways did the latter pages differ from the former ones? Examine how your life changes from page to page. What happens to your daily life once you become debt-free and no longer have to work for a living? How do you compare the value of the material things you can buy versus the freedom of not having to work every day? Of all the things you've written, are there any which motivate you to take action today?

A great way to do this is with a friend who can keep you focused and challenge your ideas. After both of you have completed the exercise, exchange your papers and critique your friend's items by challenging whether he or she would really need that much money in order to do or get each item on the list. You'll be surprised at how creative you can be in figuring out how to do the same thing with less money. Discuss what this means about what you can already experience and achieve right now in your current life. Where would money come in most handy and where is it mostly superfluous? Consider if it really is money that is holding you back or if it could be something completely different.

## Exercise 2. Creating Positive Feelings

Write down at least five statements that follow this format: "I feel [insert feeling here] by doing [insert activity here] with/for [insert person or group of people here]." An example might be, "I feel proud when I

teach new swim strokes to my students at the community pool." These can be things you currently experience or would like to experience in the future. Now ask yourself what it would take for you to have these experiences more often. Whom do you know that might be interested in participating? Don't tone down your statements based on what you think is "reasonable". Include as many outrageous items as you can, as long as they resonate with you. Consider ways you could incorporate each statement into your current life.

### Exercise 3. Practice "Wasting" Money.

If you can accumulate some experiences "wasting" small amounts of money, it can be helpful when larger quantities are at stake because the feelings involved are essentially the same. If you have children, or are an aunt or uncle or have younger cousins, take several of them and their friends to a video game arcade. The more children, the better. You can get the feeling of being a "big spender" out of your system while at the same time examining your feelings of anxiety while the children spend the money as fast as you give it to them. Stay at the arcade for a full hour. Cash in enough money for quarters or tokens so that when you put them in your pockets, you get the feeling of being weighed down by all the heavy coins. Rather than divide all the tokens among the children, dispense them a few at a time to each child and watch how quickly they spend the tokens and return for more. Some games are designed to last for a few minutes while others are finished in seconds. Some of the games return tickets to the players which can be exchanged for candy or cheap toys later. This is designed to make the players feel they got some value in exchange for playing and encourage them to play more to get more tickets. This scheme is brilliant because the children never fail to get excited when they receive the tickets. Continue buying more tokens and giving them out as quickly as the children ask for them until the hour is complete. Make a note of how you feel each time you hand over some tokens and how quickly your pockets become lighter. How does it feel when you run out of tokens and have to get more cash out of your wallet to buy more? How much money did you end up spending during the hour? It goes very quickly! Now that you've "wasted" a bunch of money, remember the uncomfortable feelings you had and use them to help you spend money more prudently in the future.