

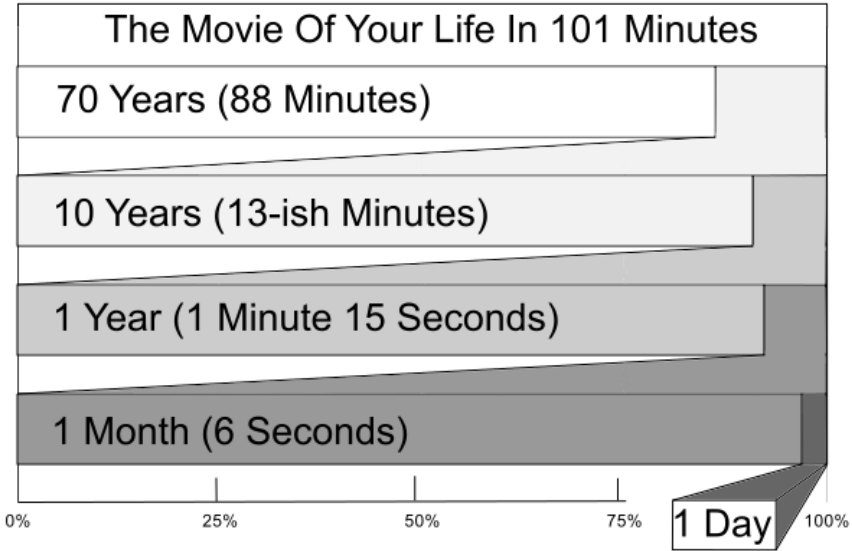
A Young  
Adult's Guide to  
Life

Second Edition

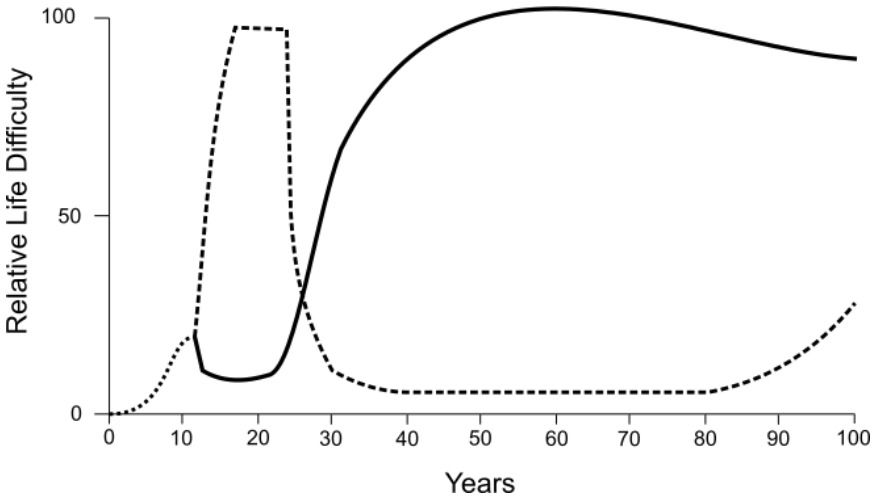
Audio Book Figures PDF

By Chandler Rivinius

## 2. The Truth About Life (more or less)



### Pick Your Poison, Life Has To Suck A Bit

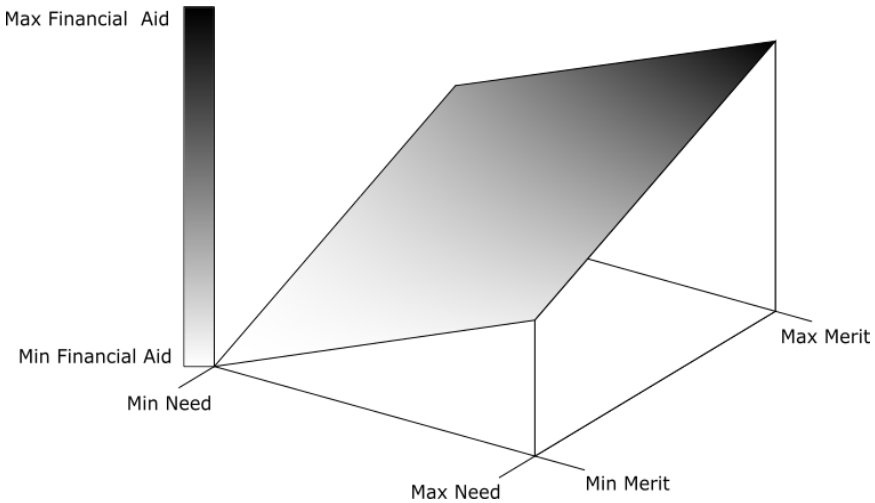


## 4. LATE-STAGE High School

Suggested Fitness Level - U.S. Air Force		
Exercise:	Female:	Male:
1.5 Mile Run (Min)	16:00	13:45
Push-Ups/Min	15	25
Sit-Ups/Min	30	35

# 7. Free Money (Scholarships and Financial Aid)

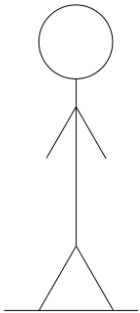
## Financial Aid Vs Need and Merit



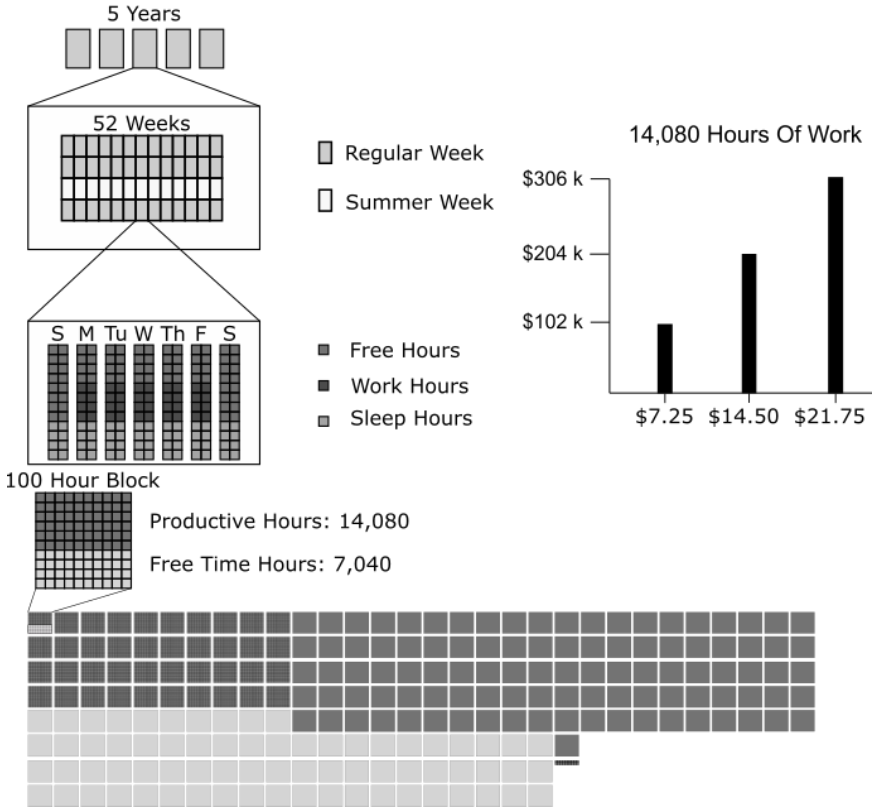
### Character Creation

Available Skill Points: **13**

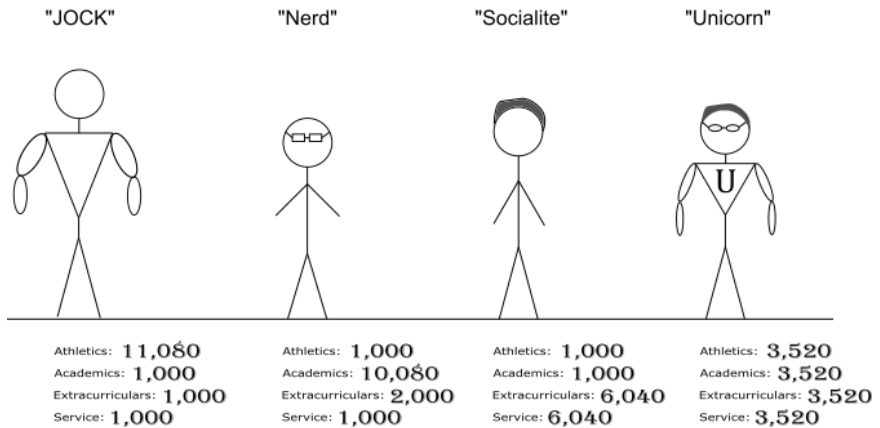
Athletics: <b>0</b>	<input type="button" value="+"/>
Academics: <b>0</b>	<input type="button" value="+"/>
Extracurriculars: <b>0</b>	<input type="button" value="+"/>
Service: <b>0</b>	<input type="button" value="+"/>



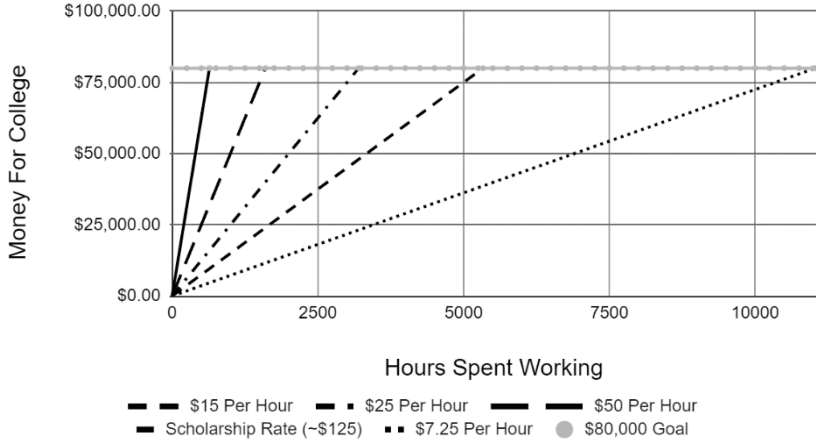
# Useful Time Breakdown



## The Four Common Character Builds

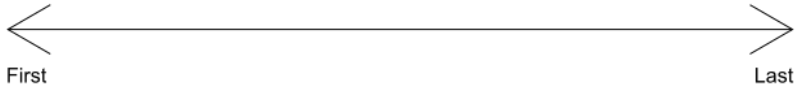


### Paying For College: Scholarships Vs Work



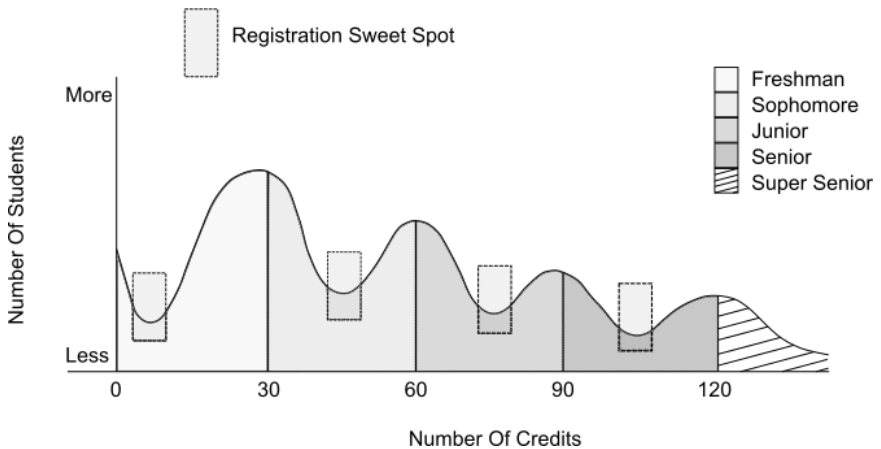
# 8. College (The Neverending Party (Of Stress))

## College Registration Order

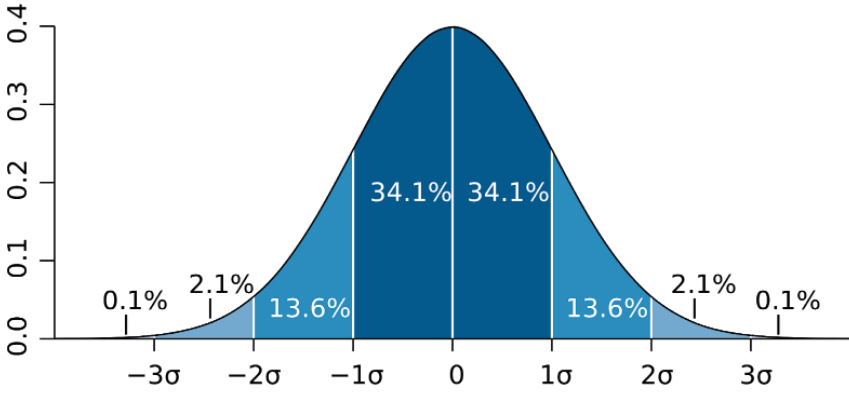


VIPs Special Needs Athletes	Senior Standing Students	Junior Standing Students	Sophomore Standing Students	Freshman Standing Students
-----------------------------------	--------------------------------	--------------------------------	-----------------------------------	----------------------------------

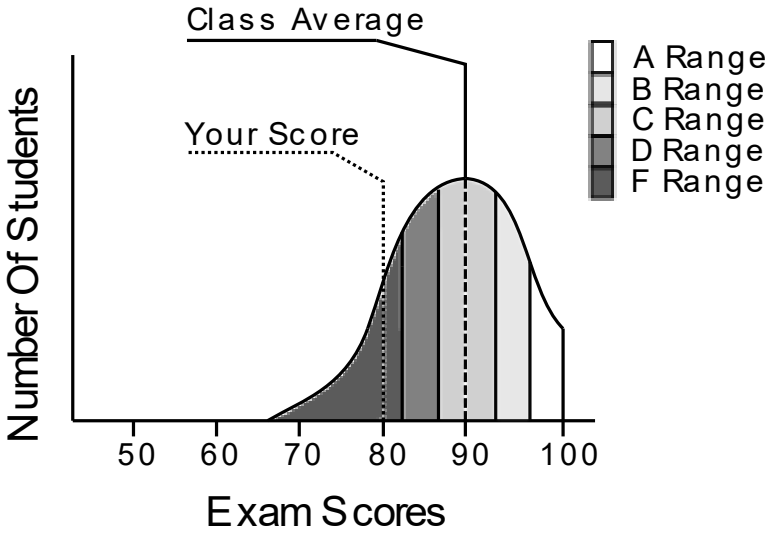
## Typical Student To Credits Distribution



Standard Grading Scheme	
Grade	%
A	100-90
B	90-80
C	80-70
D	70-60
F	Less Than 60

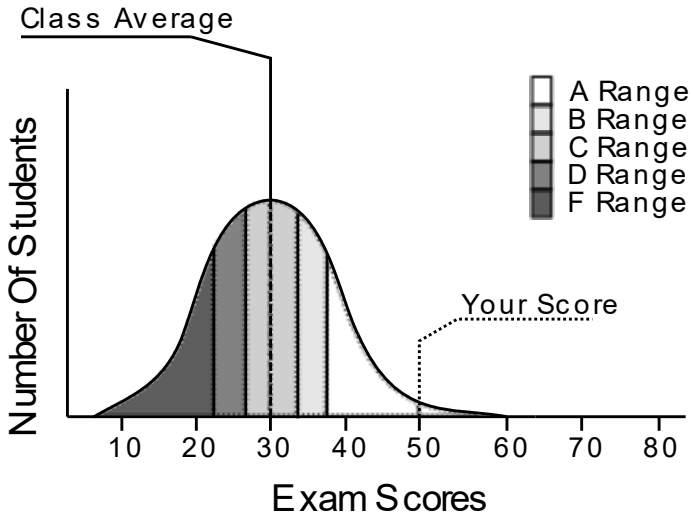


# Curved Exam Example





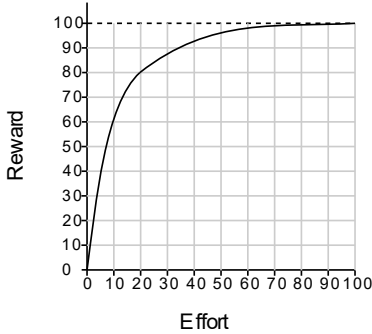
# Curved Exam Example 2



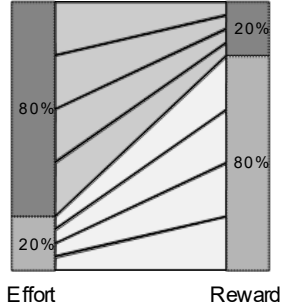
Common Class Weighting Schemes					
Component	Scheme 1	Scheme 2	Scheme 3	Scheme 4	Scheme 5
Homework	0%	25%	0%	70%	20%
Projects	0%	25%	50%	0%	40%
Quizzes	0%	25%	0%	0%	15%
Exams	100%	25%	50%	30%	15%
Attendance	0%	0%	0%	0%	10%
Totals:	100%	100%	100%	100%	100%

## Diminishing Returns and 80/20

Effort vs Reward

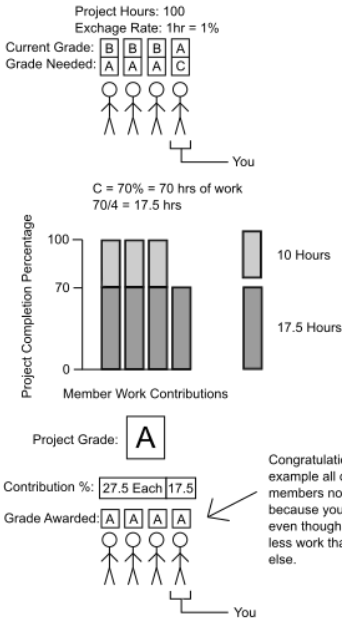


80% Effect For 20% Effort

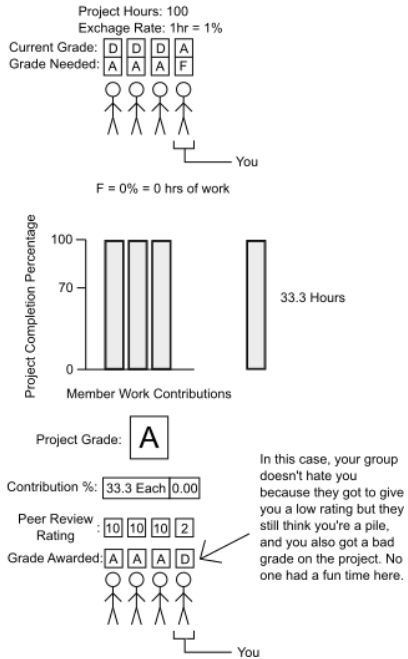


### Group Project Example

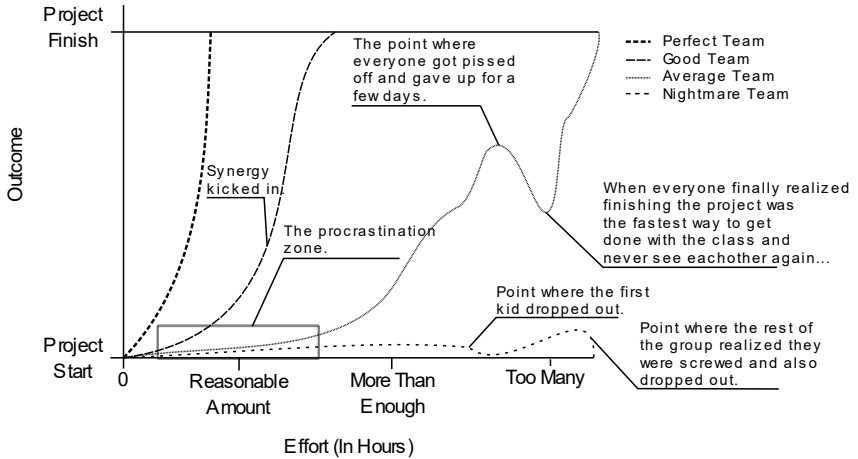
Example 1- Case 1 - No Review



Example 2 - Case 2 Peer Review



## Group Project Outcome Vs Effort

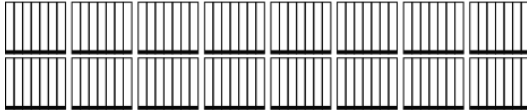


## Time Breakdown: 160 Hour Project

Weeks Before  
Project Due Date

■ Project Time Commitment For Success

16 Weeks



Workload: 1 Hour 25 Minutes Per Day  
This is a pretty easy level of daily work to maintain. The rest of your life is not likely to be impacted by it too much.

Happiness Meter



8 Weeks



Workload: 2 Hours 51 Minutes Per Day  
This level of work is a slight annoyance but still quite manageable.



4 Weeks



Workload: 5 Hours 43 Minutes Per Day  
At this point, when you hit this level of daily work the project starts to become a major pain in the butt. It's still possible to survive without much difficulty though.



2 Weeks



Workload: 11 Hours 26 Minutes Per Day  
This level of work will suck. You will be miserable for the duration of those two weeks, but you should survive. However you better clear your schedule.



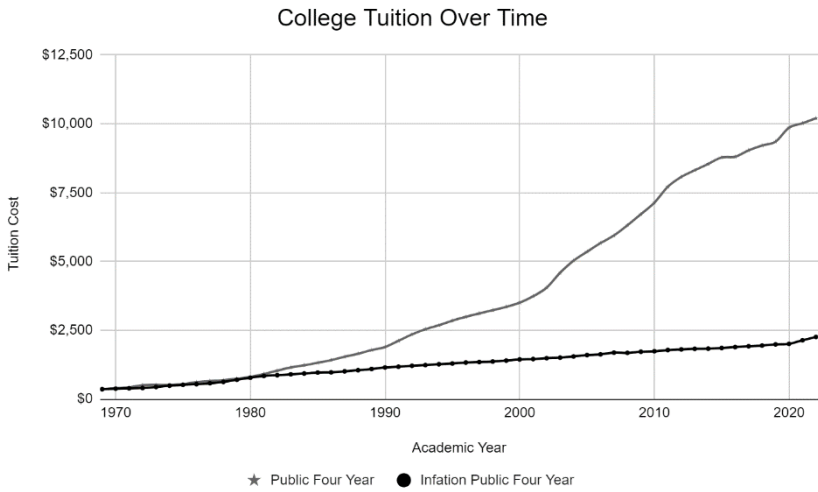
1 Week



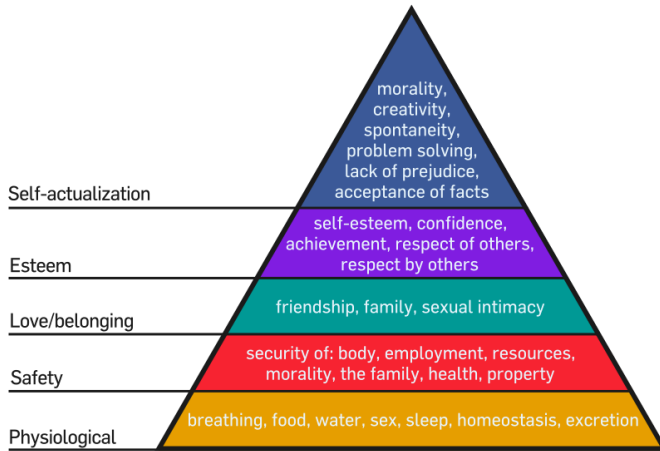
Workload: 22 Hours 51 Minutes Per Day  
This level of work will kill you. You'll most likely die of sleep deprivation or stress. By day three the hallucinations will start to kick in and it will be downhill from there.



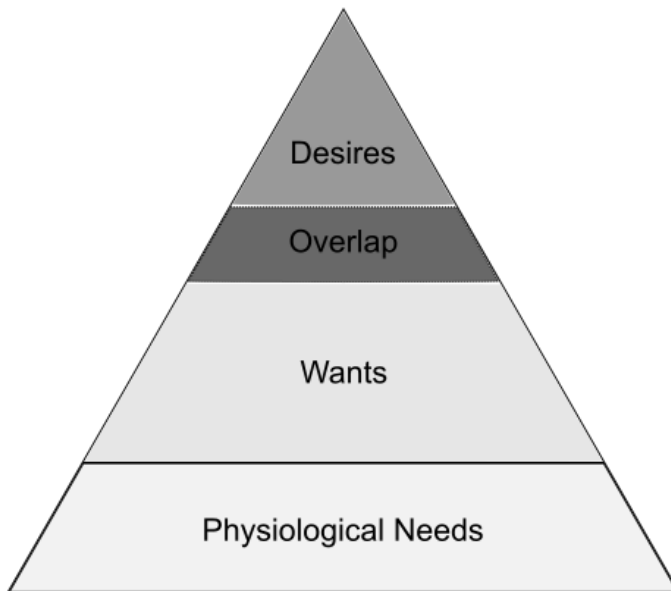
# A Young Adult's Guide to Life



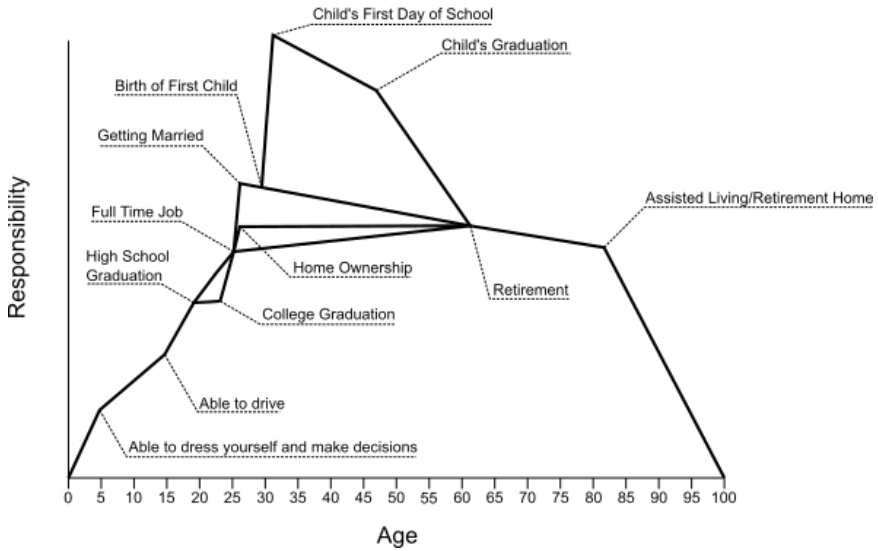
## 10. Into the Real World (Results May Vary)



Modified Needs Triangle

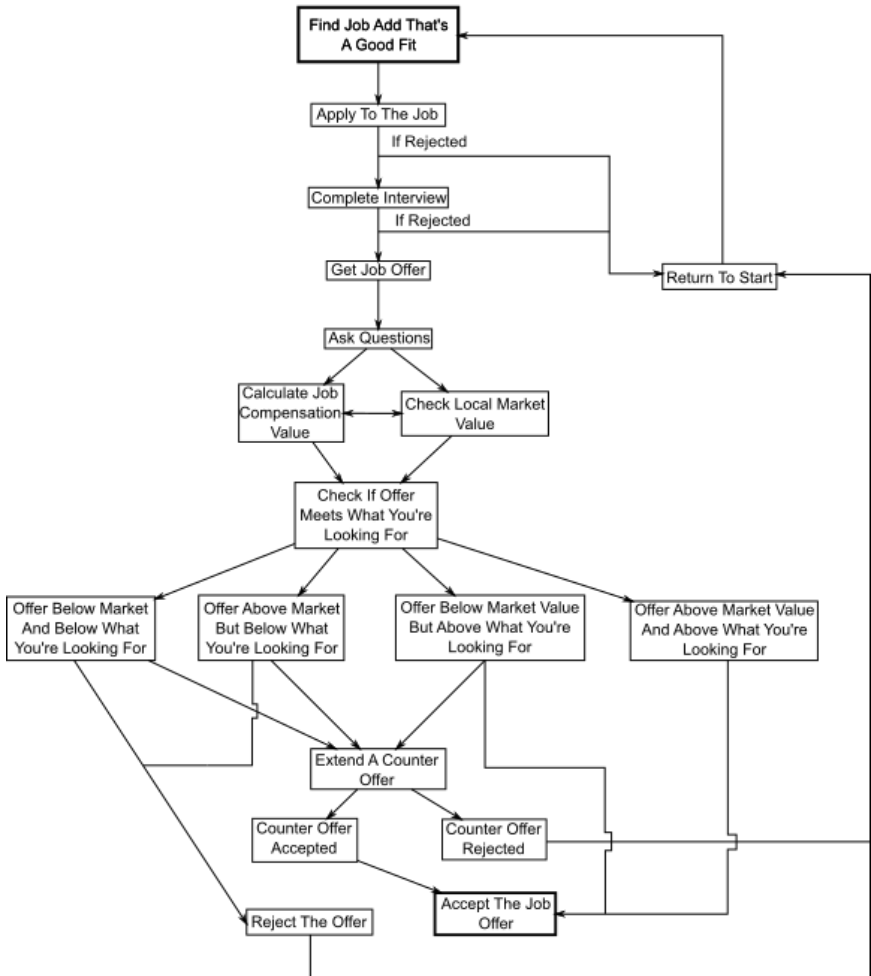


## Typical Responsibility Vs Time



# 12. Salary Negotiations

## Job Hunting Negotiation Process Flow



## A Young Adult's Guide to Life

Job Offer Comparison			
Benefit	Offer 1	Offer 2	Offer 3
<b>Salary</b>	\$55,500	\$61,250	\$50,000
<b>Sign-On Bonus</b>	\$5,000	\$0	\$2,500
<b>Flexible Work</b>	Yes	No	Yes
<b>Relocation Benefit</b>	\$2,000	\$2,000	\$0
<b>Sick Days</b>	5	5	7
<b>Holidays</b>	5	7	5
<b>Vacation</b>	10	10	15
<b>Health Insurance</b>	-\$52	-\$106	-\$150
<b>Dental Insurance</b>	-\$20	-\$15	-\$35
<b>Vision Insurance</b>	-\$5	-\$10	-\$7
<b>Life Insurance</b>	-\$20	-\$20	-\$10
<b>Retirement Match</b>	6.00%	5.00%	2.00%

Comparison				
Direct Compensation				Calculation
<b>Salary (S)</b>	\$55,500	\$61,250	\$50,000	S
<b>Sign-On Bonus (SB)</b>	\$5,000	\$0	\$2,500	SB
<b>Relocation Benefit (R)</b>	\$2,000	\$2,000	\$0	R
<b>Retirement Match (M)</b>	\$3,330	\$3,063	\$1,000	S*M

Indirect Compensation				
<b>Flexible Work (FW)</b>	\$1,000	\$0	\$1,000	FW Value
<b>Day Rate (DR)</b>	\$227	\$252	\$208	S/Days Worked
<b>Sick Days (SD)</b>	\$1,133	\$1,260	\$1,458	SD*DR
<b>Holidays (H)</b>	\$1,133	\$1,764	\$1,042	H*DR
<b>Vacation Days (VD)</b>	\$2,265	\$2,521	\$3,125	VD*DR
Insurance Costs				
<b>Health Insurance (HI)</b>	-\$624	-\$1,272	-\$1,800	HI*12
<b>Dental Insurance (DI)</b>	-\$240	-\$180	-\$420	DI*12
<b>Vision Insurance (VI)</b>	-\$60	-\$120	-\$84	VI*12
<b>Life Insurance (LI)</b>	-\$240	-\$240	-\$120	LI*12
Growth Estimate				
<b>Annual Raise</b>	2%	2%	2%	Estimate

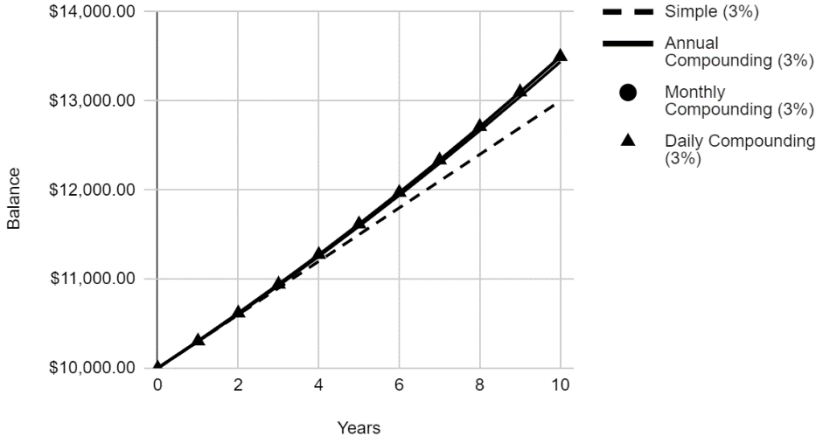


## A Young Adult's Guide to Life

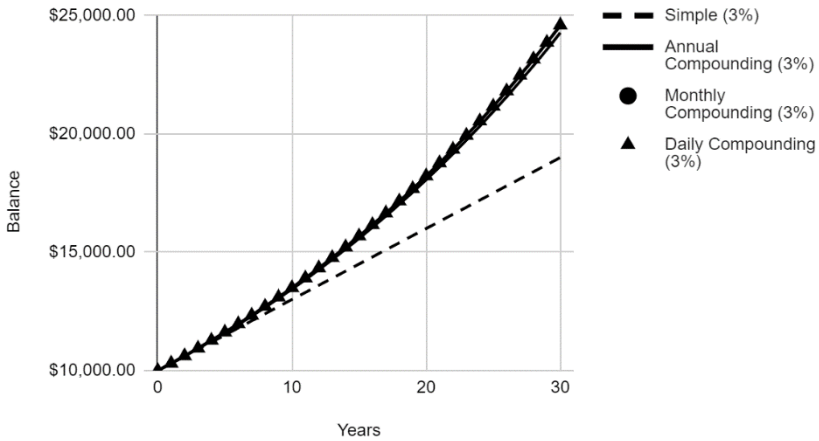
<b>Total Compensation</b>				
<b>Year 1</b>	\$70,197	\$70,046	\$57,701	Sum all
<b>Year 2</b>	\$64,461	\$69,407	\$56,305	(Sum all -SB-R) with Raise
<b>Year 3</b>	\$65,750	\$70,795	\$57,431	Yr Prior With Raise
<b>Year 4</b>	\$67,065	\$72,211	\$58,580	Yr Prior With Raise
<b>Year 5</b>	\$68,406	\$73,655	\$59,751	Yr Prior With Raise
<b>Sum Of Everything</b>	\$335,878	\$356,113	\$289,768	Sum Last 5
<b>Ranking</b>	<b>2</b>	<b>1</b>	<b>3</b>	

# 13. Financial Literacy (How To Not Suck At Life)

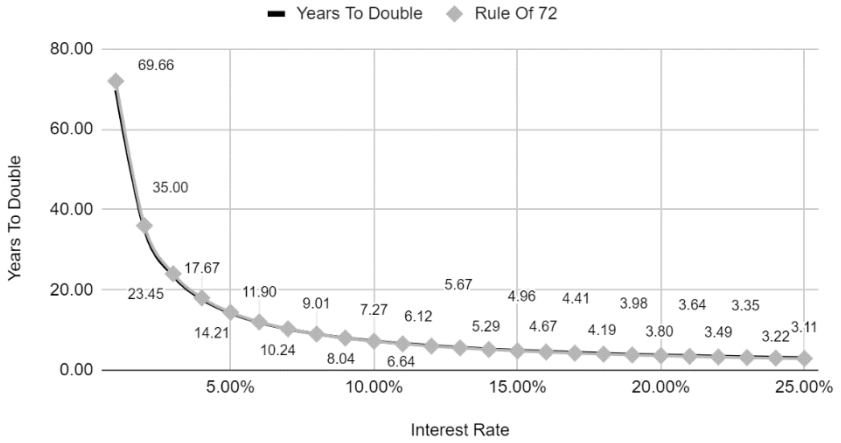
\$10,000 At Different Compounding Frequencies Over 10 Years



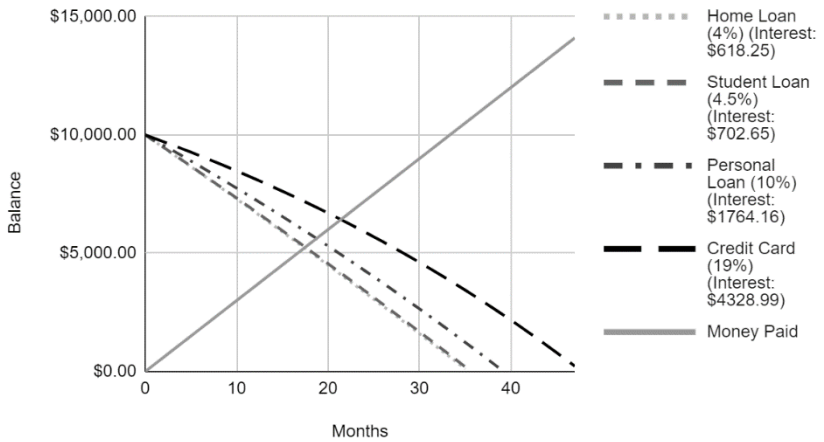
\$10,000 At Different Compounding Frequencies Over 30 Years



### Years To Double and Rule Of 72



### \$300/Month Repayment Of \$10,000 At Different Interest Rates



## A Young Adult's Guide to Life

Credit Score Ranges		
Score	Rating	Loan Rates
<b>300-500</b>	Very Bad	Not Eligible
<b>500-650</b>	Bad	Not Eligible - 4.674%
<b>650-700</b>	Fair	4.128% - 3.484%
<b>700-750</b>	Good	3.484% - 3.307%
<b>750-850</b>	Excellent	3.307% - 3.085%
Data: May 8 2020		

Ms Jane Doe  
123 Main St  
Boulder, CO 80301

\_\_\_\_\_ Date

Pay to the \_\_\_\_\_ \$

Order Of \_\_\_\_\_ Dollars

Memo \_\_\_\_\_ Signature \_\_\_\_\_

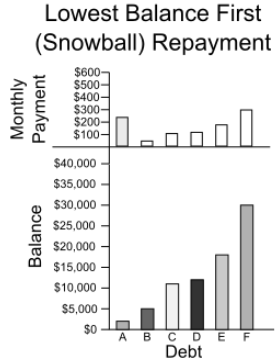
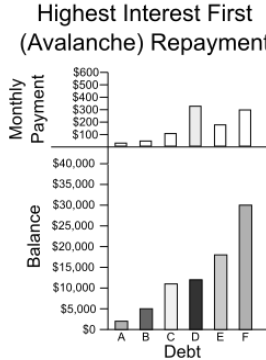
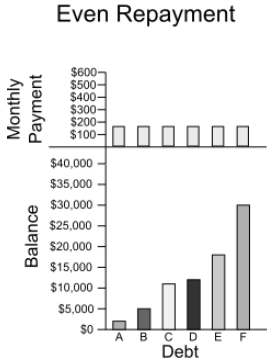
123456789 
 0987654321 
1001

**Routing**                      **Account**

## Debt Repayment Methods

Debt	Balance	Interest Rate
A	\$2,000	5%
B	\$5,000	6%
C	\$11,000	3%
D	\$12,000	16%
E	\$18,000	4%
F	\$30,000	5%

Repayment Budget: \$1000/Month  
Minimum Payment: 1% or \$30, Whichever Is Greater



Debt	Time To Pay Off	Principal	Interest	Total
A	1 Yr 1 Mth	\$2,000.00	\$56.08	\$2,056.08
B	2 Yrs 5 Mths	\$5,000.00	\$326.90	\$5,326.90
C	4 Yrs 7 Mths	\$11,000.00	\$842.25	\$11,842.25
D	6 Yrs 11 Mths	\$12,000.00	\$9,382.08	\$21,382.08
E	8 Yrs 10 Mths	\$18,000.00	\$12,000.00	\$30,000.00
F	8 Yrs 4 Mths	\$30,000.00	\$9,410.51	\$39,410.51
Totals		\$78,000.00	\$32,087.72	\$110,087.72

Debt	Time To Pay Off	Principal	Interest	Total
A	5 Yrs 2 Mths	\$2,000.00	\$328.44	\$2,328.44
B	6 Yrs	\$5,000.00	\$1,181.97	\$6,181.97
C	7 Yrs 11 Mths	\$11,000.00	\$1,668.88	\$12,668.88
D	4 Yrs 3 Mths	\$12,000.00	\$4,525.89	\$16,525.89
E	7 Yrs 9 Mths	\$18,000.00	\$3,632.64	\$21,632.64
F	7 Yrs 4 Mths	\$30,000.00	\$1,116.83	\$31,116.83
Totals		\$78,000.00	\$18,454.35	\$96,454.35

Debt	Time To Pay Off	Principal	Interest	Total
A	9 Mths	\$2,000.00	\$39.91	\$2,039.91
B	2 Yrs 1 Mth	\$5,000.00	\$408.00	\$5,408.00
C	3 Yrs 11 Mths	\$11,000.00	\$571.68	\$11,571.68
D	7 Yrs 11 Mths	\$12,000.00	\$15,645.15	\$27,645.15
E	8 Yrs 8 Mths	\$18,000.00	\$2,782.25	\$20,782.25
F	8 Yrs 8 Mths	\$30,000.00	\$8,329.43	\$38,329.43
Totals		\$78,000.00	\$27,976.42	\$105,976.42

**Pros:**  
Requires Little Thinking

**Cons:**  
Highest Interest Paid  
Second Longest Time Until Debt Freedom

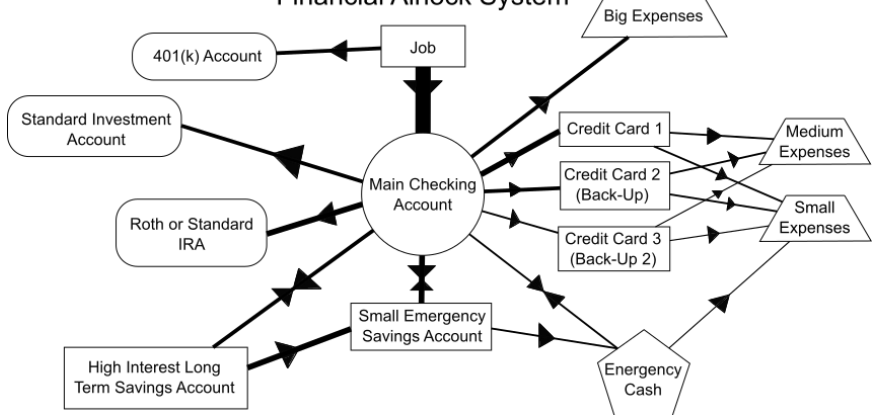
**Pros:**  
Lowest Interest Paid  
Fastest Payoff Of All Debt

**Cons:**  
Slowest First Debt Payoff  
Requires Delayed Gratification

**Pros:**  
Fastest First Debt Payoff  
Medium Interest Paid

**Cons:**  
Longest Time Until Debt Freedom

## Financial Airlock System

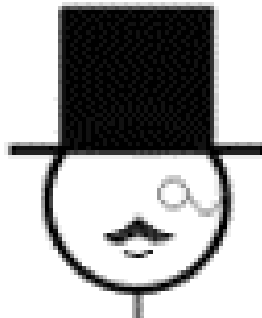


# 14. Budgeting

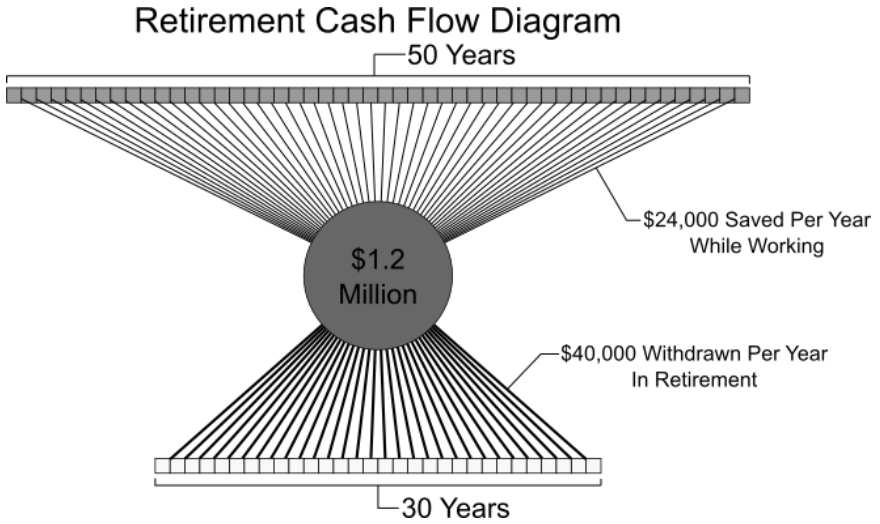
Larry...



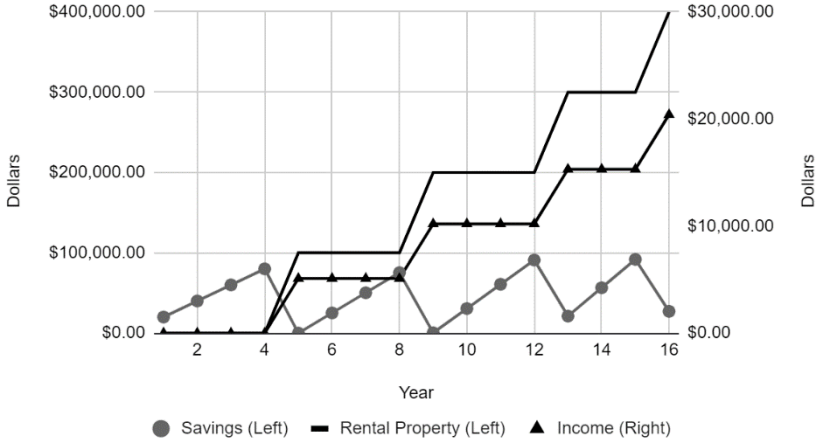
Larry's Monthly Budget		
<b>Income:</b>		<b>Comments</b>
<b>Job</b>	\$5,000.00	Income from job.
<b>Expenses:</b>		
<b>Mortgage</b>	\$1,250.00	Paying off his home loan.
<b>Car Payment</b>	\$300.00	Payment for family car.
<b>Car Insurance</b>	\$50.00	Mandatory car insurance.
<b>Internet</b>	\$80.00	Self explanatory.
<b>Utilities</b>	\$70.00	Electricity, water, garbage, and heat.
<b>Subscriptions</b>	\$100.00	Netflix, hulu, etc.
<b>Groceries</b>	\$250.00	Food, detergent, paper towel, etc.
<b>Gas</b>	\$100.00	Gas for the car.
<b>Shenanigans</b>	\$750.00	Entertainment, recreation, incidentals.
<b>Savings:</b>		
<b>Saving Fund</b>	\$600.00	Contribution to emergency savings, and long term savings.
<b>Investment Fund</b>	\$1,450.00	Contribution to long term investment accounts.



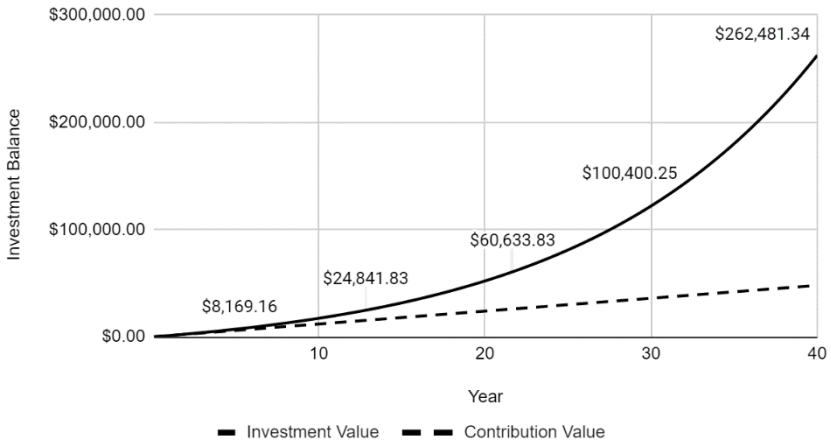
# 15. Saving and Investing



### Savings , Rental Property and Earnings



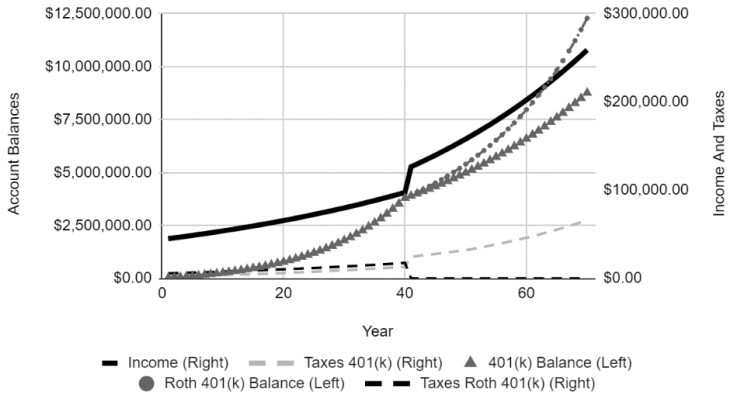
### 7% Return On \$100/Month Over 40 Years



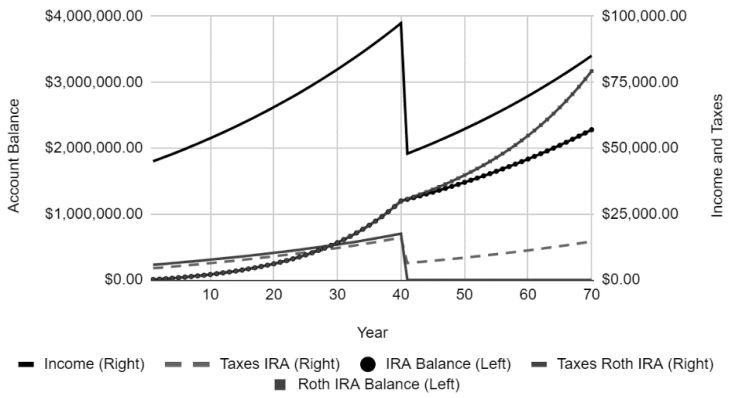


# A Young Adult's Guide to Life

## 401(k) Vs Roth 401(k) (7% Return)



## IRA Vs Roth IRA (7% Return)

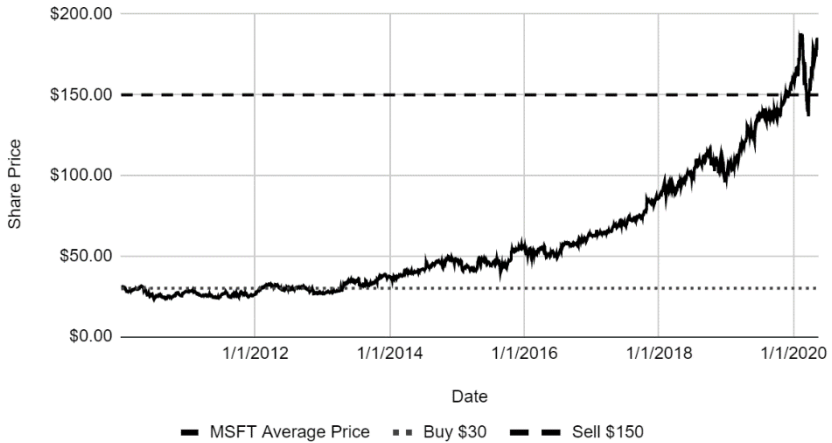


Active Trading Example



Perfect Day, Day Trading					
Buy	Time	Shares	Sell	Time	Cash
\$2.00	8:00	5,000.00	\$24.00	8:20	\$120,000.00
\$8.00	8:25	15,000.00	\$40.00	8:45	\$600,000.00
\$31.00	9:05	19,354.84	\$58.00	9:20	\$1,122,580.65
\$8.00	9:50	140,322.58	\$30.00	10:20	\$4,209,677.42
\$3.00	11:05	1,403,225.81	\$42.00	11:55	\$58,935,483.87
\$32.00	12:20	1,841,733.87	\$38.00	12:25	\$69,985,887.10
\$8.00	13:10	8,748,235.89	\$68.00	13:30	\$594,880,040.32
\$21.00	13:45	28,327,620.97	\$38.00	14:05	\$1,076,449,596.77
\$21.00	14:15	51,259,504.61	\$36.00	14:25	\$1,845,342,165.90
Starting Cash:		\$10,000	Ending Cash:		\$1,845,342,165.90
			Return:		184534.2166

Microsoft Average Price 2010-2020



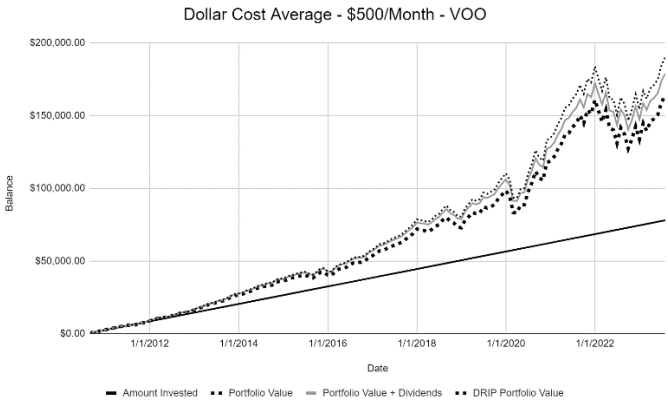
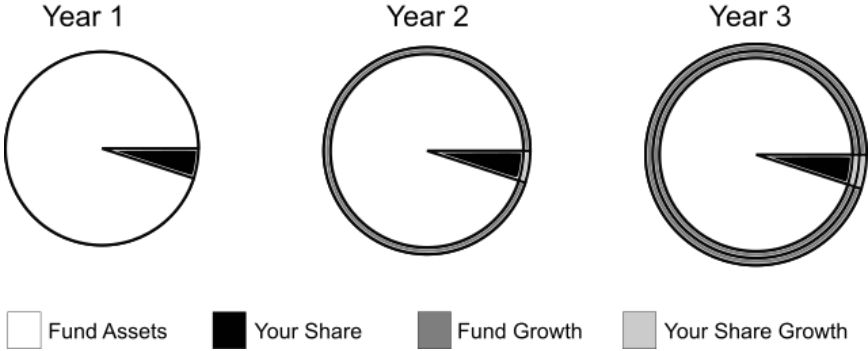
AXL Average Stock Price 2010-2020



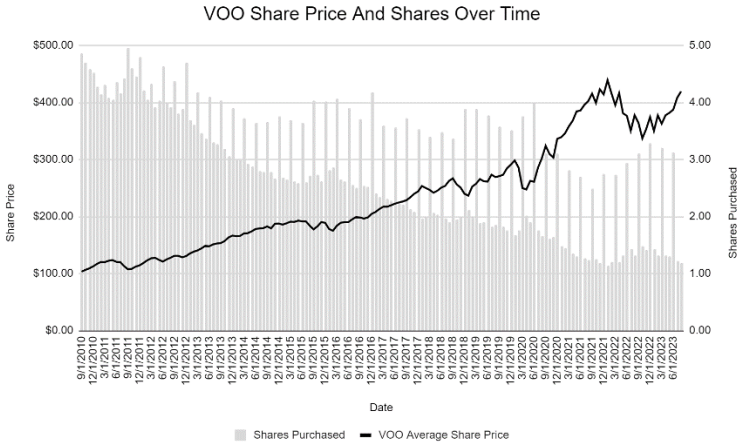
CNAT Average Stock Price 2015-2020



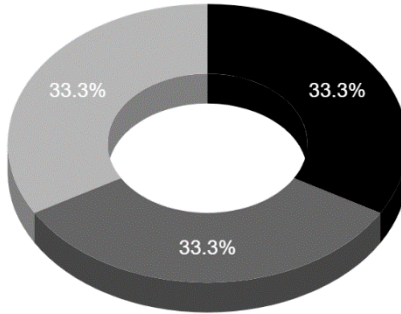
## Fund Share Growth Over Time



# A Young Adult's Guide to Life

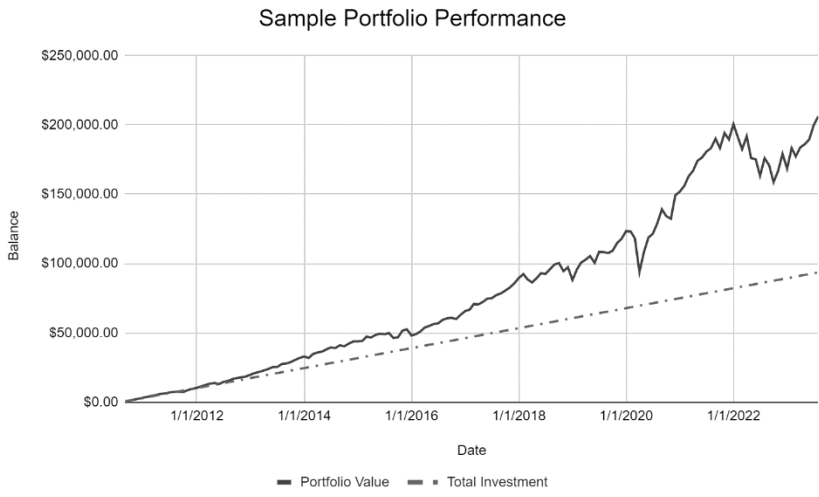


## Simple Sample Portfolio

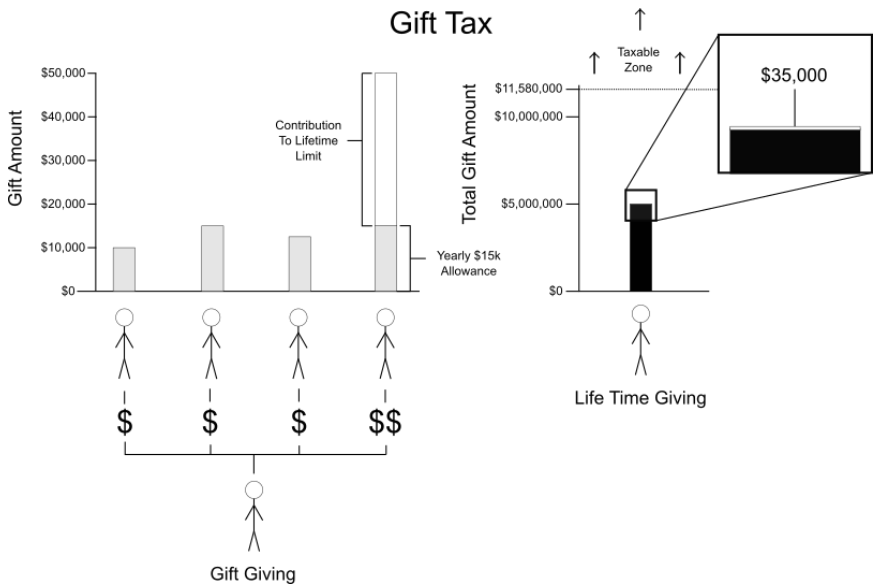


- VOO (S&P 500)
- VTSMX (Total US Market)
- VT (Total World Market)

# A Young Adult's Guide to Life



# 16. Taxes (The Only Certainty In Life Besides Death)



<b>Capital Gains Tax</b>	
<b>Capital Gains Tax Rate</b>	<b>Income Range</b>
<b>0%</b>	<b>\$0 - \$44,625</b>
<b>15%</b>	<b>\$44,626 - \$492,300</b>
<b>20%</b>	<b>\$492,301 or more</b>

<b>Tax Liability Comparison</b>			
<b>Income</b>	<b>Capital Gains Liability</b>	<b>Standard Tax Liability - Single</b>	<b>Difference</b>
<b>\$35,000</b>	<b>\$0</b>	<b>\$3,980</b>	<b>\$3,980</b>
<b>\$75,000</b>	<b>\$4,556</b>	<b>\$11,807</b>	<b>\$7,251</b>
<b>\$150,000</b>	<b>\$15,806</b>	<b>\$29,399</b>	<b>\$13,593</b>
<b>\$500,000</b>	<b>\$68,691</b>	<b>\$146,893</b>	<b>\$78,202</b>
<b>\$1,254,000</b>	<b>\$219,491</b>	<b>\$424,310</b>	<b>\$204,819</b>

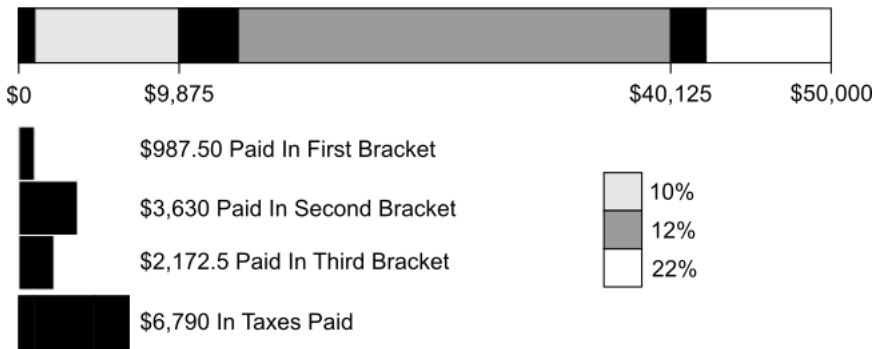
### Social Security Cash Flow



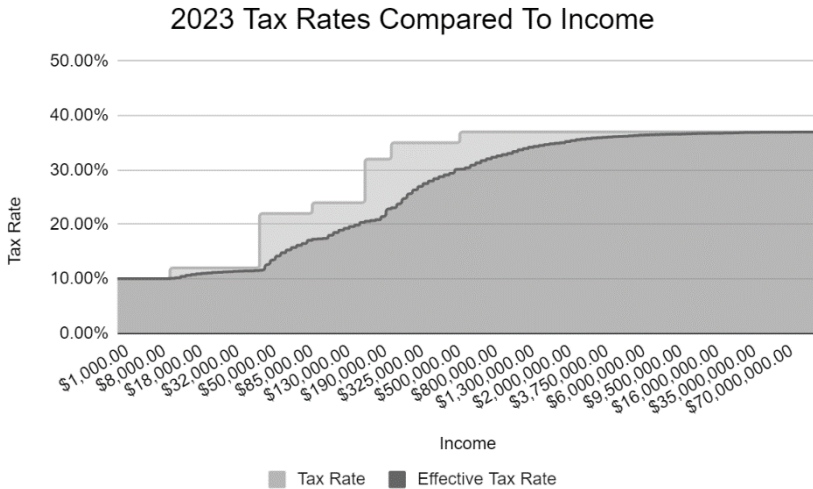


2023 Tax Brackets				
Tax rate	Single	Married, filing jointly	Married, filing separately	Head of household
10%	\$0 to \$11,000	\$0 to \$22,000	\$0 to \$11,000	\$0 to \$15,700
12%	\$11,001 to \$44,725	\$22,001 to \$89,450	\$11,001 to \$44,725	\$15,701 to \$59,850
22%	\$44,726 to \$95,375	\$89,451 to \$190,750	\$44,726 to \$95,375	\$59,851 to \$95,350
24%	\$95,376 to \$182,100	\$190,751 to \$364,200	\$95,376 to \$182,100	\$95,351 to \$182,100
32%	\$182,101 to \$231,250	\$364,201 to \$462,500	\$182,101 to \$231,250	\$182,101 to \$231,250
35%	\$231,251 to \$578,125	\$462,501 to \$693,750	\$231,251 to \$346,875	\$231,251 to \$578,100
37%	\$578,126 or more	\$693,751 or more	\$346,876 or more	\$578,101 or more

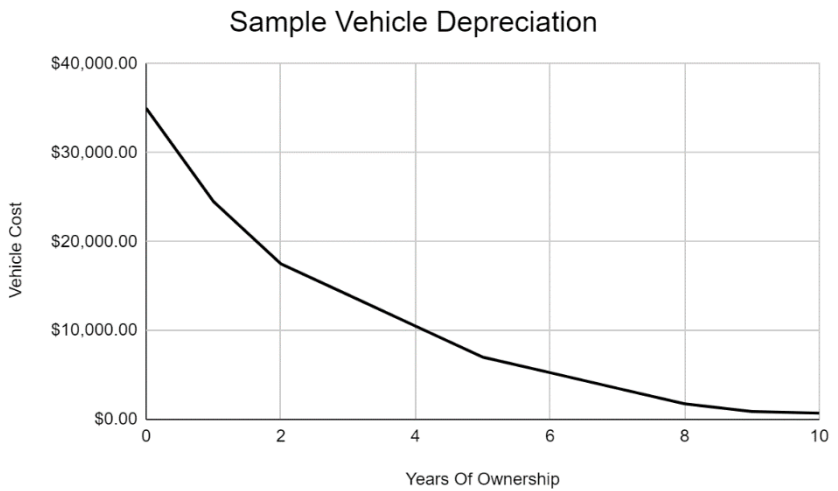
### Federal Income Tax Breakdown



Taxes On \$1,000,000	
Income Ranges	Taxes Paid
\$0 to \$11,000	\$1,100.00
\$11,001 to \$44,725	\$4,046.88
\$44,726 to \$95,375	\$11,142.78
\$95,376 to \$182,100	\$20,813.76
\$182,101 to \$231,250	\$15,727.68
\$231,251 to \$578,125	\$121,405.90
\$578,126 or more	\$156,093.38



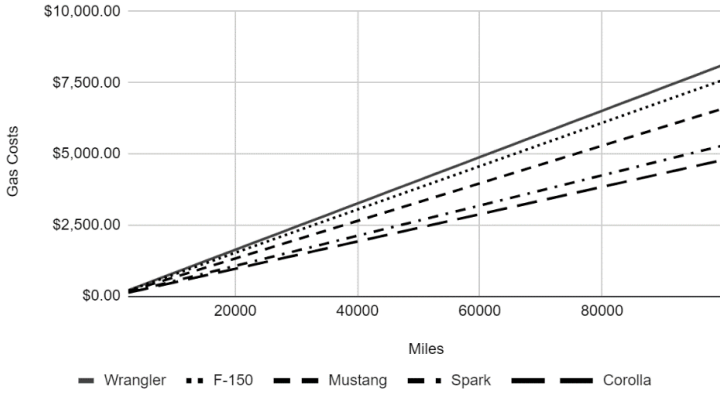
## 18. Buying Vehicles



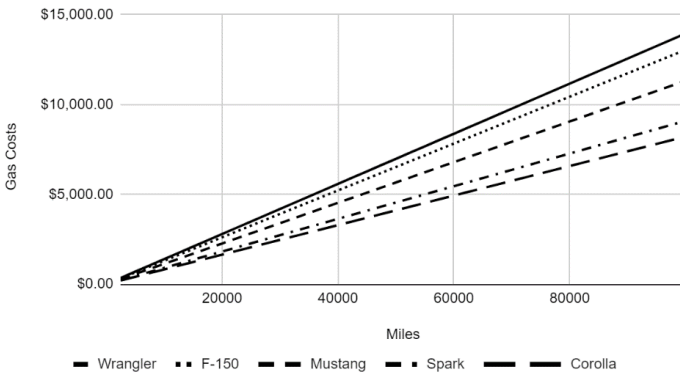
<b>Typical Vehicle Repair Costs</b>	
<b>Repair/Replacement</b>	<b>Cost</b>
Oil	\$20-\$75
Cabin Air Filter	\$25-\$100
Transmission Fluid	\$75-\$150
Engine Coolant Temp Sensor	\$100-\$150
Spark Plug	\$100-\$200
Windshield	\$100-\$300
Radiator	\$500
Water Pump	\$300-\$750
Tires (4)	\$600-\$800
Timing or Serpentine Belt	\$500-\$950
Head Gasket	\$1,000-\$1,500
Suspension	\$1,500-\$3,500
Transmission	\$1,500-\$3,000
Airbag	\$3,000-\$6,000
Engine	\$2,500-\$7,000
<a href="https://www.libertymutual.com/masterthis/common-car-repair-costs">https://www.libertymutual.com/masterthis/common-car-repair-costs</a>	

# A Young Adult's Guide to Life

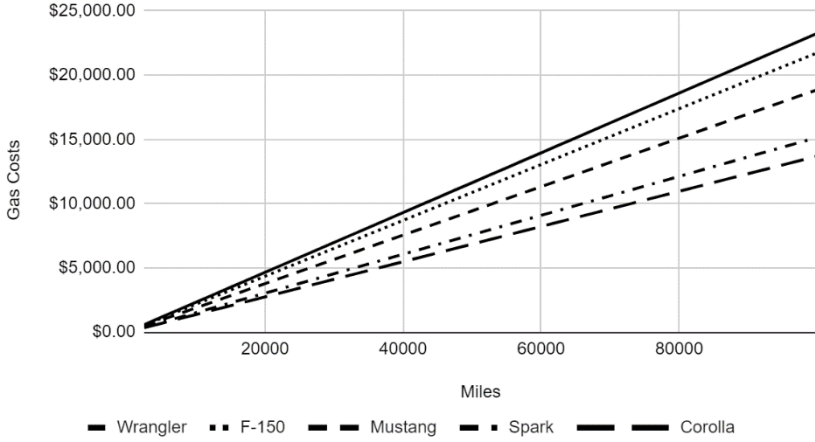
## Vehicle Gas Costs at \$1.75/Gal



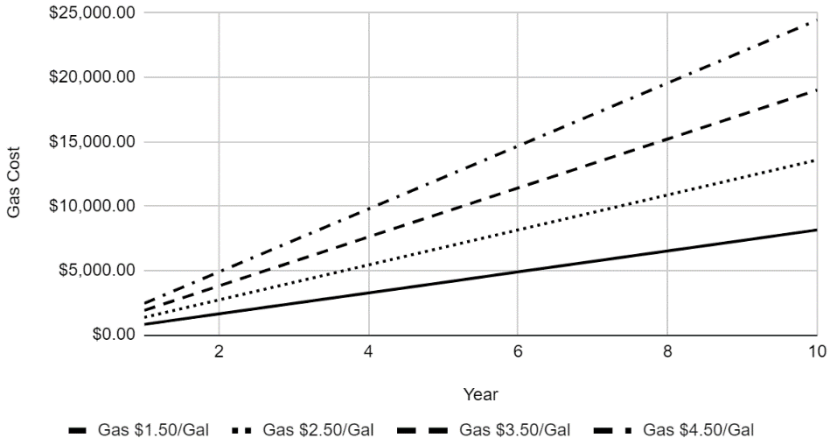
## Vehicle Gas Costs at \$3.00/Gal



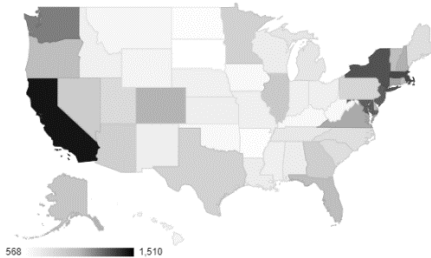
Vehicle Gas Costs at \$5.00/Gal



Potential Pickup Gas Cost Over Time



## 19. Renting



$$BEN = (SV + (PT * n) + (MC * n) + ((SV * (1 + YIR)^n) - SV)) - FMV$$

$$APP = (FMV * (1 + YAR)^n) - FMV$$

*BEN = Break Even Number*

*SV = House Sale Value*

*PT = Yearly Property Tax*

*MC = Yearly Maintenance Cost*

*YIR = Yearly Loan Interest Rate*

*FMV = House Fair Market Value*

*n = Planned Years To Live In The House*

*APP = Anticipated Appreciation*

*YAR = Yearly Appreciation Rate*

*BEN < APP ~ Your Home Will Sell For More Than It Cost You*

*BEN = APP ~ You'll Break Even On Your Home Purchase*

*BEN > APP ~ You'll Lose Money On Your Home Purchase*

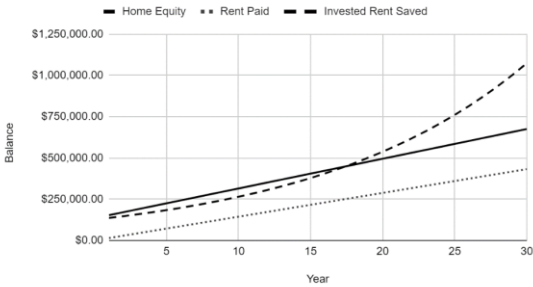
### Renting Vs Buying



### Cost To Buy And Rent In Major US Cities

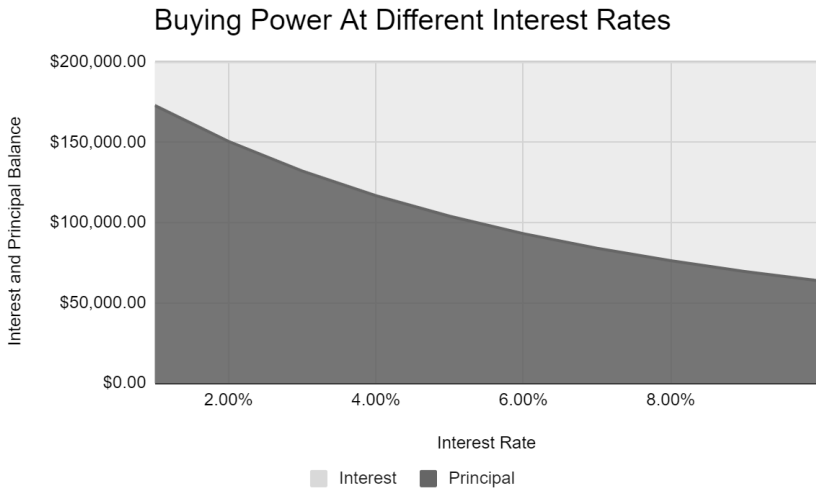
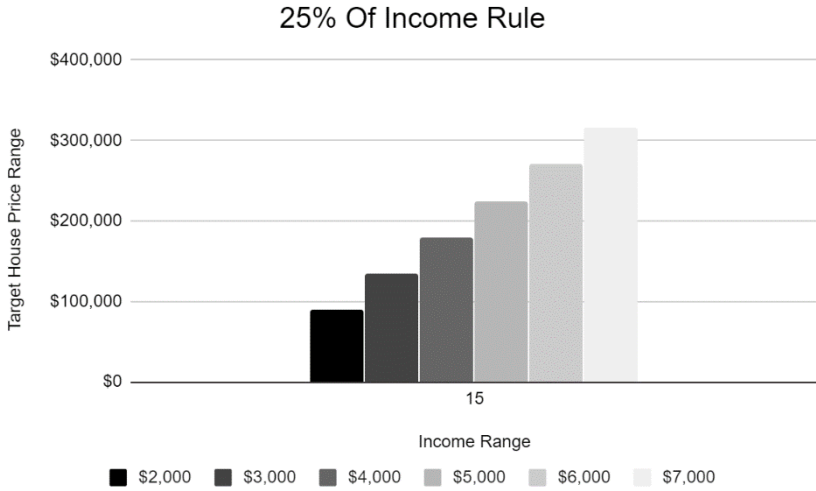


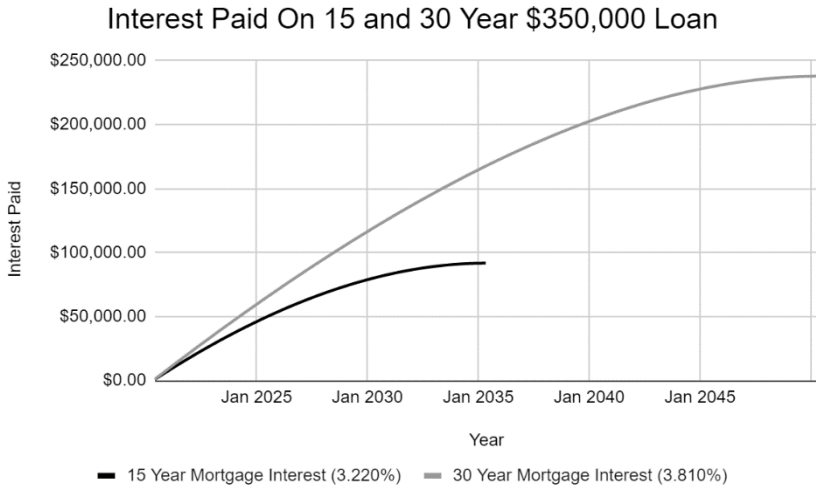
### The Effects Of Invested Saved Rent



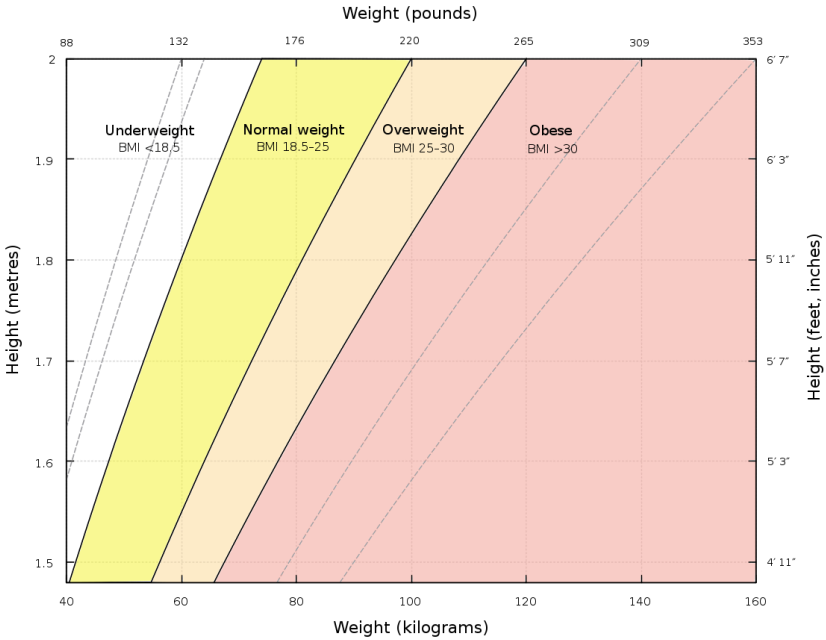


## 20. Buying A House

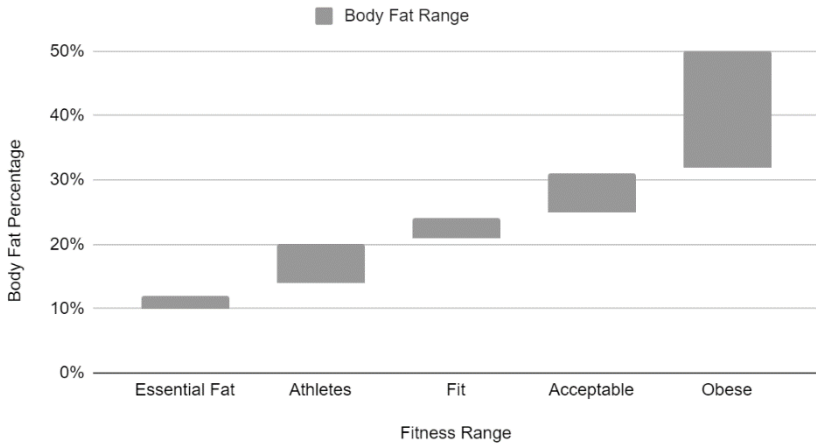




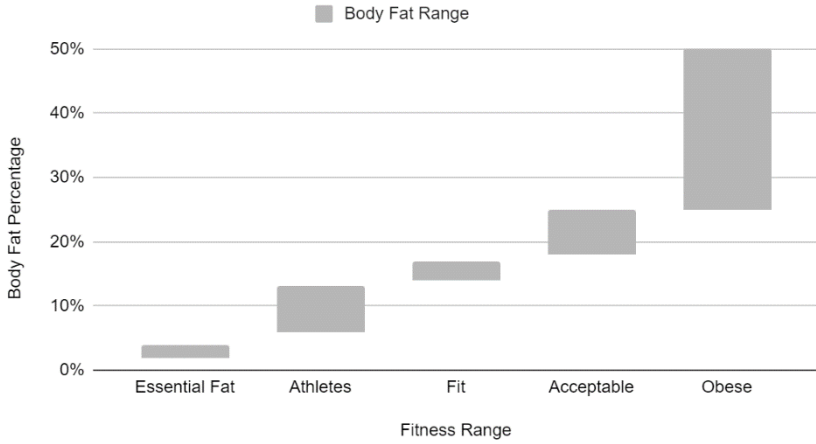
# 21. Self Care (But Without The Fluff)



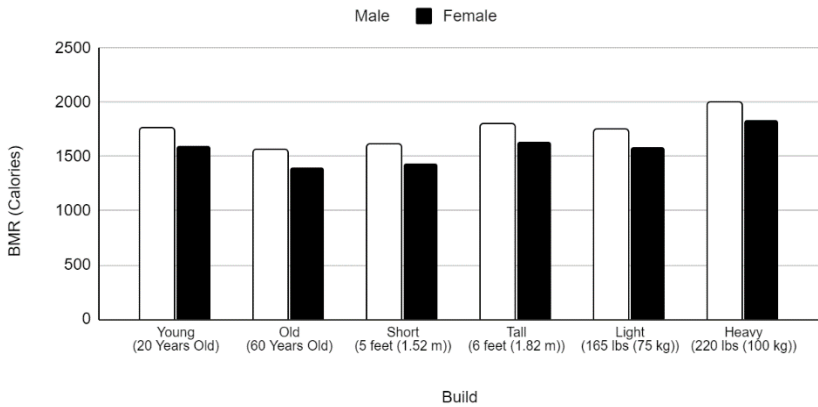
## Female Body Fat Ranges



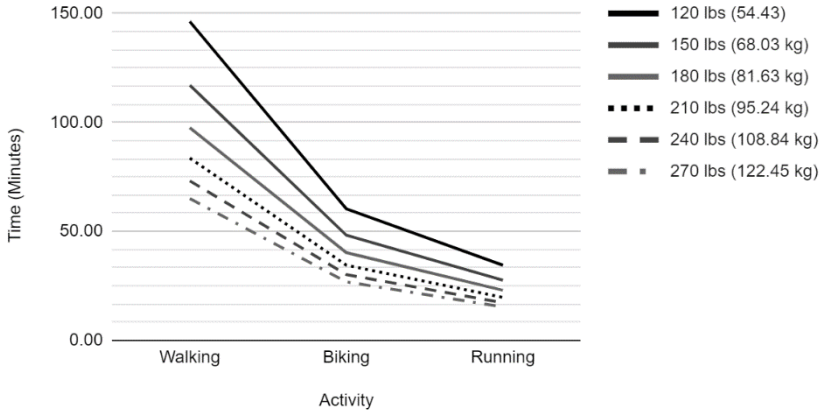
### Male Body Fat Ranges



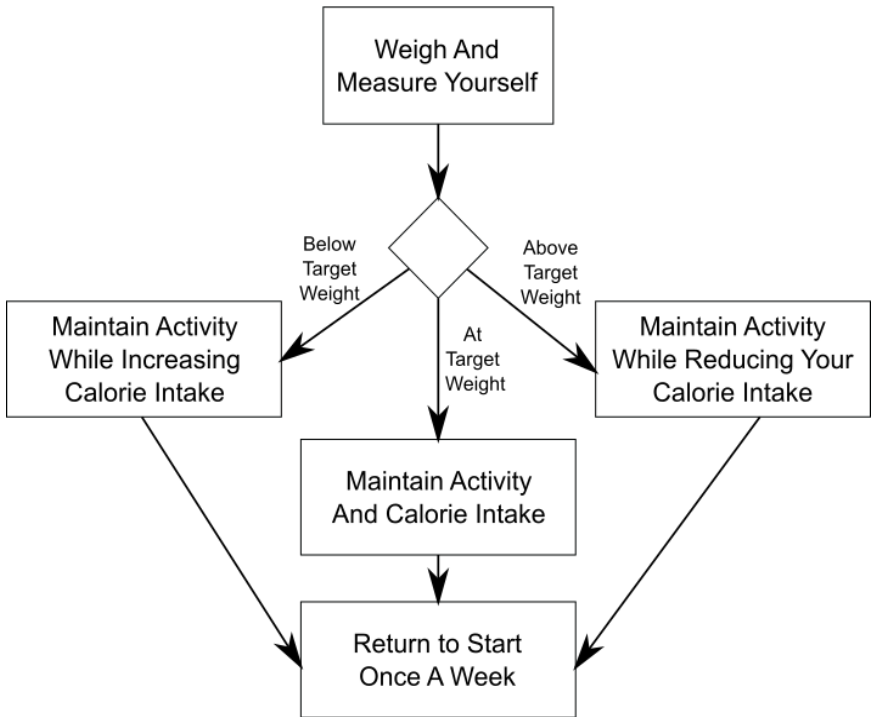
### Male and Female Basal Metabolic Rate



Time Needed To Burn 460 Calories At Different Weights With Different Activities

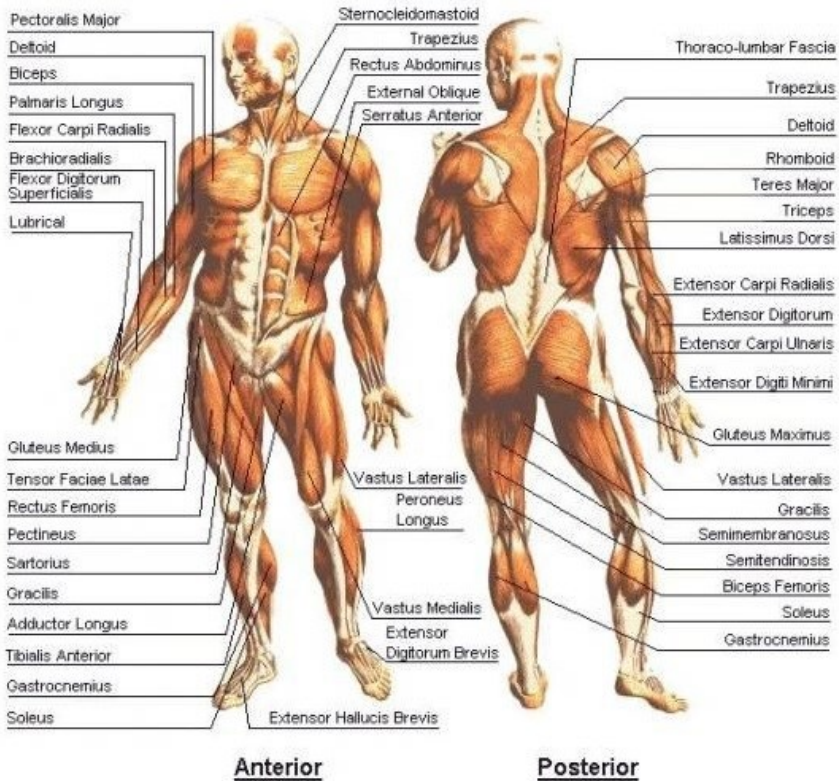


Weight Management Flow

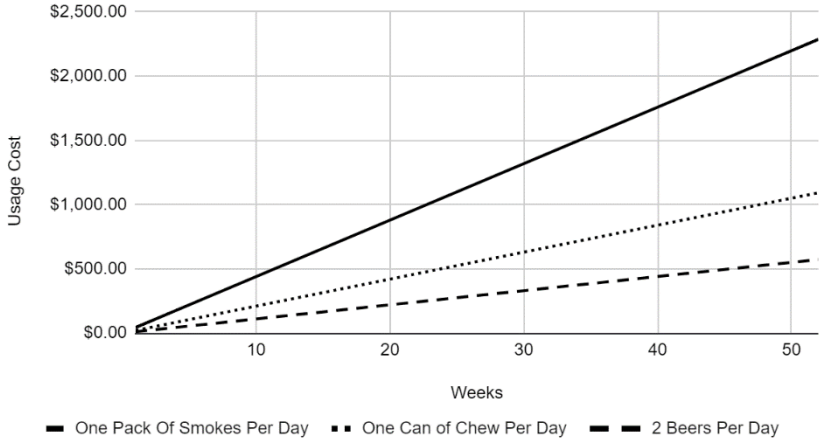


## A Young Adult's Guide to Life

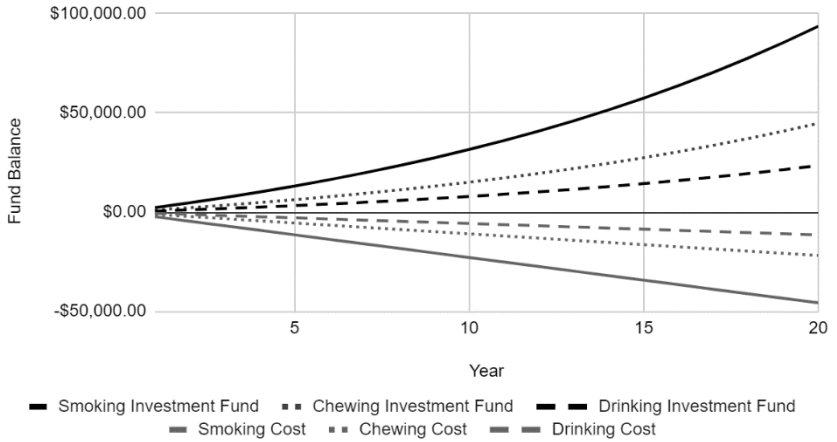
<b>Weight Goal Setting Process</b>		
<b>Height</b>	(Write down height.)	
<b>Weight</b>	(Write down weight.)	
<b>BMI:</b>	(Calculate online using your height and weight.)	
<b>BFP:</b>	(Calculate online using your height, weight and other body measurements.)	
<b>Weight</b>	<b>BFP</b>	<b>Fat Mass</b>
(Enter Weight)	(Enter BFP)	(Calculate using Weight times BFP)
(Above cell minus 1.15 lbs)	(Fat Mass divided by weight times 100)	(Subtract 1 pound from above cell.)
(Above cell minus 1.15 lbs)	(Fat Mass divided by weight times 100)	(Subtract 1 pound from above cell.)
(Repeat)	(Repeat)	(Repeat)
(Repeat)	(Repeat)	(Repeat)
(Repeat)	(Repeat)	(Repeat)
(Repeat this process until your BFP is equal to your target BFP)		
(Once you hit your target BFP, you'll be able to subtract your start weight and fat mass from your target)		



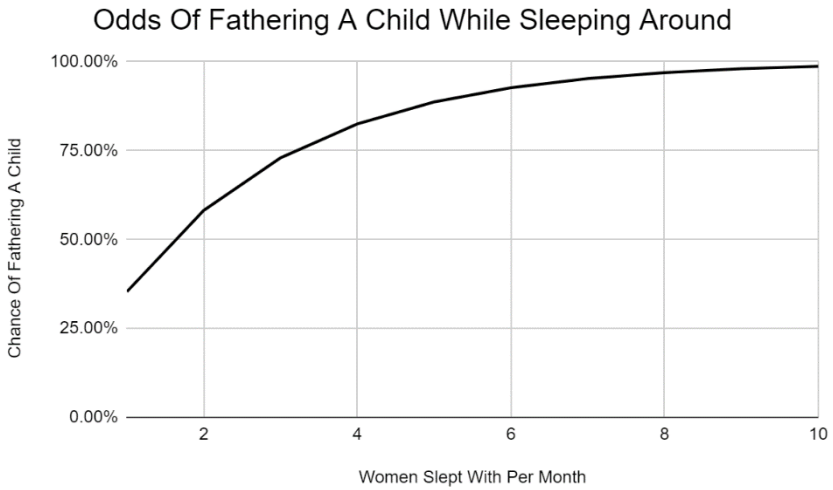
### Yearly Cost Of Drug Usage



### Investing Instead of Drug Usage

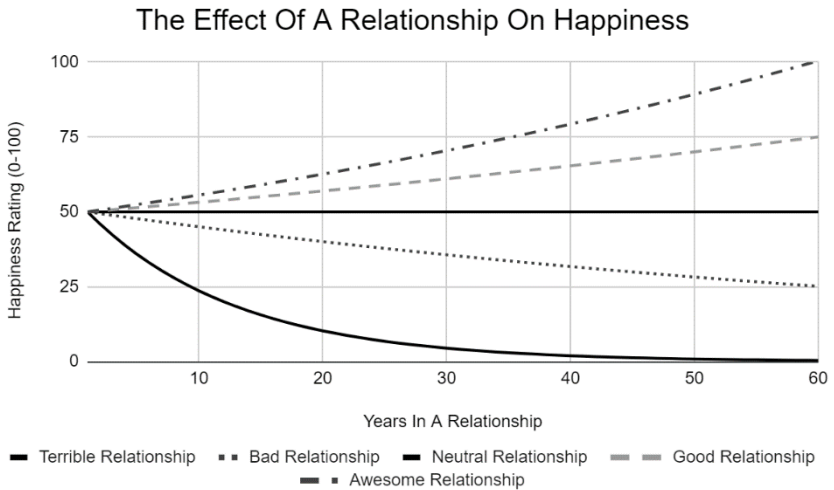
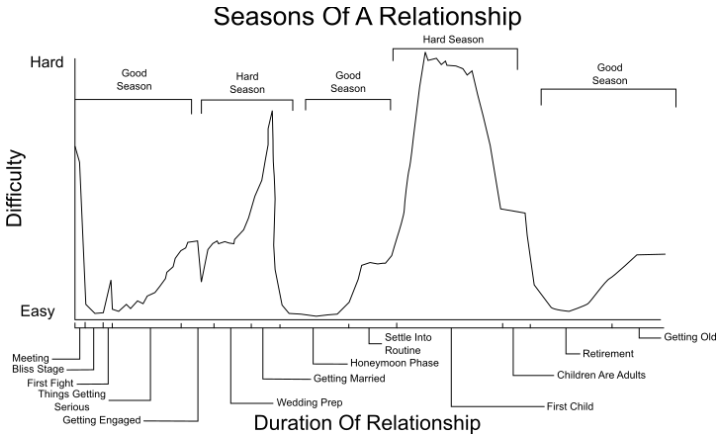


## 22. Reproduction (Of The Sexual Sort)



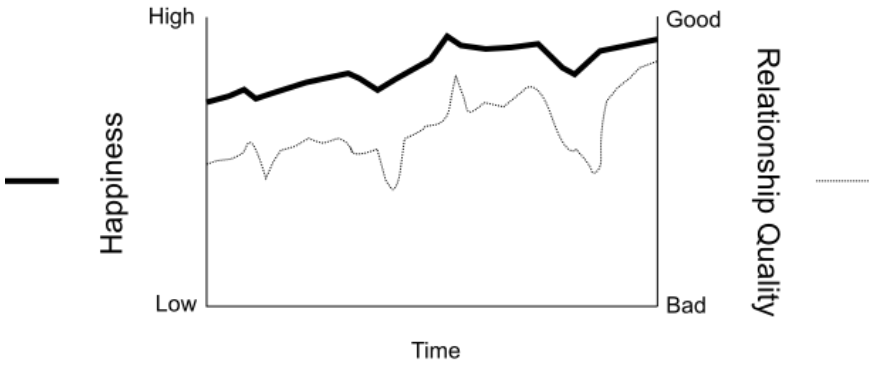


# 23. Relationship (And How To Not Screw Them Up Most Of The Time)

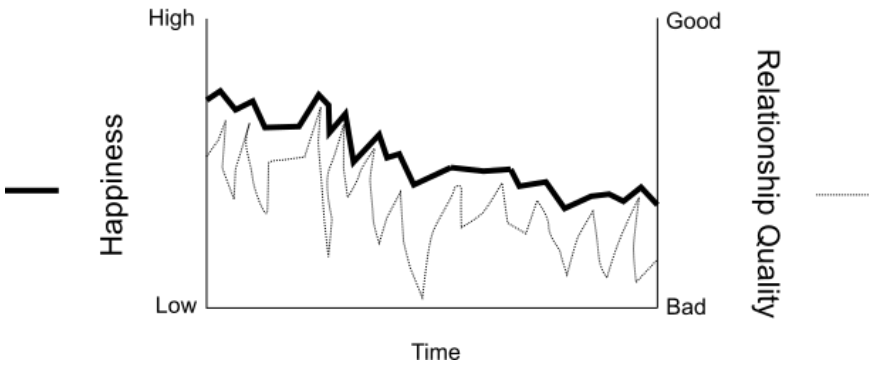


## Happiness And Relationship Quality Over Time

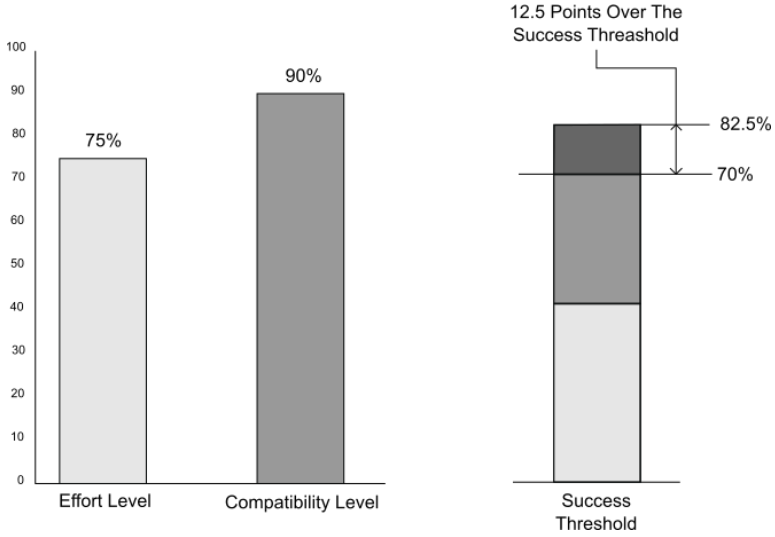
### Good Relationship



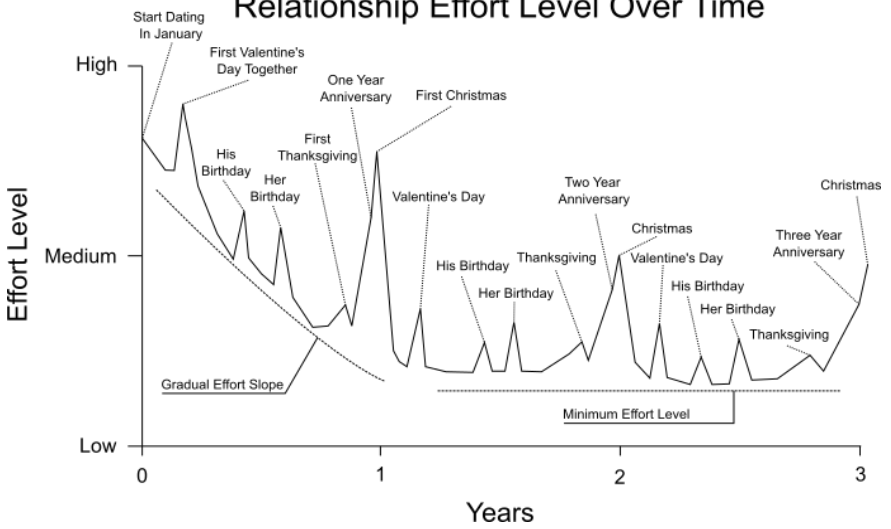
### Bad Relationship



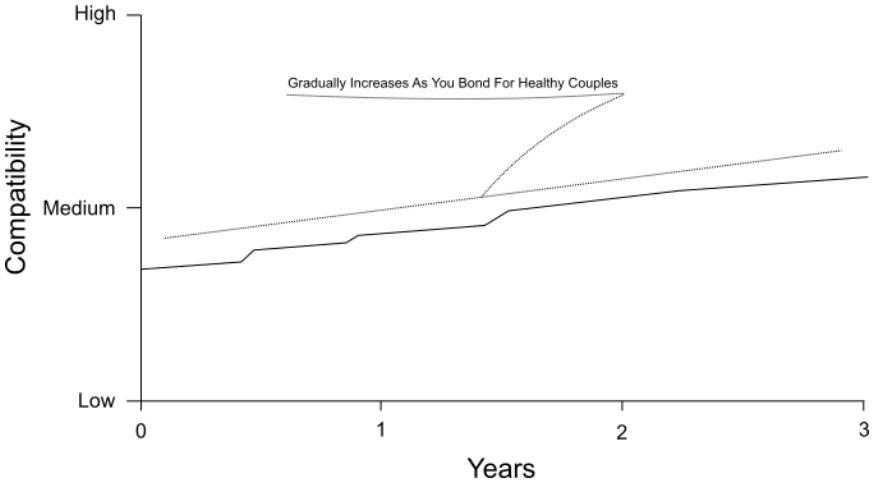
## Relationship Success



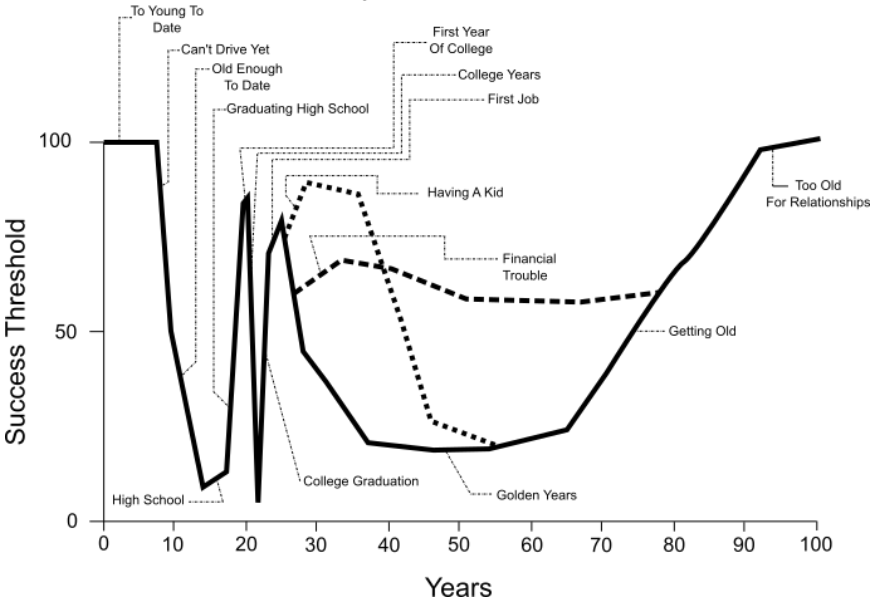
## Relationship Effort Level Over Time

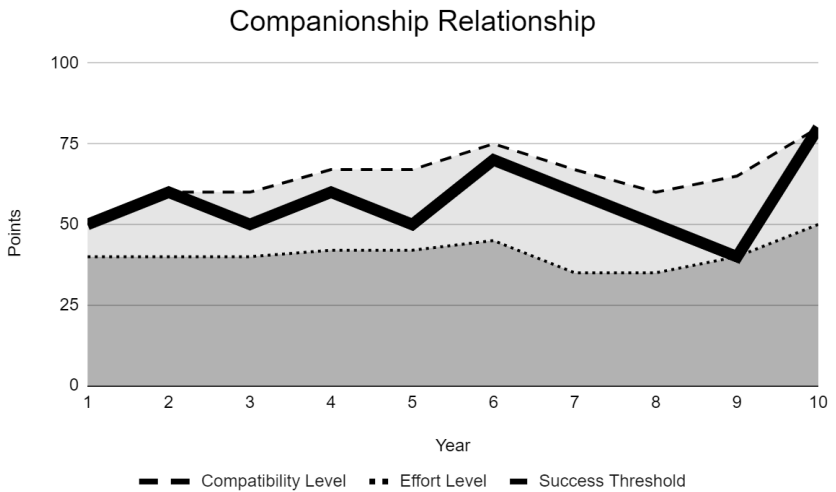
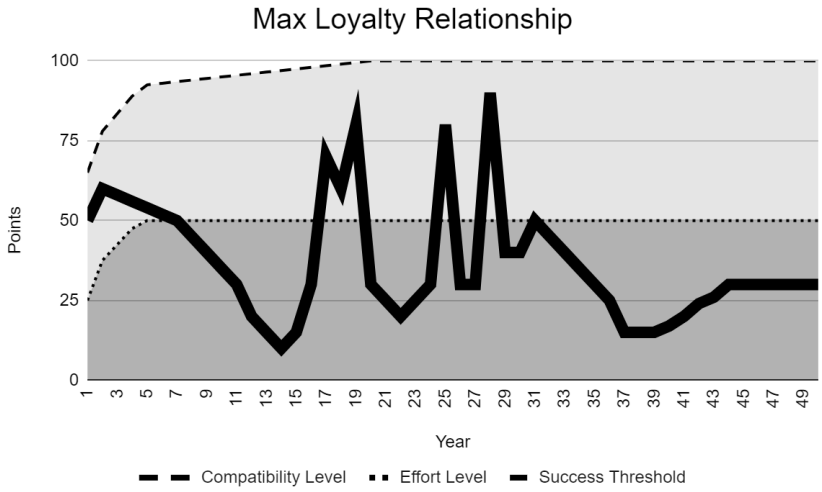


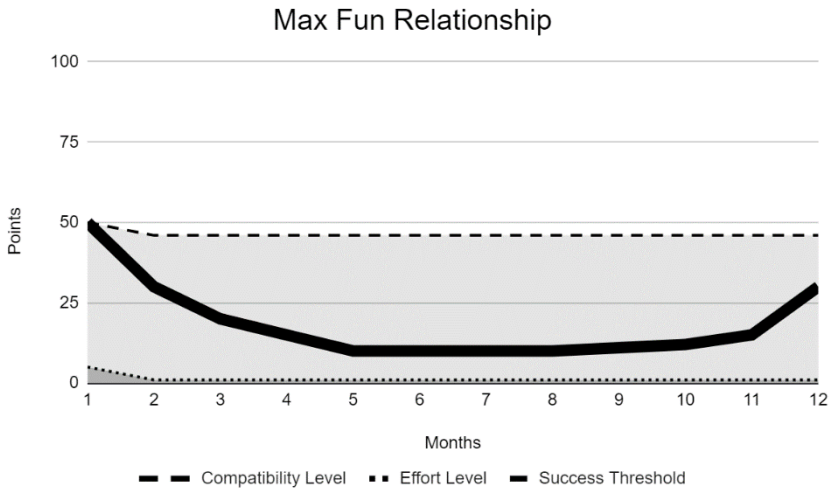
## Typical Couple Compatibility Over Time



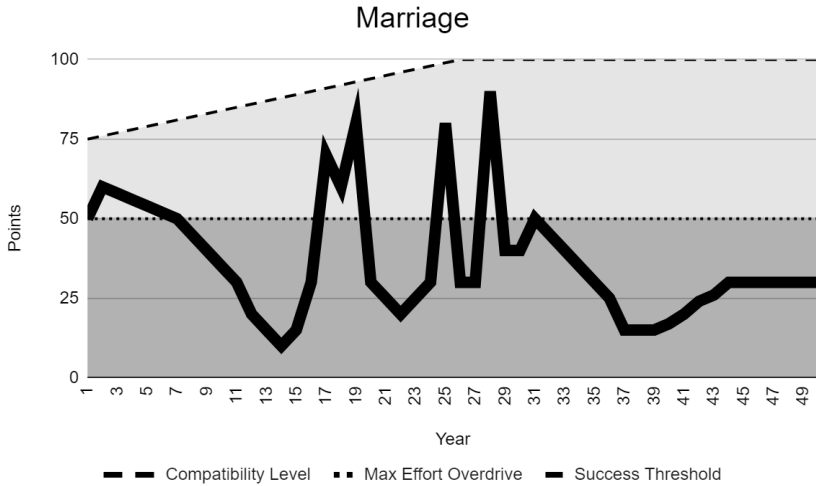
## Normal Relationship Success Threshold Over Time





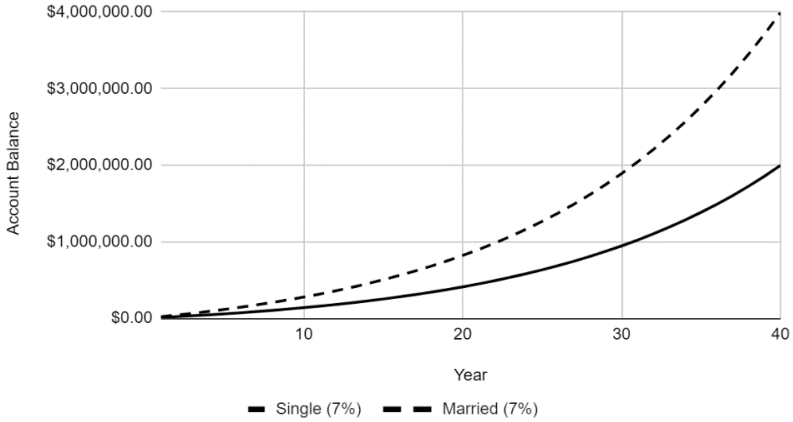


# 24. Marriage

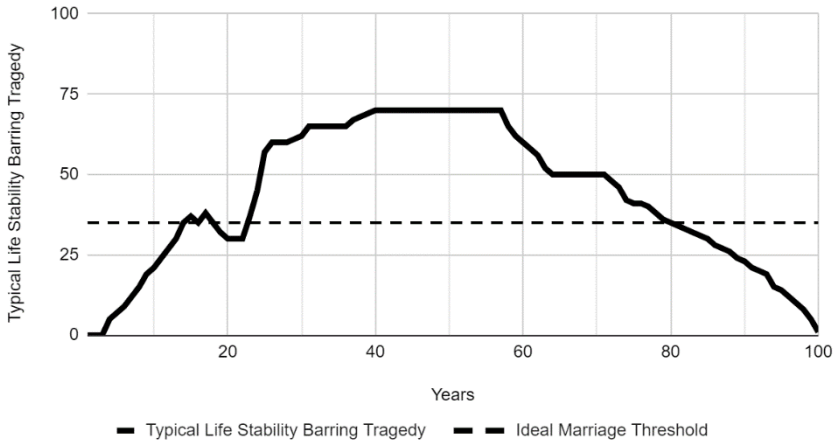


Cost Breakdown Single vs Married Life		
	Single	Married
<b>Income:</b>		
Engineer	\$4,000.00	\$8,000.00
<b>Expenses:</b>		
Rent	\$750.00	\$1,000.00
Health Insurance	\$500.00	\$750.00
Fun Stuff	\$500.00	\$1,000.00
Car Payment	\$350.00	\$700.00
Car Insurance	\$200.00	\$400.00
Food	\$100.00	\$200.00
Fuel	\$100.00	\$200.00
Internet	\$75.00	\$75.00
Phone	\$75.00	\$130.00
Groceries	\$50.00	\$50.00
Utilities	\$40.00	\$60.00
Streaming Stuff	\$40.00	\$40.00
Renter's Insurance	\$20.00	\$20.00
<b>Savings:</b>		
Left Over Income	\$1,200.00	\$3,375.00

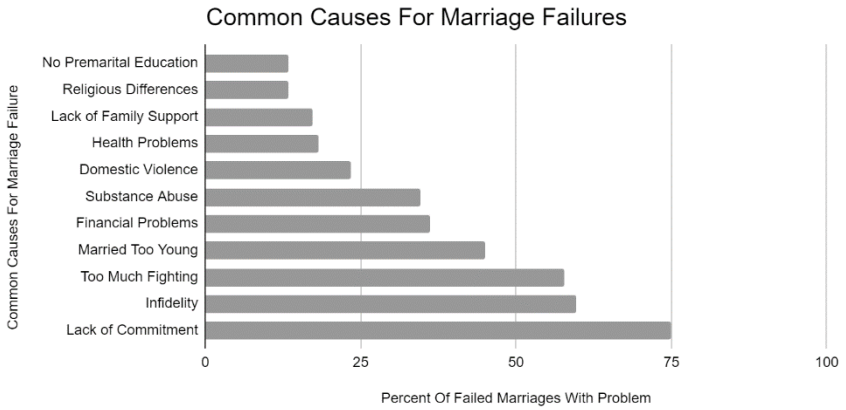
Single Vs Married 20% Income Invested For 40 Years



Retaliative Life Stability Over Time







## 27.TL; DR

### **Chapter 1: A Brief Introduction**

- Life is difficult.
- This book is a guide to life. It'll get you pointed in the right direction. Beyond that, the rest is on you. You'll have to put in the hard work.
- Learn from other people's failures so you don't have to fail as much yourself. (Reading is the best way to learn from the failures of others.)

### **Chapter 2: The Truth About Life (More or Less)**

- Life's not fair. It tends to work out in the long run.
- Life is what you make of it. Even if you get a pretty crappy deal, you can always make it better.
- Actions have consequences. Some consequences happen right away, others take years to catch up to you.
- Almost everyone is trying to lie to you in some way. Pay close attention and you'll see through the lies.
- To be successful, graduate high school, get a full-time job, and don't have children until you're married.
- Don't make stupid choices. Don't commit crimes.
- Life isn't black and white but black and white does exist. Life is about finding the right balance in all things.
- You can change your life at any point.
- If you work hard right away in life, you can take it easier later in life.

### **Chapter 3: High School (The Worst Best Years of Your Life)**

- High school is rough for everyone.
- Use your responsibility-free time in high school to set yourself up for lifelong success.
- Try new things and figure out what sort of stuff you like doing in life.
- Start learning how to find a balance between the different things demanding your time and energy.

### **Chapter 4: Late-Stage High School**

- After your sophomore year of high school, you want to start sorting out your future plans.

- Everything in life costs money. Up to this point, your parents have been paying for you. After high school, you need to be able to generate the money needed for your own personal upkeep.
- After high school, you have many different paths you can take in your life. You can join the military, go to college, go to a trade or tech school, get a full-time job, or start a business.
- You can change careers or paths at any time in life.
- There are certain advantages to doing certain things at certain times in life. Hard physical work is best done when you're young. Starting a business is easier when you're older and you have more money and experience.

### **Chapter 5: Experience Building**

- To make it in life, you need to be super good at one thing or moderately good at many different things.
- There are three different ways to get a job. Either you need connections, you need a special skill set, or you need to go through the standard application process.
- Your first job out of high school or college is the most difficult to get because you have the least amount of experience, skills, and connections.
- Building interesting experiences and acquiring in-demand skills is the best way for you to make yourself stand out.
- Document everything noteworthy you do. You'll forget a lot of your accomplishments otherwise.

### **Chapter 6: The Big Decision**

- After high school, you need to find something to do with your life.
- This decision is completely up to you. If someone else makes it for you, it'll only lead to problems down the road. Don't let temporary relationships influence your long-term decisions.
- Don't waste money on college if you don't need it for what you want to do with your life.
- The sooner you decide on your career path, the sooner you can start planning to maximize your chances of success. With that said, you can change career paths at any time.
- It doesn't matter what you're doing with your life so long as you're doing something, it's paying the bills, you're happy, and you're not hurting others.

### **Chapter 7: Free Money (Scholarships and Financial Aid)**

- If you go to college, it's very expensive.
- Scholarships and financial aid are the best ways to pay for college.

- The needier you are, and the more merit you have, the better your odds of getting financial aid for college.
- If you're going to college, make sure you follow the advice in chapter five. You will need an impressive list of experiences and qualifications. Doing well on your standardized tests also helps a lot.
- Life is a bit like a video game in the sense that you can choose where you spend your time to build your skills and abilities. Spend your time on things you find interesting that'll help you be successful throughout your life.
- It's easier to pay for college with scholarships than with anything else. The hourly scholarship payout rate is much higher than what you can likely earn while working.
- Document your scholarships and financial aid efforts in a spreadsheet. This makes keeping track of everything much easier.
- Start applying for scholarships as soon as you can.

### **Chapter 8: College (the Never-ending Party (Of Stress))**

- Like with life, with college, you get out what you put in. The more effort you put into college, the more you'll get out of it.
- Time management is the most important skill you'll need for college.
- Class scheduling is a pain in the butt.
- Professors are the most important people you'll interact with during college. Make friends with them and learn as much as you can from them.
- Grades are important but not worth killing yourself over.
- Group projects suck. Make sure you get a good team when you're doing a group project. Also, make sure you get the project done sooner rather than later.
- Don't cheat in college. It's a bad idea and it'll hurt you if you don't learn the material your classes are covering.
- Make sure you have a bit of fun while you're in college.
- Be safe at parties and don't drink and drive.
- Don't rape people.
- As with all of life, finding the right balance is what you need to do.
- College is insanely expensive. You can expect to spend money on books, housing, tuition, and fees.
- Do your best to find good roommates. A bad roommate can mess up your college experience.

### **Chapter 9: Study Skills**

- Modern colleges are more focused on teaching you how to learn than on accurately teaching you.

- Your ability to learn is your most important life skill.
- There are different methods available to facilitate learning. Find a method that works well for you and master it.
- Active learning is best. Additionally, learning takes time investment, so you need to put the time and effort in if you want to get something out of your study time.
- The HIGS approach is a combination of a bunch of different learning methods. It works by having short study sessions that are spaced apart. These sessions cover a board range of material and feature a pretest and opportunities to recall what you learn during the session. Read about it in chapter nine for more details.

### **Chapter 10: Into the Real World (Results May Vary)**

- College is like the training wheels of being an adult. Once you're done with college, the wheels are off and it's game time.
- The only difference between being a child and being an adult is the amount of responsibility you take for yourself and the world around you. Fully functioning adults are fully responsible. Children are irresponsible.
- Society will expect you to become more responsible over time. If you're not prepared this will make you miserable. However, if you're more responsible than you need to be, then you'll be overprepared and you'll be okay.
- The more responsible you are the more freedom you'll have.
- Society expects you to provide for yourself, to be honest, and honor your word, to make good choices, and for your actions to have no negative impacts on other people.

### **Chapter 11: Job Hunting 101**

- Most Americans provide for themselves by working a job.
- The availability of jobs is affected by a bunch of different factors. It's easier to find a job when the economy is good. It's hard to find a job when the economy is bad.
- The more skilled you are, the easier it'll be for you to find a job.
- No job is beneath you. Stay humble. Don't get an over-inflated ego.
- Google is your best friend when it comes to job hunting.
- Once you know what sort of job you're looking for, there are many different online resources that can help you find your target job.
- Having connections with someone at a company is the best way to get a job.
- Make sure your resume is professional looking and targeted to the position you're applying for.
- When you're interviewing for a position, try to sell yourself. Tell your

interviewer about the value you can bring to their company.

- Don't be afraid to chase opportunity.

### **Chapter 12: Salary Negotiations**

- In the U.S., if you have no financial obligations (debt) then no one can force you to work at job you don't want.
- When negotiating the salary on a job offer, make sure you understand how much negotiating power you have.
- Negotiate from a position of power. You can only do this if you're willing to walk away from the offer.
- Do your research before you attempt to negotiate with a company.
- It's okay to work a job you're not happy with so long as you keep your true end goals in sight.
- It's okay to work a job with lower pay if it makes you happier.
- When comparing jobs, it's easiest to convert everything to a dollar value.
- Compensation packages can be very complicated and have a ton of different benefits that have a ton of different rules. Pay close attention to the fine print.

### **Chapter 13: Financial Literacy (How to Not Suck at Life)**

- Financial literacy is probably the most important part of adulting to get right.
- Spend less than you earn.
- The greater the risk, the greater the reward (should be, however, sometimes it isn't).
- Interest is money you pay to borrow money.
- High-interest debt is always bad.
- Low-interest debt can be good if it's on an appreciating asset like a house.
- Compounding interest is the most powerful force on Earth.
- Don't buy things you can't afford.
- Don't borrow money to buy useless things that decrease in value.
- Don't risk borrowed money.
- Credit cards are good if they're used right. Pay them off completely at the end of every month. If you don't do this, credit cards become very dangerous.
- It's a good idea to try to build a good credit score.
- It's a good idea to have a bank account. It's safer to keep your money in a bank than it is to keep it under your mattress.
- You need to have a budget (aka spending plan, see the next chapter).
- You need to have an emergency fund. This should be a few thousand

dollars to start with. If you're debt-free, then you should build your emergency savings up until it can cover six months of your living expenses.

- A financial airlock system is a way of moving your money around that keeps it relatively safe.

#### **Chapter 14: Budgeting**

- Budgeting is your most important financial skill. A budget is a tool that helps you plan your spending. It ensures you spend less than you earn.
- Make sure you set up a budget that's complicated enough to work but not so complicated that you don't use it.
- Budgets help you make sure you're spending your money where you want to be spending it.
- You can use budgeting apps to simplify the budgeting process.

#### **Chapter 15: Saving and Investing**

- Investing is how you become wealthy.
- There are four ways to use your extra money. You can save it, spend it, invest it, or give it away.
- Saving keeps your money constant over time.
- Investing grows your money over time.
- Investing is the process of buying assets that generate cash flow or appreciate in value over time.
- Investing can create passive income. Passive income allows you to make money without having to work directly for it.
- Saving and investing can allow you to retire.
- Saving based retirement is when you have enough saved up to live off when you stop working.
- Investment based retirement is when you have enough money invested so that you can live off the growth of your investments.
- Popular investments are stocks, bonds, real estate, commodities, and collectibles.
- Crypto, art, and other exotic forms of investment are becoming popular as of writing the second edition.
- You can get retirement accounts that have special tax advantages. See chapter 15 for details.
- Diversification is the process of spreading your money across different investments. This prevents you from losing all your money if one of your investments does poorly.
- There are different investment strategies.
- Dollar-cost-averaging is an investment strategy that involves

investing the same amount of money every month over a long period. It's been proven to work pretty well.

- Investing is a full-time industry for thousands of people. It's not easy to sum up. Do a lot of research before you start messing with it.
- Rule one of investing is to never lose money. Rule two is to never break rule one.

### **Chapter 16: Taxes (The Only Certainty in Life Besides Death)**

- Taxes suck.
- You pay taxes to cover the cost of government services. If you don't pay them from your salary, you'll pay them from your savings in the form of inflation.
- There are a lot of different taxes. (See chapter 16 for details).
- If you're young, save for your retirement because social security will probably be a lot different by the time you retire.
- More money is always better. Being in a higher tax bracket will always result in you having more money in your pocket at the end of the day.
- You have to file taxes once a year.
- Use tax software or a tax professional.
- Don't lie on your taxes.
- Keep records of your taxes.

### **Chapter 17: Insurance**

- Insurance protects you from financial risk.
- It works by spreading the risk over a large pool of people.
- There are many different kinds of insurance.
- Make sure you have insurance appropriate for your situation.
- Some insurance is required by law.

### **Chapter 18: Buying Vehicles**

- Vehicles are expensive.
- New vehicles lose a lot of value in the first few years of ownership.
- Vehicles have hidden costs (gas, insurance, and maintenance).
- You can get a vehicle from a dealer, a private seller, or online.
- Take good care of your vehicle.
- Get a vehicle with good gas mileage if possible.
- Don't buy more vehicle than you need.

### **Chapter 19: Renting**

- Shelter is a basic need.
- Renting is usually the cheapest way to get shelter.
- You need to have a good credit score to rent an apartment.
- The cost of renting is affected by the local housing market.



- Apartments have many features. Make sure to get one that has what you want.
- Read the lease before you sign it.
- Know your rights.
- Renting can sometimes be better than buying a house. At other times it can be better to buy a house. Read chapter 19 for more details.

#### **Chapter 20: Buying A House**

- Homeownership is part of the American dream.
- Buying a home is a pain.
- Homes have hidden expenses.
- Make sure you save for a down payment and make sure you can afford the home you want to buy.
- You can hire a real estate agent to help you with the home buying process.
- See chapter 20 for more details.

#### **Chapter 21: Self Care (But Without the Fluff)**

- Taking care of yourself is very important.
- Maintain a healthy weight, exercise, eat a good diet, get enough sleep every night, and don't do drugs.
- All aspects of health are connected. If you're bad at one, you'll feel the effects in other areas too.
- Weight management is mostly just balancing calories.
- Make sure to take care of your mental health too.

#### **Chapter 22: Reproduction (The Best Worst Thing Ever)**

- Don't have unprotected sex.
- Seriously, don't have unprotected sex. Just don't do it.

#### **Chapter 23: Relationships (And How to Not Screw Them Up Most of the Time)**

- The more time you invest in a relationship, the more meaningful it will be.
- You get out of relationships what you put into them.
- Your relationship with your SO will be your most important relationship.
- Healthy relationships are mutually beneficial.
- All violent relationships are unhealthy.
- Society has told you a lot of lies about relationships.
- Relationships aren't easy.
- Relationships go through seasons.
- Relationships won't make you happy if you're not already happy.
- You don't need to be in a relationship to be a complete person.

- You don't have a soulmate in the Hollywood sense of the world.
- You'll never find a perfect match.
- Don't cheat.
- Always be honest.
- Pick a partner with good character.
- See chapter 23 for more details.

#### **Chapter 24: Marriage**

- Marriage is awesome, but also hard work. It has a lot of advantages.
- Marriage should be the goal of a relationship.
- You can improve your odds of having a successful marriage.
- When getting married, make sure you agree on religion, politics, in-laws, and finances.

#### **Chapter 25: Useful Life Skills**

- Know how to cook, clean, take care of your hygiene, sew, operate a computer, perform basic vehicle maintenance, tie knots, survive in the woods, and perform basic repairs.
- Learning skills is a good use of time.

#### **Chapter 25.5: Politics**

- Politics impact your life whether you like it or not.
- Make sure you're informed about the issues.
- Make sure you vote in every election you can.
- Remember we're all supposed to be on the same side.

#### **Chapter 26: finding Purpose in Life**

- There are a lot of things you can do to find purpose in life.
- Setting goals and helping others are good examples.
- Creating and building things can also give you purpose.
- If you don't believe in God, then either life has no purpose, or it has whatever purpose you give it.
- If you do believe in God, then following His commands will give your life purpose.
- Read chapter 26 for more details.

#### **Chapter 27: TL; DR**

(...See table of contents for a summary of the summary?)

## 28. RECOMMENDED READING LIST

The following list contains the books that I think every young adult would benefit from reading. All these books played a role in getting me on the right path. I updated the list with the second edition.

- 12 Rules for Life by Jordan Peterson
- 201 Recipes You'll Make Forever by Taste of Home
- A Trader's First Book on Commodities by Carley Garner
- Beyond Order: 12 More Rules for Life by Jordan Peterson
- Crucial Conversations: Tools for Talking When Stakes Are High by Kerry Patterson, Joseph Grenny, Ron McMillian, and Al Switzler
- Dave Ramsey's Complete Guide to Money by Dave Ramsey
- Debt Free Degree by Anthony O'Neal
- Economics Facts and Fallacies by Thomas Sowell
- Evidence That Demands a Verdict by Josh McDowell
- Getting to Yes: Negotiating Agreement Without Giving In by Roger Fisher, William L. Ury, and Bruce Patton
- Higher Probability Commodity Trading by Carley Garner
- How an Economy Grows and Why It Crashes by Peter Schiff
- How Not to Be Wrong by Jordan Ellenberg
- How to Invent Everything by Ryan North
- How to Note Die Alone by Logan Ury
- How to Win Friends and Influence People by Dale Carnegie
- Intellectuals and Society by Tomas Sowell
- Is College A Lousy Investment by Tara Jabbaar-Gyambrah and Seneca Vaught
- Man's Search For Meaning
- Mere Christianity: C.S. Lewis
- Never Split The Difference: Negotiating As If Your Life Depended On It by Chris Voss
- No Sweat: How the Simple Science of Motivation Can Bring You a Lifetime of Fitness by Michelle Segar
- Principles by Ray Dalio
- Reasonable Faith by William Lane Craig
- Rich Dad Poor Dad by Robert Kiyosaki and Sharon Lechter
- Spark: The Revolutionary New Science of Exercise and the Brain

by John J. Ratey MD

- The 2-Hour Job Search: Using Technology to Get the Right Job Faster by Steve Dalton
- The ABCs of Real Estate Investing: The Secrets of Finding Hidden Profits Most Investors Miss by Ken McElroy
- The Book on Rental Property Investing: How to Create Wealth with Intelligent Buy and Hold Real Estate Investing by Brandon Turner
- The Fiat Standard by Saifedean Ammous
- The Fitness Mindset: Eat for energy, Train for tension, Manage your mindset, Reap the results by Brian Keane
- The Gulag Archipelago by Aleksandr Solzhenitsyn
- The Intelligent Investor by Benjamin Graham
- The Naked Roommate: And 107 Other Issues You Might Run Into in College by Harlan Cohen
- The Road Less Traveled by M. Scott Peck
- The Personal MBA: A World Class Business Education In a Single Volume by Josh Kaufman
- Trump: The Art of the Deal by Donald J. Trump
- Tuition Rising Why College Costs So Much by Ronald G Ehrenberg
- What Color Is Your Parachute? 2020: A Practical Manual For Job-Hunters and Career-Changers by Richard N. Bolles
- Where Good Ideas Come From by Steven Johnson

That fun aside, note that some of these books are a bit contradictory. For example, *Never Split the Difference* explicitly calls out the methods of *Getting To Yes*. However, I still recommend them both if only to allow you to choose your preference between the two.

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