

The Slight Edge

The [Slight Edge](#) is by far the best book I have ever read (so good that I just read it for the 5th time). It literally is the handbook to success regardless of the endeavor. It is a philosophy that has and will stand the test of time. This is the “Holy Grail,” if there ever was such a thing.

Below is a diagram that Jeff Olson, the author, created that beautifully captures the entire philosophy. The Slight Edge is about leveraging the power of compound effort. It works in finance just as well as it works in fitness or relationships or business. The Slight Edge works for you when you practice simple disciplines consistently over time. And it works against you when you make simple errors in judgment consistently over time. The reality is that you are either moving closer or further away from “Success” based on the small decisions that seem so insignificant in the moment.

Slight Edge Life Paths

EASY TO DO

Simple disciplines made consistently over time

- Responsibility/Discipline
- Value Driven

What's uncomfortable early becomes comfortable later

PHILOSOPHY → ATTITUDE → ACTIONS → RESULTS → LIFESTYLE

What's comfortable early becomes uncomfortable later

- Blame/Neglect
- Entitled

EASY NOT TO DO

Simple errors in judgement made over time

5% SUCCESS
Progressive realization of a worthy idea

FINANCES

HEALTH

BUSINESS

PERSONAL DEVELOPMENT

RELATIONSHIPS

95% FAILURE
Lasts a lifetime

What are the slight edge activities that you should be practicing on a consistent basis to accomplish your goals? There is no arguing that there are certain activities that need to be done consistently to achieve success in any endeavor. Take fitness for example, if you want to get in the best shape of your life, you need to work out 4-6 days a week and eat well. It is true, that hamburger is not going to kill you, but overtime if you choose enough hamburgers over nutrient dense salads with lean protein, it will kill your fitness. Find the 2-3 activities that will lead you to success in any activity you pursue and the slight edge will get you there, ***if*** you practice them consistently over time.

When it comes to your finances and planning for retirement one simple discipline

could be putting away enough money into your 401K to max it out every year. Another simple discipline could be paying extra principal on your mortgage to pay it off early. Its little things like this that are just as easy not to do as they are TO DO!

And now a trip down memory lane. 2011 was the very first time I read this book and it had and continues to have a profound impact on my life.

Here is a review from 2011 that I would like to share here (the very first year I read the slight edge):

Wow! I don't know if it is just me, but 2011 really just flew by. There is only 9 days left of 2011 before we get a chance at a fresh beginning. With a new year come **NEW GOALS** to **CONQUER** and many **MEMORIES** to be made. But before we get ahead of ourselves don't forget to reflect back on 2011 and acknowledge the huge accomplishments and life changes **YOU WORKED** so hard to **ACHIEVE**. It is so easy to let **AMBITION** blind us from acknowledging everything we accomplished. Take a step back and give yourself a pat on the back and allow yourself to be **INSPIRED** by what seemed like a pipe dream just a year earlier. Be **AMAZED** at what **HARD WORK** and **DETERMINATION** can do in helping you **REACH** your goals.

Here is my 2011 Accomplishments & Life Changes

1. I found my Health and Fitness and went through a huge body transformation. I started 2011 weighing 42 lbs heavier than when I graduated college just three years earlier. I hit a tipping point after seeing the scale read 240lbs and 28% body fat...In May I made the commitment to do P90X and the snowball began...I kept pushing play for a full 90 days of P90X, then I committed to Insanity...Now I am just finishing up my P90X/Insanity Hybrid...Its now December and I am at 198 lbs with 12.5% body fat and am in the best shape of my life. The best part is that it's only the beginning.
2. I increased my annual income by 30% in 2011 vs what I started 2010 with.
3. I got 12 months closer to calling Jenny my WIFE (getting married 2-24-12). I can't wait to have the honor of calling her my wife.
4. Jenny and I got to move to Newport Beach and get rid of our daily 3-4 hour commute. Although Jenny works a mile from home 3 days a week...she still commutes to San Diego twice a week (still an improvement). I appreciate her sacrifice and need to show her more often. I look forward to the day when the only time we are commuting anywhere is because we WANT to not because we

HAVE to.

5. Jenny and I started our own Fitness business by becoming Beachbody Coaches. Sharing Health and Fitness is such an AWESOME gift. Mission Statement: "To help people Achieve their goals to live healthy, fulfilling lives," how could you not want to be a part of that?

Final Thoughts

If this year has taught me anything it is that **CONSISTENT HARD WORK** over **TIME** will result in being **SUCCESSFUL** in **ACHIEVING YOUR GOALS**. This is known as the Slight Edge effect. If you have not read the book ["The Slight Edge" by Jeff Olson](#), you need to go to Amazon and order it now. It will change your life. If I had to summarize it I would say that the **Power of Compounding** is in effect in all aspects of our life, not just our finances. Einstein once declared that compound interest is the most powerful force in the universe. I would re-state that and say that the power of compounding itself is the most powerful force in the universe.

I leave you with a challenge to go out and set your goals for 2015 (it is not too late, we still have 11 months left)...and put down goals that will challenge and force you out of your comfort zone (that is where the magic happens). You will be surprised what the power of compounding can do for you and how applicable it is in all aspects of your life.

- Gen Y Finance Guy



Gen Y Finance Guy

Hey, I'm Dom - the man behind the cartoon. You'll notice that I sign off as "Gen Y Finance Guy" on all my posts, due to the fact that I write this blog anonymously (at least for now). I like to think of myself as the *Chief Freedom Officer* here of my little corner of the internet. In the real world, I'm a 30-something former C-Suite

executive turned entrepreneur turned capital allocator. I am trying to humanize finance by sharing my own journey to Financial Freedom. I believe in total *honesty* and *transparency*. That is why before I ever started blogging, I decided that I would share all of my own [financial stats](#). I do this not to brag, but instead to inspire motivate, and also to hold myself accountable. My goal is to be a beacon of hope, motivation, and inspiration for *you*, the reader, by living life by example and sharing it **all** here on the blog. My sincere hope is that you will be able to learn from me - both from my successes and my failures! [Read More](#)