

FIRE Starter - 20-Somethings: Stop Worrying About Finding Your Dream Job. Instead, Do These Two Things.

You can find all of Zach's previous posts [here](#).

Today, Zach discusses how to set yourself up for success in your career and create your own dream job. I have done just as he describes below and it has paid off handsomely. I can attest to the fact that the more skills you acquire, the more valuable you become to employers. The more valuable you are, the more money you earn. When you earn (and save) more money, you create more optionality in your life. Creating optionality allows you to go through life in a position of strength!

His post may be addressed to the 20-Somethings, but the same advice applies to those people who got a later start in life too. Yes, I'm talking to the 30-Somethings that are reading this. It's never too late to start or improve from where you are. As you read the post below, I encourage you to remember that failure is not fatal; in fact, failures become the stepping stones to success.

*I hope you enjoy Zach's latest **FIRE Starter** post below.*

First, a Quick Reminder of Why I Started This Series

*For the astute observer, you will notice that I have added three new series to the blog: [LateFIRE](#), [FIRE Starter](#), and [Chasing FIRE](#). Notice a theme? They all capitalize on the explosion - one might say the COMBUSTION - in the FIRE (financial independence retire early) movement. But let's set the record straight: on the GYFG blog, "FIRE" is defined in a slightly different way, meaning, as I see it, Financial Independence / Recreational Employment. That's because I am after **freedom**, rather than a typical retirement, and see myself working forever. But once I hit [my number](#), my employment will represent my recreational choice.*

At 33, I find myself on the older end of the millenials' age range, which in 2018 is 22-37, [according to the Pew Research Center](#). Guys like Zach have got me thinking that there is a younger part of my generation that may not be able to relate to

where I am in life personally. Thus the decision to bring on Zach as a regular GYFG contributor, to reach those younger millennials. He will be writing about earning, investing, and saving money in your 20s. At 24, with a net worth in excess of \$130,000 and an income approaching six figures, he is more than qualified. Believe me when I say there is always someone younger and better than you out there, and Zach is putting my own 24-year-old self to shame. I share that only to say that I wish I had been reading people like Zach when I was in my early 20s.

Whenever I discuss the topic of “work” with my friends, I notice a recurring theme: there’s usually some aspect of their job they dislike.

One of my friends moved to Michigan over the summer to be a teacher and she complains that the commute is long, the schedule is too time-consuming, and she doesn’t have as much flexibility as she’d like. She’s even considering moving back in with her parents and finding a job in her hometown.

Another friend I know has been working for an accounting firm for about a year. He says the pay is decent, but the work is monotonous and not something he sees himself doing long-term. He’s keeping his eye on other options.

Another works as a graphic designer and says the work he does is interesting, but the pay is barely enough to cover his monthly rent, so he’s actively looking for a new job.

This theme keeps popping up when I talk to people in their 20’s. There’s some aspect of their job they dislike enough that makes them want to find work elsewhere.

Finding vs. Creating

I hesitate to draw conclusions based on this small group of people I know, but I’d be willing to bet that many 20-somethings out there aren’t satisfied with one of the following aspects of their job:

- The type of work they do
- The flexibility of their schedule
- Their income

And while these are legitimate complaints, I think the focus of 20-somethings is in the wrong place: we shouldn't obsess over *finding* the perfect job with the perfect salary and flexible hours. Instead, we should be actively working to *create* our ideal work situation with our desired income and flexible hours.

Specifically, there's two things young people can do in their 20's to work towards creating their ideal work situation: **Acquire skills and save money.**

Acquiring Skills

In general, the people who enjoy their work the most are the ones who are best at it. People who master their craft have the ability to enter a flow state when they work, teach others what they know, and add real value to the world. All of these are key ingredients to loving work.

For most 20-somethings who land their first job out of college, they don't have any of these traits. They're certainly not a master at their craft, they have little to no experience, and very few valuable skills. This means they don't have the ability to command a high income, control their schedule, or dictate what types of projects they work on.

This is why the main goal for 20-somethings should be to learn as much as possible and acquire as many valuable skills as they can in their first few years of work.

The best way to do this is to kill your ego.

Don't worry about making mistakes. Ask questions without being scared, volunteer to help on projects even if they're above your head, and take notes. In general, drink from the firehose. You'll fail more often than you succeed, but **you'll learn new skills faster than anyone else which is all that matters.**

It's also crucial to realize that successes tend to stick with you while failures tend to fall away and become irrelevant. This means that when you're working on new projects and acquiring new skills, it's okay if you only experience a few successes among a sea of failures. The failures rarely matter, while the successes are things you can put on your resume and help you advance later in life.

In my first job out of college I made quite a few mistakes, but I also allowed myself to be vulnerable and get out of my comfort zone. I **asked questions constantly,**

volunteered to help on difficult projects, and **took free classes** offered by the company to improve my skillset.

Specifically, I learned a boatload about Microsoft Excel along with the programming languages R and SAS. I was able to put all three of these skills on my resume and it helped me land my next job, which bumped up my salary from \$52k to \$80k.

Through **obsessively learning new things and volunteering for projects**, I was able to maximize the amount of skills I picked up as well as the amount of experience I acquired in a relatively short amount of time.

Save Money

The next piece of advice is to save and invest a large chunk of your income from your first job. It's a great idea to keep living like a college student and keep your expenses low. This has two benefits:

- 1.** The money you save and invest in your 20's will be the foundation of your financial life for the next 60 years.
- 2.** Having money in the bank will give you more courage when negotiating your salary and asking for promotions as well as financial flexibility to leave a job you hate.

Some simple financial steps you can take include:

- a. Contribute as much as you can to a 401(k). Max it out if possible.
- b. Contribute anything leftover to an IRA.
- c. Invest anything leftover in index funds in a brokerage account.
- d. Place anything leftover in a savings account.

Stop Looking for Your Dream Job. Create It.

Acquiring skills and saving money are the two things that will help you create a situation where you can have more control over your work.

The more skills you have, the more valuable you are. This means you can command a higher salary and often more flexibility to choose the types of projects you work on at companies. If you're good enough, you can quit corporate life altogether and work for yourself.

The more money you have in the bank, the more flexibility you have to change jobs, courage to negotiate your salary, and financial backing to attempt being a freelancer or consultant without worrying about going broke.

It's unlikely that your dream job is just sitting out there waiting to be discovered. Each job comes with its own unique drawbacks. This is why it's best to **voraciously acquire skills and save money** so that you possess the skill set to demand a high income while also having the financial backing to say "no" to any work situation that doesn't fit your needs.



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](#)