

# FIRE Starter - The Transformative Principle of “Go Around”

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

Today, Zach introduces the “Go Around” principle. It reminds me of something I tell the guys that work for me on a regular basis and that’s “the value is in the solution, not in the problem.” Anyone can identify a problem. Anyone can complain about a problem. Anyone can come up with solutions to solve or “Go Around” the problem but choose not to. Please take Zach’s advice and embrace the principle of “Go Around.”

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 millenials. 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.

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I recently listened to [a podcast episode](#) where Tim Ferriss interviewed chess prodigy Josh Waitzkin. Halfway through the interview, Josh shared a story about his son Jack.

Josh and his family were staying at a small cottage in Martha's Vineyard one summer. One day, Josh's young son Jack attempted to open the front door of the cottage but it was locked. Josh told him to simply "go around" to the backdoor that was unlocked.

From that day forward, Josh used the phrase "go around" to instill a default behavior in Jack: **when faced with an obstacle, always look for a way to "go around" it**. Sometimes this meant physically going around, but more often it meant mentally or psychologically finding a way to get around an obstacle or challenge.

I love this principle because it's simple and useful. When life throws you shit, you have **two choices**: go around or complain. The default behavior for most people is to complain. Why? Probably because complaining feels *so good* in the moment and it gives you an excuse to avoid the hard work of going around.

It feels even better when you have someone to complain with. Or, better yet, if you can find a whole crowd of people that enjoy complaining, you guys can form a little community, turn yourselves into permanent crabs, and jump into a complaining bucket together to live in. You won't make any progress or overcome any major obstacles, but *man that's gonna feel so good to have a reliable group of amigos to complain with*.

The problem, of course, is that complaining leads to long-term stagnation. You never get anywhere. This is why it's so important to cultivate a mindset of "going around" obstacles.

## The Java Nightmare

In college I had to take an *Intro to Computer Science* course to learn the basics of Java programming. There were only two professors who taught the course. One was a notoriously strict grader who could let an entire class fail without flinching. The other was a laid-back guy who was more lenient with his grading.

I landed in the class of the first professor. On day one, she told us bluntly, *“look at the person to your left and to your right. Out of you three, only one of you will pass.”*

She wasn't wrong. Half of the class dropped by week five. But the curious part wasn't *why* the students dropped, it was *how* they dropped. When faced with a difficult assignment, one student would complain openly about how the instructions were unclear or the work itself was too difficult. It didn't take long for another student to chime in and agree.

Pretty soon, half the class had jumped on the complaining bandwagon. Finally, when the first student dropped, more and more students began to drop like a line of dominoes.

Of course the assignments *were* difficult and the instructions *were* usually unclear, but it was still possible to complete them. You just had to choose to go around the unclear instructions and difficult nature of programming instead of complaining about the work.

So, although the class was a complete nightmare and I constantly considered retaking the course with the easy professor the following semester, I chose to push through and ignore the siren calls of the complaining crab bucket. I passed with a B.

## **Real World Obstacles**

Passing a difficult class is one thing, but the obstacles we face in the real world on a daily basis are a whole different ball game.

The cost of college is rising fast. Most middle-class wages have been stagnant for years. Healthcare is messy. The price of daycare is outrageous. Sometimes you don't get that bonus, pay raise, or promotion that you deserve at work.

But this doesn't mean we can't find ways to go around these obstacles.

In particular, there are three fields that impact your finances:

1. How much you earn.
2. How much you spend.

3. How much of your investment gains you keep.

Fortunately, there are ways that you can **choose** to “go around” the obstacles in each of the three fields. Here are a few examples:

I graduated college debt-free by attending an in-state college and working part-time retail jobs throughout my undergraduate years. For some students, **choosing** to go to a community college for the first two years can decrease tuition costs significantly. For others, scholarships can help offset student loans.

Despite stagnant wages, there has never been a better time to **choose** to start a side hustle. For me, I tutored students in stats outside of my day job for several years. For others, there is Ebay, Craigslist, Rover, Airbnb, and a laundry list of other ways to earn extra money. And thanks to the internet, there has never been a better time in history to pick up new skills and knowledge. And with the rise of the gig economy it has never been easier to leverage your skills and your knowledge to earn income.

For most people, their housing costs are their highest expenses. Fortunately, by **choosing** to live in a home that suits your needs and not overspending on a McMansion you can keep this cost to a reasonable level.

In addition, by **choosing** to embrace a bit of frugality, and keeping expenses like cellphone payments, dining out costs, and entertainment in check, you can increase your savings rate even further.

In terms of investing, **choosing** to invest your money in low-cost index funds can save you tens of thousands in investment fees over the course of decades. By avoiding paying high management fees to active managers and expensive funds, you can keep more of your investment gains in your own pocket.

## **Go Around**

It's your choice: **choose to complain or choose to go around.**

Despite the financial obstacles we all face, there *are* ways of getting around them. It might take time and it might require us to get a little uncomfortable, but “going around” leads to far better outcomes than wasting your time, effort and focus complaining.

Next time you find yourself facing a tough situation, an unfair circumstance, or a difficult dilemma, fight off the default urge to complain about it and instead look for ways to go around. **This is the secret to both personal and financial improvement.**

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## 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](#)