

What I've Learned Over My 39 Years on This Earth

As I reflect on nearly four decades of life—of building, growing, failing, risking, and compounding—I feel a deep responsibility to pass on what I've learned. Not just for my own kids, but for anyone in the younger generation who wants to live with intention. This isn't about becoming rich for its own sake. It's about achieving **full autonomy**. It's about designing a life that allows you to **live well and give well**.

Over the years, I've learned that success is rarely about talent or luck alone. It's about mindset, discipline, leverage, and intention. It's about engineering your path instead of drifting along someone else's. And if you're serious about building a life of freedom, impact, and purpose, here are the 39 beliefs, philosophies, and frameworks that have shaped mine.

FOUNDATION: Set the Stage for Success

1. Your Time Is the Most Valuable Asset You Have

Time is the one resource you can never replenish. Guard it fiercely. Trade money to buy back time whenever possible. Say no more often. Time discipline is life discipline.

2. Think in Decades, Act in Days

A 10-year vision gives clarity. Acting on it daily gives momentum. Long-term thinkers win because they aren't chasing dopamine—they're building legacy.

3. Write Letters to Your Future Self

Vision casting works. When you write from your future self's perspective, you create clarity and conviction. [Here's how I did it in my first letter.](#)

4. Ask Better Questions to Get Better Results

Your questions shape your actions. Instead of "Can I afford this?" ask "How can I afford this *and* keep investing?" Quality questions unlock solutions.

5. Your Environment Is More Powerful Than Your Willpower

Design your space and social circle to support your goals. Habits follow cues. Align your default settings with your desired outcomes.

6. Optimize for Energy, Not Just Efficiency

Energy fuels results. Prioritize sleep, movement, hydration, and purpose. Your energy is your edge.

7. Don't Confuse Movement With Progress

Being busy isn't the same as being effective. Measure progress by outcomes, not activity.

8. Your Health Multiplies Everything—or Erodes It All

Wealth without health is a hollow win. Fitness, nutrition, and mental clarity are force multipliers.

9. Be [Ambitiously Lazy](#)

Work like hell early to build leverage—then let systems carry the load. Aim to be the lion who rests 20 hours and dominates for four.

10. Have a Bias Towards Action, but Make Room for Stillness

Take massive action, but pause to reflect. Strategic rest is not weakness—it's power.

11. Embrace the Seasons—There Is a Time for Grind and a Time for Grace

There's a season for sprinting, a season for rest, and a season for reinvention. Know which one you're in.

MINDSET: Think Like a Builder

12. Become a Student of the Game—Any Game You Enter

Obsess over mastery. Study models. Reverse engineer results. You can compress decades into days if you follow the right blueprints.

13. Play the Long Game, Fast

Move with urgency but think long-term. Skip the distractions. Focus, execute, iterate.

14. Chase Mastery, Not Just Money

Money follows value. Mastery builds confidence, positioning, and leverage.

15. Learn to Sell—Ideas, Value, Yourself

Everyone is in sales. The ability to persuade ethically is a superpower.

16. Money Is a Great Servant, But a Terrible Master

Use money to buy time and peace. Don't sacrifice meaning on the altar of more.

17. Information Is Everywhere—Wisdom Requires Filtering

In a noisy world, the ability to filter signal from noise is vital. Learn to say no to *good* ideas in order to be able to say yes to *great* ones.

18. Every “No” Is a Compounding “Yes” to Something Better

Saying no is how you stay aligned. Guard your attention like your future depends on it—because it does.

19. Your Calendar Reveals Your Real Priorities

Where you spend your time shows what you actually value. Audit your schedule like you audit your finances.

20. Be the Architect of Your Own Incentives

Design rewards that reinforce your long-term behavior. Gamify your progress. Incentives drive action.

21. Build the Life You Don't Need a Vacation From

Don't tolerate misery five days a week for a two-week escape once a year. Design a life you're proud to wake up to.

MONEY: Make It Work for You

22. Ownership Over Everything

Employees get raises. Owners get multiples. Whether it's equity in a business, stock, or real estate—owning the upside is the cheat code.

23. Engineer Your Wealth Curve Early

Start tracking net worth, spending, savings, and income early. [Here's my financial tracking for the last 10 years](#). Awareness drives optimization.

24. The First Million Is the Hardest, the Second Is Inevitable

Once you build the engine, it scales. Momentum compounds. Systems beat willpower.

25. Invest in Asymmetry

Make bets with limited downside and huge upside. [A single well-timed move can change your trajectory forever.](#)

26. Wealth Is Measured in Options, Not Stuff

Freedom to say no is more valuable than the newest gadget. Wealth buys optionality.

27. Track Your Net Worth Like a Scoreboard

What gets measured gets improved. Monthly tracking keeps you engaged and accountable.

28. Debt Can Be a Weapon or a Wrecking Ball—Use It Intentionally

Used wisely, debt accelerates wealth. Used blindly, it destroys it. Understand the difference.

29. Avoid Lifestyle Creep—Unless It's Designed With Intention

Upgrade only when your systems are solid (see: [Law of 50/50](#)) and your values align. Lifestyle inflation is only dangerous when it's unconscious.

30. Always Have a Runway—Financial, Emotional, Mental

Optionality is peace. Runways let you take risks. Build buffers in all forms.

31. Multiplying > Adding

Leverage beats labor. Seek opportunities where your effort creates exponential, not linear, results.

32. The Game Isn't Money, It's Freedom

Money is the tool. Freedom is the goal. Time, choice, purpose—that's the real wealth.

GROWTH: Expand Your Impact

33. Success Is Better Shared

Get rich with your friends. Collaborate. Partner. Give away some of the upside to go farther, faster.

34. The Best Deals Are Found, Not Given

Build relationships. Stay curious. The best opportunities rarely have a “for sale” sign.

35. Take Sabbaticals to See Clearly Again

Space creates perspective. Every few years, step back. Reassess. Realign.

36. Document Your Journey—It Will Inspire Others More Than You Know

Your story can spark someone else’s breakthrough. That’s why I started this blog.

LEGACY: Live Well, Give Well

37. Make Your Kids Your Greatest Investment

Teach them autonomy. Model intentional living. Your ceiling becomes their floor.

38. Be the Friend You Needed 10 Years Ago

[Send the elevator back down](#). Be someone’s [first believer](#). Share the lessons you wish someone had given you.

39. You Already Won When You Designed Life on Your Terms

If you wake up living in alignment, you’re winning. Freedom isn’t the destination—it’s the foundation.

If you’re in your 20s or 30s reading this, know this: You have time. But not forever. The decisions you make today echo for decades. Choose intention over inertia. Make your money work as hard as you do. Design the life that sets your soul on fire.

The world doesn’t need more people stuck in survival mode. It needs more people who are fully alive—living well, giving well, and helping others do the same.

- 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](#)