

# 20 things... I wish I had known when I started out

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**How to control impulse spending.** If there's anything that got me in trouble financially, it's impulse spending. Buying clothes when I don't need them. Buying gadgets because I gotta have them. Ordering stuff online because it's so easy. Buying that new shiny SUV because ... well, because it was going to help me with women. I'm not proud of any of that. I've learned to control my impulses, at least a little better. Now, I give myself some time to breathe. I think over my purchases, see if I've got the money, think about whether it's a need or a want. That would have been a useful tool 15 years ago.

**You gotta stay active.** I was in track, cross country and basketball in high school, but once I started college, the running and basketball began to slowly fade away. Not right away – I played pick-up basketball for years after high school. But even that went away, until I became sedentary. Playing with my kids outdoors winded me. And I began to get fat. I've reversed that trend, and am very active now, but I'm still trying to burn the fat I gained in those inactive years.

**How to plan finances.** I always knew that I was supposed to budget and track my spending, when I became an adult. I just was too lazy to do it. And I didn't have a good idea of how to actually do it. Now, I've learned how to plan, and how to stick to that plan. Sure, I deviate from my plan, but I've learned how to handle that too. Maybe that's not a skill you can learn from book reading. You just gotta practice. Well, I hope to teach it to my children before they go out on their own.



**Junk food will come back to bite you in the butt.** Yeah, it wasn't just the sedentary lifestyle that got me fat. It was all the damn junk food too. I would eat pizza and burgers and Twinkies and sugar cereal and desserts and donuts and ... well, you get the picture. As someone used to being able to eat whatever I wanted, it never seemed like it would be a problem. Bad health was something to worry about when you got old. Well, my jeans began to get way too tight, and to my horror, I climbed several pants sizes and developed a gut that only now is going away. I wish someone had shown me an "after" picture when I was young and downing the Big Gulp sodas.

**Smoking is just dumb.** I didn't start smoking until I was well into my adult years. I won't go into why I started, but it didn't seem like a problem, because I knew I could quit anytime I wanted. Or I thought I could, at least, until several years later I gave it a go and couldn't do it. Five failed quits later and I realized with horror that my addiction was stronger than I was. Sure, I eventually beat the habit (quit date: Nov. 18, 2005) but it took a piece of my soul to do it.

**Fund your retirement. And don't withdraw it.** This piece of wisdom, and probably all the ones above, might seem blisteringly obvious. And they are. Don't think I didn't know this when I was 18. I did. I just didn't pay it serious attention. Retirement was something I could worry about when I was in my 30s. Well, I'm in my 30s now and I wish I could slap that little 18-year-old Leo around a bit. What money I could have invested by now! I had a retirement plan, but on the 3 occasions when I changed jobs, I withdrew that and spent it frivolously.

**All the stuff you're doing that seems hard – it will be of use.** This is the first one that might not be as obvious. There were times in my life when work was hard, and I did it anyway, but hated it. I did it because I had to, but boy did it stress me out and leave me exhausted. Hard work isn't as easy as I wanted it to be. But you know what? Every bit of hard work I did without knowing why I



was doing it ... it's paid off for me in the long run. Maybe not right away, but I'm using skills and habits I learned during those times of high stress and long hours and tedious work – I use them all the time, and they've made me into the person I am today. Thank you, younger me!

**Don't buy that used van without checking it out closely.** I thought I was being smart by buying used, but I didn't check it out carefully enough. That dang van had loads of engine problems, a door that nearly fell off when I was driving, a door handle that snapped off, a side mirror that fell off, no spare tire despite three tires that were ready to blow (and did), windows that didn't roll up, rattling noises, an eventual blown radiator ... I could go on and on, but let's just say that it wasn't my best purchase. I still think buying used is smart, but check things out closely first.

**That guy you're going to sell your car to? On a gentleman's agreement? He's not gonna pay you.** I sold another car to a friend of a friend, who I was sure would pay me even if I had nothing in writing. That was smart. I still see the guy once in awhile on the road, but I don't have the energy to do a U-turn and chase after him.

**Make time to pursue your passion, no matter how busy you are.** I've always wanted to be a writer, and get a book published. I just never had time to write. With a family and school and a full-time job, there just weren't enough hours in the day. Well, I've learned that you have to make those hours. Set aside a block of time to do what you love, cut out other stuff from your life that take up your time, and don't let anything interfere with that work. If I had done that 15 years ago, I could have 15 books written by now. Not all would be great, but still.



**All that stuff that's stressing you out – it won't matter in 5 years, let alone 15.** When things are happening to you right now, they mean all the world. I had deadlines and projects and people breathing down my neck, and my stress levels went through the roof. I don't regret the hard work (see above) but I think I would have been less stressed if I could have just realized that it wouldn't matter a single bit just a few years down the road. Perspective is a good thing to learn.

**The people you make friends with are so much more important than your job or the things you buy.** I've had a few jobs, I've bought a lot of things, and I've made a few friends over these last 15 years. Of those, the only thing that still matter to me are the friends. And I wish I could have spent more time with friends (and family) than on the other things.

**All that time you spend watching TV is a huge, huge waste of time.** I don't know how much TV I've watched over the years, but it's a crapload. Hours and days and weeks I'll never have back. Who cares what happens on reality TV, when reality is slipping by outside? Time is something you'll never get back – don't waste it on TV.

**Your kids are going to grow up way faster than you think. Don't waste a minute.** I just had an Oh My God moment recently. My oldest daughter, Chloe, is 14 going on 15 next month. I have 3 years left with her before she leaves my house and becomes an adult. Three years! I am floored by that single fact, because it really doesn't seem anywhere near enough time. I want to go back to my younger self and whack that younger Leo on the head and say Stop working so hard! Stop watching TV! Spend more time with your kids! These last 15 years with Chloe (and my other wonderful kids) have gone by much, much too fast.



**Forget the drama. Focus on being happy.** There have been many things that have happened to me, professionally and personally, that seem like the end of the world. And while these things were bad, they get blown up in our heads so that they become major drama. They caused me to be depressed from time to time. What a waste of time. If I realized that it was all in my head, and that I could be happy instead if I focused on the positive, on what I did have, and what I could be doing ... I could have skipped all the moping about.

**Pay more attention to blogs when you first hear about them. They're more than just journals.** I first read about blogs 7-8 years ago, but when I took a look at them they didn't seem like anything of interest. Just some people's journals about stuff they read on the web. Why would I want to read those? I have my own thoughts about the web, but I don't need to share them with the world. I spent a lot of time on the Internet, on various sites and forums, but every time I happened upon a blog I would brush past it without interest. It wasn't until a couple years ago that I discovered what wonderful things they could be (I mentioned some of my early favorites in my list of influences). If I had gotten into blogging years ago ... well, I wouldn't have been wasting all that time.

**Speaking of which, keep a journal. Seriously. Your memory is extremely faulty.** I forget things really easily. Not short-term stuff, but long-term. I don't remember things about my kids' early years, because I didn't record any of it. I don't remember things about my life. It's like a lot of foggy memories that I'll never have access to. I wish I had kept a journal.

**Tequila is seriously evil.** I won't go into details, but it should suffice to say that I had some bad experiences, and I'm not sure I learned very much from them or benefited in any way except to learn that tequila is the drink of the Devil.



**Yes, you can do a marathon. Don't put this goal off – it's extremely rewarding.** Running a marathon had always been a dream of mine, since high school ... something I wanted to do but thought was out of reach. Or if I ever did it, it would be years and years later. Well, I learned that it's not only achievable, it's incredibly rewarding. I wish I had started training when I was young and light and fit ... I could have had some good finishing times!

**All these mistakes you're going to make, despite this advice? They're worth it.** My 18-year-old self would probably have read this post and said, "Good advice!" And then he would have proceeded to make the same mistakes, despite good intentions. I was a good kid, but I wasn't good at following advice. I had to make my own mistakes, and live my own life. And that's what I did, and I don't regret a minute of it. Every experience I've had (even the tequila ones) have led me down the path of life to where I am today. I love where I am today, and wouldn't trade it for another life for all the world. The pain, the stress, the drama, the hard work, the mistakes, the depression, the hangovers, the debt, the fat ... it was all worth it.

*"Let us so live that when we come to die even the undertaker will be sorry." – Mark Twain*