# Option XYZ

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I imagine most people have probably heard or read the Robert Frost poem

\*The Road Not Taken\*, or at least this small piece of it, at some point during their childhood education.

You’ve probably also heard phrases like “Thinking Outside the Box” or “Option B”, right?

While shit like this may sound lovely and empowering, in reality it’s just a run of the mill false dichotomy.

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At best that leaves you barely one step removed from the masses, and if you want a truly exceptional existence one step removed isn’t remotely far enough away.

One of my favorite quotes is from Andrew Carnegie, and is exceptionally simple: \*\*“Reality is negotiable.”\*\*

First lesson in reality is this…Option A is a trap, but so is Option B, and probably Option C as well. If the path is clear and even somewhat common, it’s most likely going to lead to a common-ish end.

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Which brings us to the idea of Option XYZ…not a single option, but a combination of options at the far end of the spectrum, where the value of the whole far exceeds the sum of the parts.

I’ll give you one quick example: \*\*where you spend your life\*\*.

The bulk of people are born, live, and die in their single country of birth. They may, if they are lucky, travel outside their country of origin. This is Option A, the path of the huddled masses. This is probably a high double-digit percentage of humanity.

Then you have people who aren’t content with their country of origin for one reason or another, and who pick a different country, settle down, and live there until they die. This is Option B, and while less common than A, isn’t THAT much less common. This is probably a lower double-digit percentage of humanity.

Option C in this case might be someone who is born in one country, moves to another, and then another, doing this a few times throughout life for various reasons (education, work, family rearing, etc.) Now we’re a bit more off the beaten path, but still not that far off. This is probably a low single-digit percentage of humanity.

Now, within these Options, there are going to be a lot of commonalities: school, work, family, religion, politics, etc. The exact path may vary, but there are common stops and stretches along the various paths.

Just another flavor of normal. Nope nope nope.

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So what then is Option XYZ?

First, it’s questioning how things “have to be” in a very significant way.

Do I have to go to school? Do I have to have a job? Do I have to spend 40+ years of my life working? Do I have to have a car? Do I have to live in one place? Do I have to get married? Do I have to have kids? Do I have to pay taxes? Etc. Reading books like [The 4-Hour Workweek](https://amzn.to/2EnTzVy) and [Calling Bullshit](https://amzn.to/2QcbXTT), and blogs like [Nomad Capitalist](https://nomadcapitalist.com/) or [Sovereign Man](https://www.sovereignman.com/), can help with this.

Then, having questioned every aspect of the status quo, you begin asking yourself \*\*What does my perfect life look like?\*\* Tim Ferriss’ [Dreamlining process](https://tim.blog/lifestyle-costing/) is a great way to start this, though it might not help you get far enough off the beaten path.

Ask yourself, “If I were to piece together a life that looks totally different from the vast majority of humanity, if I assume most rules can be bent, and some can be broken, what does my life look like?”

Lastly, it’s looking deeply at your nature, your interests, your aptitudes, what you love doing and hate doing, what you’re exception and/or terrible at, and using what you find to carve out a niche in the world that is entirely yours, [Scott Adams style](https://dilbertblog.typepad.com/the\_dilbert\_blog/2007/07/career-advice.html). It’s creating a plan that enables you to live this life, and executing on it.

X = Question everything you think you know; reality is negotiable

Y = Ask yourself what you really want from life

Z = Determine how you can make it happen

Option XYZ

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What might this look like in practicality?

Well, here’s one oversimplified example:

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A true Digital Nomad, or [Perpetual Traveler who subscribes to Flag Theory](https://en.wikipedia.org/wiki/Perpetual\_traveler), is one such path.

You don’t have to live in just one country, have one citizenship (Google “[Citizenship by Investment](https://nomadcapitalist.com/citizenship-by-investment/)“), or pay taxes in one (or any) country ([list of Tax Free countries](https://nomadcapitalist.com/2015/09/07/tax-free-countries-second-residency/)). You don’t have to have full-time employees if you own a business, you can use only offshore contractors. You can do all sorts of interesting things if you’re willing to live differently than most.

For most of the last 3 years, I worked no more than 5-10 hours \*\*per week\*\*, while earning very nearly as much as I used to in a corporate gig living in downtown Seattle.

I spend zero time in the US each year, change foreign countries every 90 days or so (and never spend more than 180 days/year in any one country). I earn money from some countries, banks in other countries, and visit other countries.

As a US Citizen I use the [FEIE exclusion](https://www.irs.gov/individuals/international-taxpayers/foreign-earned-income-exclusion) to legally pay no income tax in the US (still have to pay VAT on local purchases in the countries I visit, but not a big deal). A married couple can make a bit over $200,000 USD per year and pay no income tax on that with the FEIE (plus a bit more if you use the housing exclusion).

The last year I lived in the US, I paid close to $30,000 in taxes all in. Now, I pay maybe 1/10th of that in VAT and various travel related taxes each year. Hell, the tax savings alone essentially fund my travels.

Pretty sweet if you ask me, and with Covid shifting more and more jobs remote, it has never been easier to do. Yes, the Covid border restrictions make some things a bit tricky, but if you get that second passport, it opens up a lot of options

And while this is just one way of interpreting Option XYZ, there are so, soooo many ways to go about it depending on what you want from life.

While I can’t tell you how to live your life (nobody should do that), I can hopefully open your eyes to some unusual options.