

How should a 24-year-old invest time?

What are things one should be worrying about? What are the things one should not be worrying about as a 24-year-old?



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When I was 22 years old, I spent my time going out with my friends, talking to my girlfriend all the time, spending time smoking-up, and generally being an a\$\$.

10 years later I discovered a secret that helped me achieve and learn more in 1 year than I had in all the previous 10 years.

Here's the secret for you to apply in your life and get results and success that you've never even dreamed possible.

Invest your time in the following activities and you will gain more power, money, friends, love and affection.

Your friends will look up to you for your courage to do the things that they've only just dreamed about, your family will look up to you and be proud of your many achievements.

Your colleagues will become jealous of your stratospheric success. They will look towards you for advice on how to become successful like you.

If you don't do these things, 10 years down the line you will wonder where all your time went, what you did wrong to become such a failure.

Your friends will forget you as a has-been, and your family will treat you like that 'bum-sibling' they have.

Here are 5 things you should invest your time in everyday to become a success.

But a WORD OF WARNING...

If you try doing these things at the same time you will fail. So pick one of the things mentioned below.

Learn how to do it. Figure it out. Then spend 1 month to learn how to do this better. Practice it every day for 1 month before taking on anything else.

After the 1 month is over this will have become your habit and you will be able to do it unconsciously. Then when you add another thing from the list below it won't seem very hard.

Within the year you'll be doing each of these things unconsciously and will have developed an arsenal of habits that will support you for the rest of your life.

The Power Of Creating Good Habits

The biggest secret that man has discovered over the last few decades is the power of habit. Once a habit is established it lasts for a life time.

Developing a habit in the beginning seems hard, but once you master something and include it in your habits, it will be forgotten and you'll just do it easily.

Think about tying your shoelaces. How do you do that? Do you loop each lace and then knot them, or do you loop one and then knot the other lace through the loop.

Each of us ties our shoelaces differently. But once we get this, we'll tie them each time the same way, without even thinking about it.

This is the power of habit. This is the first thing you should invest your time in.

A habit is usually formed when you repeat something in the exact same manner every day for at least 21 days. Some habits take longer, some shorter.

So to average it out - invest 30 days to establish each habit.

The 5 Most Powerful Habits That Anyone Can Learn

These 5 habits will support you throughout your life

Whether you decide to become an academic and do multiple Ph.Ds, or are an athlete looking to

become professional.

Whether you are a mother looking to give your kids a better life, or a high powered business woman seeking venture capital investment.

The habits are universal.

1. Take Care Of Your Body

No matter what you do in your life, you will do it in your body. You cannot replace it, get a new one, or trade it in. This is your body and your will live in it.

It might not be the perfect body that you want, but this is the one you have. If you take care of it now, it will take care of you when you are 60, 70 or 80 years old.

The way to take care of your body is simple. Eat less & exercise more.

Spend 30 - 60 Minutes Each Day Exercising.

This does not mean that you join a gym and start pumping weights. It means that you work every muscle in your body.

Spend conscious time to move the muscles in your arms, back and legs. Take the time to join a gym and workout and use your muscles. Do this because most of us now spend more time sitting on couches than moving around.

The human body was made to move around to do things. That's the first thing to take care of the body. Learn this habit first.

Spend 30 - 60 minutes each day exercising.

Eat Food That Is Fresh & Healthy

The next step to take care of your body is to eat well. Treat your body like a home. This is the home where you live.

If you bring good things to this home the home will become nicer and you'll enjoy living in it. If you bring rotten stuff into this home the home will decay and you'll hate living there.

So eat good stuff. Eat as much fresh fruits & vegetables as you can everyday. Include a fruit and vegetables in your diet. This will give you the energy that you need.

Play A Sport That You Like Everyday

This is something that will help you relax your mind. That can get you moving physically and get you out of your head and present in the moment.

Something that you do physically, like Tennis or Basketball. The benefit of these sports (or other sports) is that you get out of your head and get in the moment.

The rush of the moment will help your mind relax for a minute and focus on the right now instead of being stuck on analyzing the past or estimating the future.

Additionally the competition will rejuvenate you. Competition in life is how we grow. The more competition we have the sharper, faster, better we become.

Unfortunately in the current job environment that we work in - we can't get immediate feedback on competition. Most of the time at work we are working in teams where we need the team to succeed. But our personal success is often based on the failure of other members on the team.

For e.g. You can't become the manager of your team if everyone in your team also becomes the manager of your team.

So taking up a sport will give you the immediate rush of competition, the instant feedback of success or failure and you will grow.

Avoid Junk Food

Junk food as the name suggests is junk. It's useless, worthless for the body. It doesn't provide the nutrition that your body needs.

If you feed your body with junk food, you will become lethargic, you will lose energy and over a period of time you will gain weight and lose health.

Eat food that is free of preservatives, sugar, corn, syrup and overly loaded with salt and carbs.

These sugar and carbs have an addictive effect on the body and will cause you to crave them more and more causing your body to become dependent on these foods.

Good foods will make your body strong and healthy. Addictive foods will make your body lethargic and rotten.

2. Take Care of Your Mind

We are living in a time when we do most of our work using our minds. We sit on desks and computers creating for people using our minds.

Even if this isn't true for you, it is. If you are a construction worker who lays bricks, or a day care assistant who helps kids, this is true for you.

Your mind is the one thing that controls your thoughts everyday and the thoughts that you think create the reality that you see around you.

So take care of your mind.

But how do you take care of your mind?

The mind, like anything else, has the characteristics of a muscle. You use it or lose it. And as long as you are using it, it will remain fit and healthy. The minute you stop using it, it will decay and rust.

So you keep this muscle active by doing the following.

Read Every Day

There is no difference between the person who does not read and the one who cannot read. Spend 30 minutes each morning and night reading.

Read motivational books. Books about philosophy, economics, politics, literature. Read fiction. Read self-help books. Read about parenting, read about health. Read about science and technology.

But read a book not a blog.

A book has a very permanent nature. It is written with a lot of thought and research. It is the gist of an author's life experiences. So read a book every day.

This will keep your mind stimulated and open to ideas. You will get a number of ideas for each author that you can implement in your life. You will also get opinions from across the globe.

Ideas that would not have reached you if you only spoke to the people you met everyday. So read a book. Spend 30 minutes morning and night reading a book.

Write Every Day

The only way to bring your thoughts to reality is to write them down. If you don't write them down they will be lost to the electric impulses inside your brain.

So write your thoughts down, write ideas that come to you, write your philosophy about life.

Write every day. This will help you clear your thought and formulate complete ideas.

If you have a problem. Write it down. You will be able to come up with a solution better, once you've written down the problem.

If you have a crush on someone. Write it down. Write down the things that you like about that person, how it makes you feel, what you would do for them.

All these things when written down will help clarify your thoughts about love and life, about right and wrong.

Writing will help identify truths about your thoughts and define how you think. As you progress in your writing, read about writing better. Then write better.

The better you write, the better you will think.

Develop Your Mind In Other Ways

The more neural connections your mind has the better it is. The faster it can do things. The better it can fight against disease in old age, like Alzheimers.

You can create new neural connections in your mind by doing new things. The more 'new' things you try the more your brain will become developed.

Even if you suck at something - the experience of doing it, learning the rule, trying it out will develop your mind.

Listen to and watch things that will develop you mind. Instead of watching TV, watch TED Talks.

Instead of listening to 'distressing' music, listen to sweet, kind music. Listen to Mozart, listen to Beethoven.

Plan to learn a new skill every year. Pick up playing an instrument one year. Spend time learning this instrument like this will be something that you will play all your life.

The next year learn to play a new sport. Something that you've never tried before. This will both help your muscles improve and improve your mind.

Avoid Junk In Your Mind

Just like your body needs good food to run, your mind needs good fuel to run.

If you feed your mind with junk 'input' like mindless television, excessive drama, or constant news coverage whether TV or newspapers, your mind will become lethargic and fatigued.

You will lose the will to do things, since your mind will associate doing things with depressing sad news.

So avoid all news, whether TV or newspaper. Avoid junk TV like dramas on TV. Avoid excessive emotional drama on TV. This will give you space in your head to do things that will help build up your mind.

Take a look at the world news for today. Pick up the newspaper and read the editorials in your newspaper. Then go online and read the newspapers of the country that those editorials were about.

The opinions in those editorials will be completely different.

So while it's great to be exposed to different points of view, you won't get them in the news. The news will only report the 'bad' news, using shock, anxiety and fear.

A better way to get exposure of other people cultures, mental stimulation, and discover what's going outside your own home is to travel, or meet other people.

You won't miss what's happening in the news - people will tell you anyway.

Avoid all of the news, political, celebrity, current affairs. Nothing in the news will impact your life on a daily basis. If there is something that impacts you - you will hear it from your friends and family before you see it on the news.

Excessive news will only stress a 24 year old and make them feel like they can't do anything, or become indifferent to the sufferings of others. A better idea is to discover issues afflicting the community where you live.

If you think a TV show is good - write down what you like about the show, then go out and experience that for yourself. Go meet people do some stuff in the real world.

This will give you the habit of becoming an action taker, getting in the game, instead of sitting on the sidelines watching others.

If you like House of Cards - go volunteer with a political campaign to learn what really happens there, instead of watching someone else version of real life.

If you like Mad Men, intern for an advertising agency in your town. Learn in the real world - not sitting on your couch. Sure your friends will have a lot of opinions about what 'cool' stuff you're missing out, but while they are warming the couches, you will actually be having more fun than they are.

You'll be living - not watching life from a couch.

So avoid junk food for your mind and give it the resources to build itself.

3. Take Care Of Your Relationships

How do you get a friend, by being a friend.

You are born with a very few people in your life. Your parents. Your siblings. Your grandparents, if they are still alive. Your cousins, if you are close to them.

Every other relationship in your life you have to go out and create. You make friends along the way. Some of them are good, some of them are not so good.

These friends that you make in your journey through life will become your support system. the people you meet every day, from the grocer, to the kid working at Best Buy.

Sure, at 24 you're probably thinking, 'who gives a f*&K about these people...' but down the line it is these people, these relationships that will matter most to you in your life.

The way to take care of your relationships is as follows

Remember Birthdays & Anniversaries

Even if your friends tell you they don't celebrate birthdays. Even if your family become sullen when you call them for anniversaries. Remember them.

Even though people say they don't care, everyone cares about their own special days. When you

remember their birthday & anniversaries, they will remember your kindness.

But it doesn't end there. Remember the special moments in their lives. If they had a kid, remember the date and call them, or write them a card on that occasion.

Yes, even in the day of email, and text. A phonecall or a card have a HUGE impact than a Facebook message or text. Over the years your kindness for others in the form of remembering their special days will snowball and you will become a powerhouse.

It is good to know that some one cares about you - both for them and for you, when you are in trouble, or they are.

Remember when they had hard times in their lives. If they were close to their grandparents and they recently passed away. Remember them on that day. Help your friends get over these moments.

When you need them, when your loved ones leave you, your friends will be there to catch you before you fall.

Forgive Them Before They Ask For Forgiveness

In the long scheme of life small things don't matter. It doesn't matter if your friend forgot to tell you first about their new job. Or they didn't tell you about the girl they were proposing to.

Be a gentleman and forgive them in your heart even before they ask for forgiveness. Then let the incident go. They will realize you are a big hearted person and treat you like that.

But when you do this - don't resent them after. Really forget the incident and forgive them.

This is more for you, than for them. If you keep holding onto every single hurt that any one has done for you then your baggage will become so heavy you won't be able to go through the door.

You'll be stuck inside your own head and no one will want to be around you. No one will want to trip on your baggage.

But if you do forgive them and forget the incidents you will be free. Your carefree nature will be reflective in everything that you do and everyone will want to be around you.

Avoid Emotional Vampires

No matter how good you are to people, occasionally there will be some who are vampires. They suck all the time and energy out of you.

Sometimes you will encounter them at your workplace. Some of them will be your childhood friends, or even a member of your family.

No matter what you do, you can't change them, you can't help them improve, you cannot guide them.

So the best thing to do with people like this is to avoid them. Though it might hurt you in the beginning, but the best thing for you and them is to avoid them.

You can be kind and make an excuse for not meeting them, but that will only last so long. So take the bigger step and let them know that they are an emotional strain on you - and you'd much rather hang out with more positive people.

People who support your goals, your dreams, your aspiration. People who share your ambitions and values. These are the people who will really help you grow.

The vampires will get hurt - but there is no better way to deal with them. The sooner you take care of them the better.

Really dig deep and find out the people who bother you in your life like that and then stop meeting them and hanging out with them.

CAUTION: If it turns out that everyone in your life seems to be a vampire you either need to change them all, or look inside yourself and change yourself.

Most likely, the conclusion will be to change yourself and your attitude towards them.

4. Take Care Of Your Finances

No matter how you grew up, in abundance or poverty, it is your duty to take care of your own finances.

Even if your parents have taken care of them for you, even if you have a trust fund, even if you have an empty bank account. You are responsible for it. It is your responsibility to take care of your finances.

If you take care of your finances starting today they will take care of you when you most need them. When you are old, or sick, or sending your kids to school, or helping a parent through

sickness. Your finances will help you.

If you don't take care of your finances you will end up in debt. Your shoulders will droop and your mind will be gripped by thoughts of money. You will end up living the life of an indebted servant, where you have to work to pay of your debts.

But how do you take care of your finances

Get Positive Cashflow

To begin taking care of your finances you need to have more income than you spend. You need to have more money coming in to your bank account than you are spending.

Most people don't learn this until after they get their 1st job or after they've maxed out their first credit card.

As long as you have a positive cashflow you can get other things in your life a lot easier. If you don't have positive cashflow in your life spend the next year or two getting positive cashflow.

Spend the next 15 minutes figuring out how much money you spend, include rent for the house you live in (or your contribution if you're living with parents), utilities, groceries, car, internet, other monthly expenses, insurance, and monthly spending on shopping & entertainment.

Once you have your expenses take them out of your income. If you have no income - then you have a negative cashflow. Do whatever you can, teach other people, pick up a 2nd job, mow lawns. Whatever you have to do to get this to positive cash flow.

What do you do after you have positive cashflows?

Pay Yourself First

Every cent you earn will be spent by other people for you. The government will want its cut in the form of taxes. The bank will ask for the mortgage payment, insurance, car payments... and so on. Until you don't have anything left in your account.

So before this happens, pay yourself first.

Get into a retirement scheme where they take 5 - 10% from your salary and put it into a gratuity and provident fund. Then when you get your salary, take another 5 - 10% and put them into another account.

This account is your retirement account - also known as F* & K You money. This is the money that will give you the balls to say F* & K you to anyone you want to.

Because you have this money sitting in your account - you won't become a slave to anyone, no one will control you.

But a word of warning... You can't just get a small amount and then stop. This is a lifetime practice. You have to keep adding to this account. Until it becomes big enough that you can invest this into assets that make money for you.

This is money that you only spend on assets that make money. Like a house you put up for rent, or government bonds, or dividend funds, or buying a profitable business etc.

Financial Sinkholes To Avoid

If anything sounds too good to be true - it probably is.

A few things to avoid when you're taking care of your finances.

The Stock Market - Most people will tell you to invest in it - but don't. Only invest in a S&P Index Fund at best if you really want to. Even though some friend of yours will tell you they have a big 'tip' on a stock that could make you millions - don't invest.

Investing in the stock market as a habit is not a very productive habit. Some days you'll do well, other days you won't do too well.

When you do well you'll be on top of the world, when you don't do too well, you'll become anxious, stressed, even suicidal.

If you made 50% one year, did you make another 50% the next year. Probably not. Which is systematic. If you could make 50% each year, you'd be Warren Buffet.

It is the job of people on Wall Street to make money investing, yet they sometimes fail. They are professionals, very good at their jobs. 99 out of 100, professionals will beat a hobbyist.

In wall street you are always playing against a professional. In a sport you will play most days with people on your own caliber. So you'll win some, you'll lose some. On wall street you'll lose a ton.

Business Opportunity - If someone tells you that you can make a million dollars in 3 years by

investing a small amount of money, or any other such scheme - don't listen to them. Shut the door, bang the phone, kick them out. If it's a friend - stop meeting him again.

This doesn't mean you shouldn't do your own thing. If there is a business that you think you can run - go for it. Just don't fall for Biz-Op schemes.

Lottery Schemes - If you ever hear that you've just won a cruise, or are tempted to buy a lottery ticket, or that you will earn X number of points. Run away - don't walk, run away.

Credit Cards - Yes, even the lovely credit cards. These are probably the worst things invented since the dawn of time. Credit cards don't increase your spending power - they just make it seem that your spending power has increased. You still have to pay for what you bought, plus interest.

It's great that you pay your bill in full. Most people don't. This habit of paying for full on a credit card is great. But there is a flaw in this habit...

The average credit card debt in the US is \$7,000. Most people can't pay that off every month so someone is paying for very expensive credit card debt.

Someone did think that they could make the complete payment every month, then got stuck in and is now paying less than the whole payment.

Points, miles, bonuses is a way of getting you to spend on your card, until you get behind on payment. You might not - someone close to you will. The system is more patient and disciplined than you can ever be.

A better alternative is to save for what you want - then when you have the cash then go buy the thing that you wanted to buy.

This has 3 benefits

- 1) The thing will in all likelihood be cheaper by the time you've saved for it
- 2) There will be a newer shinier model that you can now buy based on the money you saved.
- 3) You will realize that you didn't want it in the first place anyway and were buying it on an impulse.

These sinkholes mentioned are all just ways to get a single \$1 out of you. Don't give them the dollar. It represents a part of you, of your life. You might think what's the big deal about a dollar, but a dollar properly invested can become the greatest fortune in the world.

Read the story about how the Native Americans sold Manhattan for a \$1, and how much that dollar would be worth today invested properly. Hint: It is worth more than the value of all the buildings, land, and businesses in those buildings on Manhattan - put together.

5. Take Care Of Your Communication

The biggest problems in the world arise because of mis-communication. People mis-understand each other.

Spouses fight because they don't understand what was being said.

Employees get fired because of a communication error.

Friends fight because of something that was mis-understood.

Communication errors cause major problems in relationships between friends, employees, board members and even countries.

So take care of your communication. Become a communication master. Become some one who can communicate clearly and effectively. Not just in your speaking, but in your writing, in your thoughts.

But how do you improve your communication?

Communicate At The 6th Grade Level

Yes, at the 6th grade level. This is one of the most important thing you can do for your communication. If you can explain things to a 10 year old you can explain them to anyone.

You might think that most 'educated' people will get turned off by this. But the truth is even most educated people think at the 6th grade level. When they are reading research papers, or grading Ph.D thesis will they get into the 'educated' mind and think this is stupid.

Just by communicating at this level, your communication will be understood every time. Your kids will understand you, your parents will listen to you, your employers will 'get' you.

In fact by communicating at this level every one around you will think you are wise that you are able to explain complex ideas in the simplest of manner.

Learn The Vocabulary Of Whatever You Are Doing

By learning the vocabulary of what you are doing you will learn faster. You will be understood quicker. Your responses will be on point.

Every profession, sport, online forum, clique, had a different vocabulary. The faster you learn this vocabulary and use it in your conversations the quicker you will rise.

If you play tennis, learn every thing that the pros are saying. Learn their meaning and then when you talk to your friends at tennis using the vocabulary will enhance your game.

The same applies to your profession. The sooner you learn the vocabulary of the profession the faster you will progress. But this isn't a technique, use it to enhance your overall vocabulary.

Putting It All To Work For You

These habits when put in to action will enhance your life profoundly.

You won't feel it when you turn 23, or even when you are 24. But as you progress as you spend more and more time in this, your results will multiply and compound.

Each day that you spend doing these activities your results will increase ten fold.

By the time you turn 30 you will have more friends who love you, more employers who want to hire you, and more energy than you can imagine possible.

But on top of that because your life is built around a number of activities, not just your job, you will be more fulfilled and happier in life.

I know even starting at 27 yrs old and implementing these in my life - by the time I turned 33 the results I was getting was more than I'd ever imagined.

It still amazes me the way my life keeps changing every 6 months to a year.

Every year. The results will speak for themselves when you apply these.

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