

# AI-01562 What You Have and Know vs Agency Synthesis

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**I'm looking for a psychology term of the concept: it's not what you have or what you know that matters, it's what you do with what you have and know.**

The psychology term that best captures this concept is "agency"—the capacity to act and make choices that shape outcomes.

Other related terms include:

- "Self-efficacy" (Bandura) – the belief in one's ability to execute actions to achieve goals.
- "Pragmatic intelligence" – applying knowledge effectively in real-world situations.
- "Resourcefulness" – making the most of available knowledge and assets.

Would you like a more specific term based on a particular context (e.g., motivation, decision-making, or performance)?

If you're looking for a term based on a specific psychological context, here are some nuanced options:

## 1. Motivation & Achievement

- Instrumental intelligence – The ability to apply knowledge effectively to achieve goals.
- Grit (Angela Duckworth) – Perseverance and passion for long-term goals, regardless of talent or resources.
- Learned industriousness – A trait where effort leads to positive reinforcement, encouraging continued effort.

## 2. Decision-Making & Adaptability

- Cognitive adaptability – The ability to apply knowledge flexibly in different contexts.
- Effectuation (Entrepreneurial psychology) – Making the best use of available resources instead of waiting for ideal conditions.
- Practical wisdom (Phronesis) – Aristotle's concept of applying knowledge and experience to real-life situations effectively.

## 3. Performance & Problem-Solving

- Resourcefulness – Finding creative ways to solve problems using what is available.
- Self-regulation – The ability to control behavior and use knowledge effectively to achieve desired outcomes.
- Action bias – The tendency to take action rather than remain passive, often linked to proactive problem-solving.

Do any of these align with what you're looking for? Or do you have a specific real-world application in mind?

**Synthesize your responses and apply in the domain of living well, health, relationships, finance and investing. List 22 examples of each.**

The core concept—"It's not what you have or what you know that matters, but what you do with it"—can be synthesized as "Practical Agency" or "Applied Wisdom" across life domains. This means using what you have (knowledge, resources, experience) effectively to shape positive outcomes.

Here are 22 examples in each domain:

### 1. Living Well (Life Satisfaction & Personal Growth)

1. Using your free time to learn new skills instead of mindlessly scrolling on social media.
2. Surrounding yourself with people who challenge and inspire you rather than just seeking comfort.
3. Applying learned lessons from past failures to avoid repeating mistakes.
4. Practicing gratitude daily to shift focus from what's lacking to what's abundant.

5. Taking action on ideas instead of endlessly planning without execution.
6. Using setbacks as opportunities to refine your strategy rather than as reasons to quit.
7. Managing energy, not just time—prioritizing activities that keep you mentally sharp.
8. Turning routines into habits that support long-term goals (e.g., reading 10 pages a day).
9. Adjusting expectations and adapting when circumstances change instead of resisting reality.
10. Seeking feedback from mentors and peers rather than assuming you already know best.
11. Learning to say “no” to distractions so you can say “yes” to what truly matters.
12. Using adversity as a tool for resilience rather than a source of self-pity.
13. Viewing discomfort as a sign of growth rather than something to avoid.
14. Letting go of perfectionism and focusing on progress.
15. Investing in self-discipline—knowing that motivation fluctuates but habits endure.
16. Being intentional with words and actions to build credibility and trust.
17. Taking personal responsibility rather than blaming circumstances.
18. Asking better questions instead of passively accepting answers.
19. Managing emotions rather than letting them control decision-making.
20. Choosing response over reaction in stressful situations.
21. Being adaptable—knowing when to push forward and when to pivot.
22. Prioritizing what you can control and letting go of what you can’t.

## 2. Health & Well-being

1. Applying knowledge of nutrition instead of just knowing what’s healthy.
2. Prioritizing sleep and recovery rather than glorifying overwork.
3. Making exercise a daily habit instead of only doing it when motivated.

4. Listening to your body and adjusting workouts instead of following rigid routines.
  5. Using stress as a trigger for mindfulness instead of letting it consume you.
  6. Cooking at home instead of relying on processed foods.
  7. Scheduling health checkups instead of waiting until illness forces you.
  8. Understanding genetic predispositions and adjusting lifestyle habits accordingly.
  9. Focusing on consistency in fitness rather than sporadic extreme efforts.
  10. Practicing portion control instead of eliminating entire food groups.
  11. Doing deep breathing exercises when anxious rather than seeking quick distractions.
  12. Replacing negative self-talk with constructive self-coaching.
  13. Taking short movement breaks instead of sitting for long periods.
  14. Walking instead of driving short distances when possible.
  15. Drinking water before reaching for coffee or soft drinks.
  16. Using technology (wearables, apps) to track progress and stay accountable.
  17. Strength training to maintain longevity rather than just focusing on cardio.
  18. Finding joy in physical activity instead of forcing yourself into trends.
  19. Treating minor health issues before they escalate into chronic problems.
  20. Understanding the difference between hunger and cravings.
  21. Prioritizing social connection as a health factor, not just an emotional one.
  22. Recognizing that mental health is just as important as physical health.
- ### 3. Relationships (Family, Friends, & Social Life)
1. Applying communication skills instead of assuming people understand your intentions.
  2. Investing in relationships rather than expecting them to sustain themselves.
  3. Expressing appreciation instead of assuming people know you care.
  4. Being fully present in conversations rather than distracted by your phone.

5. Choosing curiosity over judgment when dealing with disagreements.
6. Addressing conflicts directly rather than avoiding them.
7. Setting boundaries instead of allowing resentment to build.
8. Taking responsibility for misunderstandings instead of blaming others.
9. Understanding love languages and adjusting how you express affection.
10. Listening to understand, not just to respond.
11. Showing up during tough times rather than only in moments of joy.
12. Learning to forgive, not for others, but for your own peace.
13. Managing emotional triggers instead of lashing out.
14. Supporting friends' growth rather than feeling threatened by their success.
15. Making time for loved ones instead of waiting for the "right moment."
16. Asking for help when needed instead of assuming you must do everything alone.
17. Investing in personal development so you bring more to relationships.
18. Learning how to disagree respectfully instead of making everything personal.
19. Taking action on relationship advice instead of just reading about it.
20. Adapting to changing relationship dynamics instead of resisting them.
21. Recognizing when to walk away from toxic relationships instead of forcing them to work.
22. Valuing depth over quantity in friendships.

#### 4. Finance & Investing

1. Using financial knowledge to make informed decisions rather than just accumulating information.
2. Automating savings and investments instead of relying on willpower.
3. Practicing delayed gratification rather than seeking instant rewards.
4. Investing based on a strategy rather than reacting to market noise.
5. Applying risk management rather than just focusing on potential gains.

6. Leveraging compounding by starting early rather than waiting for a “perfect” time.
7. Tracking expenses instead of wondering where your money goes.
8. Prioritizing high-value purchases over impulsive spending.
9. Diversifying investments instead of chasing “hot stocks.”
10. Learning from past financial mistakes rather than repeating them.
11. Using debt strategically instead of avoiding it completely.
12. Building multiple income streams instead of relying on one source.
13. Reinvesting returns instead of cashing out too soon.
14. Evaluating purchases based on long-term value rather than short-term satisfaction.
15. Making financial decisions based on data, not emotions.
16. Continuously updating financial literacy instead of assuming knowledge is static.
17. Focusing on net worth growth rather than just income.
18. Paying attention to tax efficiency instead of just looking at gross returns.
19. Reviewing financial plans regularly instead of setting and forgetting them.
20. Seeking quality financial advice instead of following social media trends.
21. Understanding that wealth is a tool, not the end goal.
22. Making financial decisions aligned with personal values instead of societal expectations.

This framework—“Practical Agency” or “Applied Wisdom”—highlights that having knowledge or resources isn’t enough; execution and adaptation matter more.

Would you like a deeper breakdown of any of these areas?