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# How To Make The Most Out of Your 20s
# https://www.youtube.com/watch/H\_XMgRhLhic
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what's the worst that can happen yeah
and you just okay be explicit this
happens okay well if that happens yeah
then what can you do could you go get a
job they're like yes and I'm like okay
so the worst
case this is Dalton plus Michael and
today we're going to talk about how to
spend your
20s yeah we are as people who are no
longer in their 20s yeah we're qualified
extremely people on the internet man
have all the answers on how to live your
life that's we're Elder Millennials in
all honesty I think that uh we see a lot
of young people at YC become really
successful and so there are some lessons
that probably can be pulled out and they
would apply to people who might not even
ever want to do a startup so where would
you start how about how about here do
you know what the honic treadmill is
friends it's this thing where no matter
what's going on in your life you will
get used to it yes and so when you get a
new cool thing when you're a kid and you
get a new toy you're like wow this toy
is awesome what a great Christmas I'll
never want for anything again and then
two days later you're like oh yeah this
toy sucks it's just I want more new
stuff and so whenever you get new things
whenever you get new rewards you get
used to them and they no longer are
awesome the way you thought they would
be once you get them okay and so the
treadmill is you're always trying to
walk forwards on achieving new goals or
getting new stuff yes and it never feels
satisfying and you just keep running on
the treadmill forever okay well and I
think that there's some dangerous honic
treadmills in your
20s um and what's funny is like
Instagram kind of blew this up in a
really awkward way because it's like
everyone's sharing videos and photos of
them living their absolute best life
yeah it's fake like they're they're
clipping the © one% of their lives that
are awesome and they're putting on a
site and you're like wow everyone is
living a more awesome life than me like
every day every day all the time my life
sucks and and it changes kind of what
you think your goal should be so I and
it what's what's sad and unfortunate is
that like there's only so many I mean
wow this going to sound really
depressing there only so many good

things there's only so many toys yeah
this isn't a speedrun to get through
them and you know you know people who
grow up super rich like have this
problem of like oh crap like I already
did all the fun stuff and I have a lot
more Life to Live oh man this sucks so
we definitely people screw that up in
their 20s and we're arguing we are
arguing that there is a way to hack this
there's a way to hack the atomic
treadmill it doesn't mean you shouldn't
seek yeah like enjoyment and the hack is
to
intentionally delay each step yeah and
to give yourself room and upside yes so
there's always more steps for you to
climb in the future versus speed running
it and getting it all at once yes so for
example you gave this example the first
place you live after college yeah should
not be much nicer than your dorm room
yeah even if you got a job in Facebook
and you can afford
it and and the reason is you're living
you're leaving yourself a lot more
upside there yes um your first vacations
should probably not be that nice um
there are lots of examples your first
car is probably not be that nice I think
this in so many areas and um I think
that like if you can get those honic
distractions um a little bit out of your
20s you can focus on other stuff what
should people be focusing on the best
way I've heard this uh said is to do the
most hardcore thing early in your career
because you can always mellow out you
can always pull the rip cord and do less
hard things yes it's very hard to go the
way other way around like if you've been
on mellow chill mode and then you decide
you want to be very ambitious and
hardcore much hard to do it that way why
do people it's it's interesting to me
because that seems obvious that seems
like obvious advice but I also feel like
people are like afraid of it someh no I
think you're bombarded with you want to
have a good work life balance I think I
think you're actually bombarded with
like you might burn out the opposite of
that right it's it's weird I found these
messages very confusing when I was
younger well it's I I might argue maybe
I was just kind of in in a weird bubble
but I feel like I hear those m messages
now I didn't hear those messages then
like almost all of my friends were
trying hard but now it does it almost
feels like oh if you try too hard you'll
pull a muscle yeah which is so weird
it's kind of like oh if you run too hard
when you're young you'll hurt yourself

versus like you'll definitely hurt
yourself when you're old and you AR like
being young is when you actually how
about to Riff on it this way yeah if you
choose to go to med school that is a
hardcore thing and once you get your md
you could be a more mellow doctor you
don't have to be
crazy do you could be like a parttime
plastic surgeon once you go through med
school so you're doing the hardly and
you a lot of choices same thing with law
school I would say some same thing with
people that work at hedge funds or
investment Banks but I think a lot of
people that opt into other careers do
the less hardcore thing and again maybe
they should maybe if you want to be a
novelist you should be a really hardcore
novelist in your 20s and write a lot
yeah yeah and so I think regardless of
the career you're going down yeah the
more hardcore path just gives you more
option it when you're when you're older
and I think this comes back to a point
we talk about a lot which is that like
you don't really know your capacity yep
don't speedrun all the fancy things in
life and do hard early get used to
it get comfortable I think the third
thing that comes up a lot in your 20s is
it's an opportunity to be risk seeking
versus risk avoing and it's hard to
contextualize how much of your life
you'll spend being risk avoided yep but
it's like your kids you have a mortgage
you have elderly parents you yourself
are elderly you
are less willing to take risk so most
people in their 20s don't have any of
those things to worry about um or many I
shouldn't even say most yet sometimes it
seems like they're not taking as much
risk yeah what what do you think's going
on there from talking to Founders a lot
of them are told by their parents to not
do something risky and to not take
career risk in their 20s again I'm not
really sure EX where that's coming from
but doing a startup is seen as risky
like you can destroy your life if you do
a startup yeah or something like that so
I think it's fear and again perhaps
Justified I don't really get it this is
the thing that always gets me it's it's
it's not the idea that you get a job and
you can do that job at that company for
the rest of your life is already been
disproven yeah like so it's like I
understand the feeling of fear but like
the
result like oh if I get a job at IBM
today like I build there until I'm 60
like probably not sorry and so I think

the other thing that happens when people
think about risk is they have to test
themselves it's hard to kind of know
what you're made of it's easy to like
Think You Know What You're Made Of and
never test it then to actually be out
there in uncomfortable area and like
have to put I think one good exercise
you could do on that point whenever
people talk about risk or they're
worried about it is I encourage them to
just be like okay well let's talk about
it what's the worst that can happen yeah
and you just okay be explicit this
happens okay well if that happens then
what can you do could you go get a job
they're like yes and I'm like okay so
the worst
case like it's like I would just I
advise this for everybody out there yeah
you know talk through explicitly what
the worst thing that could happen if you
take a risk is and it might not sound as
bad as you think once you name it once
you talk about it explicitly well and
and here's the interesting thing because
we're making this for General audience I
want to leave open the door that maybe
it it is really bad yeah right like and
if it really is bad don't take risk
don't take the risk like we're not
saying you should always no matter what
starting conditions be R risk-seeking I
think what we're trying to say is there
are a lot of people who their starting
conditions would allow them to be
risk-seeking but they don't realize it
yep and that's or they realize later and
they're like wow yeah whoops like that
was dumb yeah that's a tricky one you
brought up parents I think it's probably
worth revisiting um we're parents yep
it's hard to not
want to have a vision for your kids yeah
it's hard to not have expectations it's
hard to not have dreams and maybe
they're not like oh I want them to be a
doctor right for some people it is but
it's hard to not have that right it's
hard to not feel responsible yeah but
your 20s is really the first moments
where your plan's kind of your own if
you're following your parents plan you
chose that
like right when you're 14 if you're
following your parents plan maybe your
parents chose that yeah but when you're
23 and you're following your like that's
your are you living your own life for
the expectations of you yeah because at
some point you're going to wake up and
realize this is my plan this is my life
yeah yeah and I think what's interesting
is like maybe your parents plan's great

maybe it's bad like who knows but um I
think there are a lot of people who kind
of look back and they're like oh I
didn't question my plan enough in my 20s
yeah like I woke up in my 30s and was
like wait did I really like the path
that I walk did I ever spend a lot of
time thinking about what do I want that
or not and then they realize in their
30s like that's a little some of that's
baked yep I think the biggest Point
around these lines is also peers yes and
who you spend time with like I I always
like to reference your personality is
just an amalgam of whatever the six or
seven people you spend the most time
with yeah and a lot of the things that
we think are our own ideas is or our own
identity is no it's not it's
just your like this is you just soaked
it up from your peer group and so to the
extent you're thoughtful about who
you're spending time with and asking are
they making me better yeah am I around
people that make me more optimistic yeah
that make me want to do things that is
kind of a a big factor into all the life
decisions we make it's funny think about
how much of our lives are dictated by
who we get randomly assigned as
roommates in college huge like is there
any bigger decision in
what yeah what kind of person you grow
up to be is like random roommate
assignments like freshman year okay big
deal and so this is hackable kind of
like the honic treadmill yeah you could
choose to spend more time with different
people based on who you want to be more
like we're not trying to say your
friends are bad what we're trying to say
is like if you want something different
like if you want to
change if you want to do a startup
having more friends that are startup
people that won't be like startups are
dumb startups are risky why would you
want to do that and instead of like oh
yeah I'm doing a startup 2 do you see
how that would yeah like everyone
becomes a Centrist in whoever they're
surrounded by and so if you're
surrounded by extremists on any topic
you'll think you're a Centrist but
you're actually an extremist yeah and so
startups aren't weird at all in certain
friend groups and in some friend groups
they don't get it yeah and it's tricky
because it's like you know we don't want
to make this corporate and transaction
it's just more like hey know how
powerful those people are around you and
like understand a hack to changing your
life is changing those people um and hey