**1. Save more money.**

Like, save everything. You should try hard to [cultivate a habit](https://www.inc.com/lolly-daskal/7-powerful-habits-of-the-most-successful-people.html?cid=search) where you don't make impulse purchases, like that boat you don't need. You do well most of the time, but you'd also be a lot better off if you set aside 20 percent of everything you brought in. Remember, [discipline](https://www.inc.com/amy-morin/6-ways-to-develop-the-self-discipline-you-need-to-reach-your-goals.html?cid=search)now is the [key to success](https://www.inc.com/john-rampton/want-to-become-successful-avoid-these-9-toxic-personalities.html?cid=search) and financial freedom later.

**2. Go to bed early and wake up early.**

When you finally settle into doing this every day, you will be shocked at how much you can accomplish and how quickly your life improves. You are a night person and always have been, but make it a point to get to bed earlier, so you can get up earlier. Mornings are going to be your only time to read, exercise, and have alone time. Trust me on this.

**3. Build those business and personal relationships.**

Do better on building relationships, because your network will be essential to your success. Write or call someone you've lost contact with a couple of times a week. Keeping in touch with people will be easier later in life, but it's probably not fair to tell you how.

**4. Focus on your work.**

You will do lots of different things before you find your true calling. That's OK, because each one of those jobs is preparing you to be the person you're growing to be. You will learn from good bosses and bad. You will learn, lead, and manage people, and those lessons will be helpful to you.

**5. Find a mentor straight out of the gate.**

Gobble up everything you can from someone you trust, and you'll learn so much faster. Find someone who you respect and is successful so he or she can tell you how they do it. Ask for help. Seriously -- don't be afraid to ask.

**6. Stop investing (if investments aren't paying off).**

So that you know, I'm not talking about money. You give your time and emotions to people, and those are so much more valuable. The people you associate with shape the kind of life you will lead. Make sure to be around individuals who motivate you and push you to better.

**7. Say no.**

You like to say yes, and that is OK, but sometimes it means you put too much on your plate. Saying [no will be important as you get busier](http://www.rhettpower.com/) in your career and personal life. Your time is valuable, so don't give it away.

Infosys

telecommuting

involves working at home usually on a computer

downsizing

a planned reduction in the number of employees needed in a firm in order to reduce costs and make the business more efficient

outsourcing

contracting out selected functions or activities of an organization to other organizations that can do the work more cost efficiently

Values are caught, not taught • Values are different than beliefs, preferences, choices, and principles • Leading a life that is consistent with your values is the greatest predictor of happiness • Storytelling is a powerful means of sharing your values • If the family is to flourish for multiple generations, the attention to human capital should be as serious as that of financial capital

Children are keen observers. They watch their parents, they listen to their interactions, and the have an almost unerring ability to discern dissonance between their parents words and their daily actions. As adults, we unmistakably demonstrate through our actions, in large ways and in small, seemingly inconsequential ways, who we are, what we truly believe, and what is really important to us.