

## Lazy Ideas for Positive Change

**T**his part of the book is here as a tool to induce change. The theory is largely over and I want to focus on practical ways to apply what we have learned.

The way to a lazy, happy, successful life is the way of asking tough questions. I want you to start questioning everything that you do and coming up with better answers for yourself.

As an example, ask these questions as often as you need to and especially do so when you are faced with important decisions or when you need to evaluate things:

**Does this make me happy?**

**Does it feel right?**

**Does it fit my authentic self?**

**Is it the right time to do it?**

**Can I do this more efficiently?**

**Can I get someone else to do it for me?**

**Is this creating an acceptable R.O.I. or R.O.T.I. for me?** (These acronyms are explained in the Lazy Money Fundamentals workbook)

These are just some of the questions I ask myself every single day. I do this subconsciously these days and it seems that my brain naturally targets the answers that go against my Lazy, Happy, Successful philosophy. My brain creates an uneasy feeling that sometimes I get to understand consciously and logically and some other times I don't grasp in its entirety but still abide by it.

After you get some clarity over these questions I would suggest you start working on your core values. To do this I have chosen a list of values that you should rate from one to ten (one being not important and ten being essential). Take your time to go through this list because it will be a constant resource to come back to when you are faced with life's tough decisions.

Abundance  
Accomplishment  
Achievement  
Authenticity  
Adventure / Change  
Beauty/Attractiveness  
Community  
Compassion  
Connection  
Clarity  
Commitment  
Communication  
Consistency  
Courage  
Creativity  
Economic Security  
Education/Knowledge  
Emotional Well-being  
Environment  
Equality  
Excellence  
Family  
Flexibility  
Freedom  
Fun/Enjoyment  
Happiness  
Harmony  
Health & Fitness  
Honesty  
Humour  
Imagination  
Independence  
Influence/power  
Inner Peace

Inspiration  
Integrity  
Intimacy  
Joy  
Justice  
Leadership  
Loyalty  
Mastery  
Nature  
Order  
Openness  
Partnership/Cooperation  
Peacefulness  
Personal development  
Play  
Positive Attitude  
Privacy  
Recognition  
Relationships  
Relaxation  
Reliability  
Religion  
Respect  
Safety  
Self-Care / Self-Protection  
Sensuality  
Simplicity  
Spirituality  
Spontaneity  
Stability  
Success  
Trustworthiness  
Truth  
Wealth

Once you rate all these values from one to ten, list your top 10 in a list and then spend some time looking over them and position them in order of importance to you. The most important value in your top 10 list should be number one.

Now, what I want you to do is compare them to how you are currently living your life. For example, if you spend 60 hours per week working but wealth and success are not even in your top 10, what does it tell you about the changes you may need to make to achieve happiness? Don't concentrate only on the things you are not doing, I also want you to focus on the ways that you are living that reflect those values. Living an authentic life is the only way to happiness and fulfilment.

These exercises are my initial hacks to shake up your system. I believe that the best way to grow from here is to take on a coach or mentor that will help you to keep advancing and finding more about yourself and what makes you tick. Besides a coach or mentor, I also suggest surrounding yourself with a core network of people on the same journey that you are and sharing as much as you can with them. This tribe will keep you motivated and will hold you accountable.

### **Deepening Your Journey**

While the core principles of questioning, value alignment, and action are fundamental to positive change, there are additional avenues to explore for a more comprehensive transformation.

### **Expanding Your Horizons**

- **Challenge Your Beliefs:** Our beliefs shape our reality. Identify limiting beliefs that might be holding you back and consider alternative perspectives.
- **Embrace Failure:** Setbacks are inevitable. View them as opportunities for growth and learning.
- **Cultivate a Growth Mindset:** Believe in your ability to learn and improve. Focus on progress rather than perfection.
- **Practice Self-Compassion:** Treat yourself with kindness and understanding. This is essential for resilience and well-being.

- **Seek Diverse Perspectives:** Expose yourself to different viewpoints to broaden your understanding of the world.
- **Give Back:** Engaging in acts of service can provide a sense of purpose and connection.

### **Enhancing Your Actions**

- **Small Steps, Big Impact:** Focus on making small, consistent changes. Over time, these accumulate into significant progress.
- **Habit Stacking:** Attach new habits to existing routines for easier implementation.
- **Accountability Partners:** Share your goals with someone who can support and encourage you.
- **Celebrate Wins:** Recognize and reward your achievements, no matter how small.
- **Mindfulness and Gratitude:** Cultivate awareness and appreciation for what you have.

### **Deepening Your Self-Awareness**

- **Personalize Your Values:** Beyond the provided list, brainstorm your own unique values.
- **Value Evolution:** Consider how your values might change throughout your life.
- **Visualize Your Values:** Create a vision board or mood board to represent your core values.
- **Why Not? Questions:** Challenge limitations by asking, "Why not?"
- **What If Scenarios:** Explore possibilities by asking, "What if?"
- **Deeper Self-Inquiry:** Delve into your motivations by asking, "What am I truly afraid of?" or "What am I avoiding?"

By incorporating these additional elements into your journey of positive change, you can unlock new levels of personal growth and fulfillment. Remember, the key is to experiment, learn, and adapt your approach to find what works best for you.

## Final 7 Questions To Decision Making

I found that decision making is a stumbling block for most people and it also tends to create a lot of stress, regret and anxiety. I looked for the best sources of information to obtain an easy to understand and execute model to go through when faced with more complex decisions. The work by Nobel prize winner Daniel Kahneman was enlightening and I have developed 7 core questions you should ask yourself when faced with tough decision making.

### 1. What is the story I'm telling myself about this decision?

- **Unpack the narrative:** Identify the underlying story or explanation you're constructing to justify the decision. Is it based on facts, emotions, or a combination?
- **Challenge assumptions:** Question the accuracy and completeness of the story. Are there alternative perspectives or missing information?
- **Consider biases:** Be aware of how your personal beliefs, values, and experiences might be influencing the narrative.

### 2. Am I relying on intuition or deliberate reasoning?

- **Recognize the role of intuition:** Understand that quick, instinctive decisions can be helpful but also prone to errors.
- **Engage deliberate thinking:** For important decisions, take the time to analyze options, weigh pros and cons, and consider long-term consequences.
- **Find balance:** Use intuition as a starting point but rely on careful reasoning to make informed choices.

### 3. What are the potential losses if this decision goes wrong?

- **Identify risks:** Clearly outline the negative consequences of the decision.
- **Assess severity:** Evaluate the potential impact of each negative outcome.
- **Develop contingency plans:** Consider strategies to mitigate risks or recover from potential losses.

### 4. How is this decision framed? Is it framed as a gain or a loss?

- **Recognize framing effects:** Understand how the presentation of information can influence your perception of choices.
- **Seek alternative perspectives:** Look for different ways to frame the decision to uncover hidden options or risks.
- **Focus on outcomes:** Base your decision on the actual consequences rather than how the options are presented.

### 5. What other options am I overlooking?

- **Challenge assumptions:** Question your initial assumptions about the available choices.
- **Explore alternatives:** Generate a wider range of options by brainstorming or seeking input from others.
- **Consider creative solutions:** Think outside the box to find innovative approaches.

## 6. How might I be influenced by cognitive biases?

- **Identify potential biases:** Be aware of common cognitive biases like confirmation bias, anchoring, and the sunk cost fallacy.
- **Seek unbiased information:** Gather data from multiple sources to challenge your preconceptions.
- **Involve others:** Get feedback from people with different perspectives to reduce bias.

## 7. What is the long-term impact of this decision?

- **Consider future consequences:** Evaluate how the decision will affect your life, relationships, and goals in the long run.
- **Balance short-term and long-term goals:** Make choices that align with your overall aspirations.
- **Anticipate potential changes:** Be prepared to adapt your decision as circumstances evolve.

By systematically applying these questions to your decision-making process, you can increase the likelihood of making choices that align with your goals and values.