

Twitter Thread by Accidentally Retired



Accidentally Retired

[@AcdontlyRetired](#)



I turn 38 today.

Here are 38+ life lessons that helped me retire early:

- No one is out to get you. Everyone is so focused on themselves. Believe me, they aren't focusing on you.
- Indulge in the things you love and enjoy. Then skimp on the rest.
- You are NOT your job. And your job does not equal your self worth. Jobs are like clothes that you can change as you see fit.
- There is no such thing as a perfect job, perfect house, perfect investment, or perfect fill in the blank. Just make a decision and move on.
- No matter what Instagram or TikTok may be show you, the grass is NEVER greener.
- Time is more important than money. Health is more important than time. All are wasted if you can't be in the present.
- Society programming is all wrong. It's your job to reprogram.
- Your house will never be big enough. Car will never be flashy enough. Vacations never lavish enough. Until you are OK with what you have here and now. Then it will all be enough.
- Doctors are NOT responsible for your health. Financial Advisors are NOT responsible for your finances. Your spouse is NOT responsible for your happiness. Only YOU are responsible for you.
- Don't carry emotional baggage inside. Leave it outside.
- It's always easier to take the high road and apologize, even if you are in the right.
- Always own your mistakes. ALWAYS. Own it. Fix it. Move on. There is no one else to blame.

- Wait a day to send an emotional email or text. Chances are you'll feel differently in 24 hours. And if not, hit send.
- There is no such thing as an expert. And you don't need greatness or expertise to succeed in life.
- If you think you know something, you know nothing. If you think you know nothing, you probably know something.
- There is no such thing as a "right way" to live life. Create your own path.
- Reading for 30 minutes a day is all you need to learn new skills and get ahead. Don't stop reading!
- Reading is only the second fastest way to upgrade your brain. The first is DOING the things you're reading.
- Action begets mood. Do the things you enjoy, even if you don't feel like it, and see what happens to your mood.
- Happiness takes work. Relationships take work. Yet, relationships improve your happiness. Still, you have to put in the work.
- Sleep is more important than anything else you'll do. If you want to be healthier, more athletic, in a better mood, sick less, and add brainpower. Get consistent sleep!
- Doing the right things slowly always beats doing more things faster.
- Life happens and it saps up your mental energy and your productivity. And that is OK.
- Sometimes the best way to spend your time, is to sit around doing absolutely nothing.
- Writing down a list of things you love and enjoy is a sure way to feel better.
- Likewise, writing down a list of all the hard things you've been through reminds you how strong you are.
- There is no such thing as a bad sunset, but the GREAT sunsets always happen on cloudy days.
- Read to learn. Write to think. Breathe to calm. Sleep to energize. Eat to enjoy. Laugh, cry, and love for everything else.
- If you aren't requalifying for your job every year, you aren't truly putting in the work.
- On the flipside of that, perfect is the enemy of done.
- The worst risk is NEVER taking any risks at all.
- Sometimes the best thing you can do is just put your head down and work.
- Most of the time the simple path, is the best path. But just because it's simple doesn't mean it's easy.

- Don't focus on being efficient, when you want to be effective.
- Pareto principle. 80% of the results come from 20% of your effort. Find your 20%.
- Think in decades. If I wouldn't be ok with this in 10 years, then DON'T do now.
- You don't need multiple income streams to build wealth. You only need ONE.
- Make an "automatic no" list and stick to it.
- Own your failures. Make a failure resume and let it all go.
- Listen more, speak less.
- If you don't ask, you don't get. There is nothing to lose by asking for anything from advice to a raise.
- Be insanely generous. It just feels better.
- Compounding is the 8th wonder of the world - as Bogle says "as investment returns compound over time, costs also compound". These include costs on your body AND costs on your mind.
- 10% of investing is creating a plan. 90% is sticking to that plan.
- Progress. Results. They happen AFTER the dip. You need to wade through all the bad times to get to the good times.
- Life is too short to make a half hearted choice in any big decision. It's either a "Hell Yeah!" or a "No."
- Nobody knows what they are doing when they start out. NOBODY.
- If you are thinking about starting something. Just start. Start today and don't look back.

I went a bit over 38 lessons ■, but if you enjoyed this thread please give it a RT.

As a former CEO, I delve into FIRE, Enjoying Life, and Personal Growth:

[@AcdntlyRetired](https://t.co/izKm0i65mo)

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— Accidentally Retired (@AcdntlyRetired) July 26, 2022