



FINANCIAL PREPAREDNESS

"One of life's most painful moments comes when we must admit that we didn't do our homework, that we are not prepared." ~ Merlin Olsen

Issue #207
January 31, 2025

Personal Success University

I like to write about personal effectiveness in January because it's when a lot of people conduct their [annual reviews](#) and reassess their [systems](#). So this issue will probably be the last about that subject for a while.

Last fall, millions of college students perused their university's course catalog (which, in German is the longest word I know of—*Vorlesungsverzeichnis*--good to know for trivia contests) to select which classes they wanted to take for the spring semester. I'm sure many students were looking forward to doing a deep dive into subjects they wanted to learn more about.

For many students, their learning and growth stops once they leave school, in part because they learned to associate reading with required courses that they weren't interested in, poorly written textbooks that they didn't select, unrealistic reading assignments, stressful exams, etc. But if you don't read, learn and grow once you leave school, you're at a serious competitive disadvantage to those who do.

The good news is that once you finish school, your *real* learning can begin. There are no requirements, tuition or student activity fees, exorbitantly priced textbooks, boring lectures by Marxist professors in 8:00 classes, bullshit group projects, late night cram

sessions, pop quizzes or final exams. You can read as many books by subject matter experts as you want, when you want, taking months or years to finish one or stop reading one that's not working for you. You can either borrow them for free or buy your own copy for a reasonable price. You could discuss the book in a mastermind group or book club, lend it to a friend or buy them their own copy as a gift. (By the way, if you give someone a \$20 book as a gift and they read it and apply it and it changes their life, your gift is worth far more than \$20.)

So why should college students have all of the fun anticipating the classes they'll get to take during the coming semester? While I was doing my annual review, I got the idea to schedule a task every quarter to determine (1) which topics or subtopics I'd like to learn more about right now, and (2) which book(s) I plan to read during that quarter to make that happen. I decided to call this Personal Success University.

I still haven't declared a major, but I've long been interested in the topics of [complex systems](#), [health & wellness](#), investing, personal effectiveness, politics, [prepping](#), productivity and psychology. To add some "elective" subjects that would make me more well-rounded, I also added the topics of business, financial planning, general interest, history, technology and writing.

Now some of these fields are broad, so I added a number of subtopics in which I have a specific interest. Under health & wellness, I added blood pressure, breathing, fascia, flexibility/stretching, [hydration](#), longevity, mindfulness and movement. Under investing I added [ESG](#), the new IRA rules, risk and value investing. Under psychology I added decision science and intuition.

You have a limited amount of time for "courses," so your first step is to prioritize which topics or subtopics are currently causing you the most pain, or what knowledge you could implement immediately that would significantly improve your life. I created a spreadsheet to do this (naturally). As you can see below, top priority subjects are highlighted in bright green, secondary priority subjects (for the second quarter) are in darker green, and tertiary priority subjects (for the third quarter) are in yellow. I assumed that each "course" would take three hours per week, so limited my course load to 18 hours, or six books.

Your next step is to decide which "textbook(s)" you want to use for each course. The ones listed in bright green in the 1Q25 column are books I'm already reading now. Note that even though the topic of history isn't a priority for me, I included a history course as an elective because I needed an easy class for the 8:00 (p.m.) time slot when I'm trying to avoid screens, doomscrolling, politics and technical information so that I can get on the glide path to a good night's sleep. So I've decided that I'm always going to try to read a history book (or something similar) at night.

Further to the right are two columns where I list books I've identified to read about my secondary and tertiary priority subjects in the coming quarters, or additional books about my primary priority subjects that I can read if I finish the first book listed and have the desire and time to read more.

topic	subtopic	1Q25
business	marketing	
complex systems		
financial planning	executor	
general interest		
health	blood pressure	Lower Your Blood Pressure Naturally
	breathing	
	fascia	
	flexibility/stretching	
	hydration	Quench
	longevity	
	mindfulness	
	movement	
history	war	The Unvanquished
investing	ESG	Go Woke Go Broke
	new IRA rules	
	risk	
	value investing	
pers. effectiveness	relationships	
politics	Great Reset	The Great Reset (Rectenwald)
prepping		
productivity	software	
psychology	decision science	Sources of Power
	intuition	
technology		online articles
writing		

Personal Success U. doesn't have a football team, Greek life or a graduation ceremony, but it does have [an informal student group](#) that discusses the best courses to take and textbooks to use.

News You Can Use

[FBI's Wray Warns of Chinese Infiltration of Critical Infrastructure](#)

[Biden's Pardons](#) - 1:04:20 into this

[This podcast episode](#) is simply a collection of remarkable audio clips from the time of the COVID “pandemic” that have since been sent down the Memory Hole, never to be mentioned again. Given what we know now that we're in the Season of Reveal, listening to what was said (and how it was said) is simply stunning. What happened during that time should never be forgotten.

[Newsletter Archive](#)

I would love to hear from you! If you have any comments, suggestions, insight/wisdom, or you'd like to share a great article, please leave a comment.

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Before starting a new diet or exercise regimen, you should consult with a doctor, nutritionist, dietician, or personal trainer.