



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 #234
August 8, 2025

How You Start Your Day Matters

If you read the book [First Impressions: What You Don't Know About How Others See You](#) (4 stars and recommended), you'll know that the first impression that someone's brain forms of another person (which generally doesn't even involve their conscious) has a CRAZY-huge, fairly permanent impact on their perception of that person. That's not even close to rational, but that's the way it is.

Similarly, I believe that *how* you start your day *matters*, because it sets the tone and your expectations for the rest of your day. I would even claim that (generally), it *determines* the fate of your day.

Most people wake up, stumble out of bed and proceed through a range of morning activities (such as checking their phone for new messages) on autopilot, reacting to events and putting out fires as they arise. They have no ritual, intentions or plan. They don't greet their family members warmly, grateful for the miracle of another day of being alive, safe and comfortable. They never take the time to pause, become present in the moment, and savor the serenity of the new dawn. They do nothing to awaken their bodies, become inspired or learn anything new.

I've been thinking about this a lot in recent months and have really been trying to work on

it. It can be a challenge because one is often immediately confronted by needs that have to be met as soon as possible, so it's easy to get sidetracked on other tasks that also need to be done, but could be done later. Sometimes several bad things occur in a rapid succession (e.g., the dog pukes, you break a glass, you stub your toe, etc.) and your brain starts to tell you the story of “This is going to be a bad day.” The key is setting an intention, creating a ritual, and [pausing](#) to become present.

Here's the morning ritual that I strive to adhere to, which actually starts the night before. First I determine what my priority task will be for the next day, and assign my subconscious “homework” to ponder overnight. Then I stop looking at screens at 8:30 and turn down the lights so that the blue light from them doesn't suppress the melatonin that my body makes every evening.

I then read books that are a bit boring—nothing that will get me riled up or that has a lot of technical details, which puts me on a glide path for drowsiness. I strive to be in bed before 10:30 so I can get a full eight hours of sleep but still wake up by 6:30 the next morning. Getting up early before the rest of my family allows me to take advantage of more quiet time and prepare for the day so I'm not trying to catch up.

After I wake up, I go to the bathroom and then weigh myself (data about my body composition gets pushed to an app and plotted on a chart over time). I then meet my dog's several needs so he can go back to sleep. If my wife is awake, I greet and check in with her and often offer to make her a cup of coffee. When you see your spouse for the first time that day, make an effort to make a good “first impression” by taking the time to be present and greet them warmly instead of just say, walking into the room, mumbling “morning” without even looking at them, and then proceeding to do chores.

If my wife is asleep, I find [my planner](#) and record any tasks or ideas that my subconscious has offered up to me after a night of thinking about them. Then I record something I'm [grateful](#) for, which has a big impact on my attitude for the day.

I then take a quiet moment to become present and then start to go through my morning mobilization routine to awaken my body, increase my circulation (especially to my brain), move my joints through a full range of motion (which moves lubricating synovial fluid into them) and prepare my body for the day's tasks.

If I'm not playing pickleball or going to the gym that morning, I'll take a brisk walk up and down a large, steep hill, ideally just as the sun is rising (which helps reset my body's circadian clock, allowing me to sleep better that night). This allows me to awaken and strengthen my body even further, breathe fresh air, be surrounded by nature, greet a neighbor, and maybe work up a small (detoxifying) sweat.



Photo by [Jisca Lucia](#)

I used to try to read a book about personal effectiveness for up to half an hour, but given my current schedule (I'm considering reducing driving time to free up more time), there's just not enough time for that.

I usually exercise during the early morning hours to increase my metabolism for the rest of the day, to get a good sweat, and to prime my body and mind for hours of Deep Work later that morning. But if for some reason I don't exercise that morning, I'll take advantage of the quiet time to read or write.

Ideally, I won't make and drink my morning nutrition shake until I'm hungry (which gives my digestive system more time to rest), and I'll have time to take a shower before the financial markets opens at 9:30.

In conclusion, my morning routine is an ideal that I strive to follow as well as a work in progress. I've found that when that goes well, usually the rest of my day does as well. If you have any great habits that are part of your morning routine that you'd like to share with our readers, please post a comment below.

[Follow Me on X](#)

[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.

Disclaimer

The content of this newsletter is intended to be and should be used for informational/ educational purposes only. You should not assume that it is accurate or that following my recommendations will produce a positive result for you. You should either do your own research and analysis, or hire a qualified professional who is aware of the facts and circumstances of your individual situation.

Financial Preparedness LLC is not a registered investment advisor. I am not an attorney, accountant, doctor, nutritionist or psychologist. I am not YOUR financial planner or investment advisor, and you are not my client.

Investments carry risk, are not guaranteed, and do fluctuate in value, and you can lose your entire investment. Past performance is not indicative of future performance. You should not invest in something you don't understand, or put all of your eggs in one basket.

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