

CHAPTER 1:

THE PART OF LIFE

YOU DON'T SEE COMING

“Well, that’s just life.” I like to believe that this was the moment where my life changed. It wasn’t an earth-shattering revelation, but rather the day the wheels in my head started turning. It was a Sunday afternoon in 2013. I point out the year to demonstrate this was a little over 3 years since I graduated from college. It was a Sunday, and I had just arrived back home from a trip. At the time, I lived with my parents and was speaking with my mom. I was complaining about having to go to work the next day. Most Americans have a similar complaint, so my mother didn’t have any sympathy for me. I explained that my job was boring, unfulfilling, and a waste of my time. I continued to explain that my life had become a dull cycle of going to work and coming home and that I missed the days of doing the things that I enjoyed doing. This is when she dropped that line on me, that this was just the way life was supposed to be. She then left the room.

As I mentioned, it is not as if my life changed forever that day. The real world does not work like that. However, 5 years later, I still have not forgotten about it. In the coming years, I worked a few different marketing jobs. At the time, they all seemed to be different, but looking back on it now, they were all the same. They were in different positions with different responsibilities in various industries, but for me, they were all the same because they were all unfulfilling. We will reference my personal journey throughout this book. For now, let’s talk about how this relates to you.

As I worked my way through the “corporate world,” I began to notice a disturbing trend. The majority of the people I worked with seemed to dislike their jobs. I’m not talking about being occasionally stressed or tired. I am talking about a persistent feeling of anger, resentment, and depression. My coworkers were always complaining about something. Whether it was waiting for 5 pm, wishing for the weekend, or the fact that it was Monday, they seemingly hated being at their jobs, and worse were dissatisfied with the type of person they had become. The other trend that was growing apparent was that this notion was universally accepted as fact. Hence, my mother’s comment about the way life is supposed to be.

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I began looking into this. Was I crazy? Was I working with the wrong people? Is it possible that the majority of workers in this country feel this way? That was a pretty big claim, and I needed to see if I was onto something. As I spoke to more people, created surveys, and had open conversations, I began to confirm that this notion was correct. People tend to dislike their jobs and are unhappy with parts or all of the life they are living. It wasn't just the people I was speaking to, either. In 2013, Gallup released a poll that stated that 70% of Americans were disengaged from their jobs. That is a staggering number. Your job is where you spend the majority of your time and energy. If you are unhappy there, how can you expect to build a happy life overall?

Once I determined there was an issue worth exploring, I had to figure out why. Why is this happening, and what, if anything, can we do to stop it? I began to send out surveys to people I knew, asking them questions about their education and job satisfaction. I also started to openly discuss this with contacts of different ages, races, genders, and backgrounds. What I discovered is the basis for this entire book. There are several possible reasons that someone is unhappy with his or her job. A primary reason people become this way is that there is a part of life that, as students, they never see coming. College, and ultimately the real world, carries with it several elements that students have no idea they need to prepare for. And when they don't prepare, they end up drowning in a sea of confusion and chaos. Surrounded by those who convince them that this is the only way to live their life. I wrote this book to tell you: there is another way.

We are taught from a very young age to learn as much as you can, work hard, and achieve a well-paying job.

Before we get to that, allow me to expand on this part of life I just mentioned. This part of life that I will be mentioning quite often in this conversation. Society often makes mention of "the real world," sometimes calling it the corporate or working world. It refers to being an adult—and everything that comes along with it, such as working full time, taking care of yourself, starting a family, and a ton of other things that consume your day-to-day life. From a young age, we know that it is there. As we go to school, we know that we are being educated to prepare for this world. We are taught from a young age to learn as much as you can, work hard, and achieve a high-paying job. That's all well and good, but everything I just said is pretty broad. It lacks details, specifics, and examples. It also tends to lead us down one path and has us focusing very much on the present, and very little on the future.

Combine these two stats, and your day job has now consumed 65%, or nearly

two-thirds, of your life.

It's important to identify what being an adult and working full time actually entails. To explain what I mean, I will use numbers. A 7-day week has in it, 168 hours. Let's say you sleep 7 hours a night. Now, this may seem like a lot for a current student; however, you have to understand that as you get older, you need more sleep than you are getting now. Plus, you are going to be more tired because you are working longer hours. So, when we subtract those 49 hours from our total, we arrive at 119 hours. When you work full time, you work a minimum of 35–40 hours. Add on 2 hours a day to account for getting ready in the morning, commuting, traffic, and over time, and we arrive at roughly 50 hours, or 30%, of your week. Combine these two stats, and your day job has now consumed 65%, or nearly two-thirds, of your life. You also have to add in the time and energy it takes to complete adult tasks such as cooking, cleaning, laundry, and grocery shopping. The wide-open, responsibility-free schedule you enjoy now changes rapidly. If you are not enjoying some aspect of your chosen profession, then you will spend the majority of your time, and ultimately life, unhappy.

Now, I am not saying you are doomed for a life of misery or that the best parts of your life are happening now, and you have no hope of topping them when you become an adult. On the contrary, I am beginning to paint the picture of what awaits you years from now. The reason people feel this way is not because this type of life is inevitable, but rather because they were unprepared and did not know it was coming. That is the whole point of my book and my message. Cheer up! You're going to be okay.

If you are not enjoying some aspect of your chosen profession, then you will spend the majority of your time, and ultimately life, unhappy.

The real world brings with it challenges that young people cannot even think of yet. Let's continue talking about your job. We have discussed how much of your time it takes up. It's also worth noting that unlike your past part-time jobs, you need this one for survival. Life is expensive. You may have heard your parents say this before. It's true. The older you get, the more things you have to pay for, and the only way you can pay for those things is with the salary from your job. You need some occupation, producing an income, to merely provide enough money to live your day-to-day life. If you are unhappy or want to do something else, that's okay, but it's not like you can quit your job and pursue what will make you happy. There are rules now.

NOTE: as you go through the real world, you will learn about other ways to earn income, such as owning a business, investing in real estate, and the like. A typical 9-to-5 job is not the only way to earn money. However, for the sake of our conversation, we are going to focus on that type of work because it is what you are

going to be entering into right out of college.

If you have graduated from college, you most likely have student loans. Again, let's use numbers to break this down. The average American college costs about \$33,480 a year, or \$133,920 in total, assuming you graduate in 4 years. If you take out loans to cover that entire cost, you are paying an additional \$49,706 in interest alone. Your new total is \$183,626. If you agree to pay this back over 15 years, you will be paying about \$1,020 per month. This is, by far, the most significant expense you have ever had in your life up to this point. You are required by law to pay this back. Your paycheck just went from a nice-to-have bonus to a need-to-have requirement in the blink of an eye.

It is worth mentioning that most students do not take out that much in loans. We are going to talk about that process in detail later on, but that monthly amount could be a lot less. The point is, if you need loans to cover college, you will have an additional monthly expense that you are not used to. This monthly payment will most likely force you to keep a job, even if you do not like it.

Let's bring back in those pesky real-world things we talked about earlier. An entry-level salary in the state of New Jersey is \$45,570. I would urge you to research this information for your state. My entry-level salary was \$35,000. Again, we will get to why that was in a little bit. After taxes, you are taking home \$2,900 per month. Again, do your research regarding your state taxes. This may be the most money you have ever made in your life. However, do not forget the student loans we just spoke about. After you deduct that monthly payment, you are left with a little less than \$1,900. Are you planning on moving out of your parents' house after college? The average rent in New Jersey is about \$1,400 a month. You are now left with \$400 to spend on bills and groceries. I am giving you New Jersey numbers because that is where I live, and I encourage each of you to take the time to research your state and not go off national numbers. Do not rely on anyone to provide you with the information that you are more than capable of finding on your own.

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Now, these numbers will differ and might not be so high. The point I am trying to make is that the job you have plays a significant part in your life. Once you accept a position and start making life choices on the basis of your salary, it becomes increasingly difficult to make substantial shifts, such as a new career, launching a new business, or taking extended time off. It is not impossible, but if you wait until you are in your mid-20s to care about your career, you will have many more obstacles than if you started planning when you were in high school or college.

Being responsible for yourself and your well-being is challenging enough. However, as you get older, you may become responsible for the well-being of other people, such as your spouse and kids. I understand if things like marriage and family are miles away from your thoughts as a student, but just be prepared that the day will arrive when other human beings will rely on you for things. It will be your job to provide for them, and you owe it to all of you to be as prepared as possible for when that day arrives.

Outside of finances and responsibility, it's crucial to understand how the corporate world operates. The primary purpose of almost every single business is to make money. Even nonprofits are working to fund a mission and pay their bills. Companies are built to produce profits and make someone money on a daily basis. This is something people take very seriously, and they are only going to hire you if you can make them money. The hard truth is that they do not care about your student loans, your high school achievements, or that your parents think you are a great person. They care about the value you can provide. If you cannot make them money, or worse, are costing them money, they will remove you from the equation. That's the harsh reality of corporate America.

Again, I do not say this to deter you but rather to prepare you. You can end up working with awesome people at amazing companies that do great work. You need to understand what is going to be expected of you. Furthermore, once you start a career path in a specific line of work, it becomes difficult to switch to something new. Companies, driven by profits, want to spend money on employees who have the highest probability of returning the desired result. Therefore, they are more likely to hire someone who has direct experience in that field. If you wait too long to find your passions, you will lack the expertise necessary to switch into the role you want. You may also be unable to take a lesser role because it will be less money and you cannot afford it because of the obligations we just spoke about.

This is not the entire picture of what growing up looks like. You will experience beautiful moments like getting your first place, marriage, family, promotions, and so much more. These are all parts of life that you are aware of. What we are doing here is talking about the part of life that TV shows don't cover. Bill Gates once said, "TV is not your life. In real life, people have to leave the coffee shop to go to their jobs." Life, while it can be wonderful, can also be hard and challenging. This is precisely the part of life that most students don't see coming.

If you don't know something is about to happen, how can you prepare for it? The answer is you cannot. So, you get stuck thinking about what's right in front of you. The math test next week, what your weekend plans are with your friends, and the latest problem in your life, which, when compared with adult problems, really isn't much of a problem at all. This is the mistake that so many of those who have come before you, including me, have made. This is how we have arrived at our current state of

dissatisfaction.

In this book, we are going to cover high school, selecting a college, your college experience, graduating, and the real world that awaits you. This book was written by a college graduate who has interviewed, surveyed, and researched countless of other high school and college graduates. The mission of this book is to prepare you for life's challenges and to prevent you from ending up blindsided by the real world. Do I have your attention now? Good. Let's move forward.