



The 4-Hour Workweek

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First and Foremost

Ch 0: Intro Chapters

▼ Challenging the Status Quo of Unfulfilling 9-5 Drudgery

The status-quo:

- An American epidemic: job descriptions as self-descriptions
- A common, insidious scenario: a tolerable and comfortable existence doing something unfulfilling
- Life doesn't have to be a resignation to 9-to-5 drudgery in exchange for (sometimes) relaxing weekends and the occasional keep-it-short-or-get-fired vacation
- What is the pot of gold that justifies spending the best years of your life hoping for happiness in the last?

The alternative:

- Test the most basic assumptions of the work-life equation:
 - Is it really necessary to work like a slave to live like a millionaire?
- The commonsense rules of the "real world" are a fragile collection of socially reinforced illusions.
- Lifestyle design > multi-staged career planning
 - More flexible, allows testing different lifestyles without committing to a 10- or 20-year plan that can fail

- The New Rich (NR): use currency of time and mobility to abandon the deferred-life plan and create luxury lifestyles in the present
- Being a “dealmaker”:
 - Reality is negotiable
 - Outside of science/law, all rules can be bent/broken, and it doesn't require being unethical
- What on earth do you do when you no longer have work as an excuse to be hyperactive and avoid the big questions?

Step I: D is for Definition

Ch 1: Cautions and Comparisons

▼ Being “rich” in absolute income is not the goal

Mark the Magnate: He had spent 30 years with people he didn't like to buy things he didn't need. Life had become a succession of trophy wives, expensive cars, empty bragging rights

- This is exactly where we don't want to end up

Some people remain convinced that just a bit more money will make things right

- Ex: “\$300,000 in the bank”
- Their goals are arbitrary moving targets

If you don't do it now, you will never do it. The rationalizations, legitimate or not, will just continue to add up and convince yourself that escape is impossible

Change the rules to redefine the concept of success

- Freedom multiplier: Money is multiplied in practical value depending on the “W's” controlled:
 - what you do, when you do it, where you do it, and with whom you do it

After years of repetitive work, you will often need to dig hard to find your passions, redefine your dreams, and revive hobbies that you let atrophy to near extinction.

▼ The New Rich vs Deferrers

The Deferrers: save it all for the end only to find that life has passed them by

Deferrers	New Rich
To retire early or young	Inactivity is not the goal. Doing what excites you is. Distribute recovery periods and adventures regularly throughout life
To buy all the things you want to have	To do and be all the things you want. Tools and gadgets are means to an end or bonuses, not the focus
To have more	To have more quality and less clutter. To have huge financial reserves but recognize most material wants are justifications for spending time on things that don't really matter

Ch 2: Rules that Change the Rules

▼ Challenge the Status Quo

- “Everything popular is wrong” - Oscar Wilde
- Doing the uncommon within the rules
 - official rules \neq self-imposed rules
 - Tim’s Sanshou championship: simply foresaw the inevitable, now it’s par for the course
- Challenging the Status Quo vs. Being Stupid:
 - Different is (only) better when it is more effective or more fun

- If everyone is defining or solving a problem one way with subpar results, challenge it

▼ **Fundamental Rules of NR**

1. Retirement Is Worst-Case-Scenario Insurance

- Should be viewed as a hedge against worst-case: becoming physically incapable of work and needing a reservoir of capital to survive
- The math doesn't work 30 years with 2-4% yearly inflation → the golden years become lower-middle-class life
 - If the math does work, you were ambitious and hardworking → you'll be bored and get another job / company=

2. Interest and Energy Are Cyclical

- Alternate periods of activity and rest
- Capacity, interest, and mental endurance all wax/wane
- Distribute "mini-retirements" vs. hoarding the recovery/enjoyment for the fool's gold of retirement

3. Less Is Not Laziness

- Doing less meaningless work, to focus on things of personal importance \neq lazy
- Few people can measure results of their actions and thus measure their contribution in time

4. The Timing Is Never Right

- Conditions are never perfect
- "Someday" is a disease that will take your dreams to the grave with you
- If it's important to you and you want to do it "eventually," just do it and correct course along the way

5. Ask for Forgiveness, Not Permission

- People deny things on an emotional basis that they can learn to accept after the fact

- People are fast to stop you before you get started, but hesitant to get in the way if you're moving
- If the potential damage is moderate or reversible, don't give people the chance to say no

7. **[Excess Time is not the Goal]**

- The goal is not excess idle time (poisonous), but the positive use of free time
 - Doing what you want vs. feel obligated to do

8. **Money Alone Is Not the Solution**

- "If only I had more money" is the easiest way to postpone the intense self-examination and decision-making necessary to create a life of enjoyment
- Busy yourself with the routine of the money wheel, and you artfully create a constant distraction that prevents you from seeing how pointless it is

8. **Relative Income Is More Important Than Absolute Income**

- The "per year" concept is arbitrary
- Assuming absolute income is sufficient to live your dreams (not an arbitrary point of comparison with the Joneses), relative income is the real measurement of wealth

9. **Distress Is Bad, Eustress Is Good**

- Distress: harmful stimuli that makes you weaker, less confident
- Eustress: healthy stress. Role models, physical training. The stimulus for growth

▼ **Q&A**

1. How has being "realistic" or "responsible" kept you from the life you want?
2. Look at what you're currently doing and ask, "What will I sacrifice if I continue on this track for 5, 10, or 20 years?"

Ch 3: Dodging Bullets

▼ Common pushback (external and internal)

Anecdote of Hans the attorney

- Colleagues: “He was throwing it all away”. “He was on his way to the top - what the hell did he want?”
- Hans didn’t know exactly what he wanted, but knew what bored him to tears. No more passing days as the living dead, no more dinners where his colleagues compared cars
- It’s not giving up to put your current path on indefinite pause. You can pick up your career exactly where you left off if/when desired

▼ Hesitation: Fear of the Unknown

Most people will choose unhappiness over uncertainty.

Most who avoid quitting their jobs entertain the thought that their course will improve with time or income

- Seems valid when a job is boring / uninspiring vs. pure hell
- Pure hell forces action, but anything less can be endured with enough clever rationalization
- If you were confident in improvement, would you be questioning? This is fear of the unknown disguised as optimism.

Is it that bad to live frugally?

- Set aside a certain number of days, during which you shall be content with the scantiest and cheapest fare, with coarse and rough dress, saying to yourself the while: “Is this the condition that I feared?” - Seneca

Tim’s anecdote:

- I started considering simple steps I could take to get back on track if all hell struck

- The options were many. I realized it wouldn't be that hard to get back to where I was, let alone survive
- I was risking an unlikely / temporary 3-4 for a probable / permanent 9-10, and could easily recover my baseline with a bit of extra work if needed

▼ Q&A: Defining the Nightmare and Questioning Possible Outcomes

1. Define your nightmare, the absolute worst that could happen
2. What steps could you take to repair the damage or get things back on track?
3. What are the outcomes of more probable scenarios?
4. If you were fired today, what would you do to get things under financial control?
5. What is it costing —financially, emotionally, and physically—to postpone action?
6. What are you waiting for?

Ch 4: System Reset: Being Unreasonable and Unambiguous

▼ Doing the Unrealistic Is Easier Than Doing the Realistic

1. There is less competition for unrealistic goals
 - a. people in the world are convinced they are incapable of achieving great things, so they aim for the mediocre
 - b. The level of competition is thus fiercest for “realistic” goals
 - c. It is easier to pick up the one perfect 10 in the bar than the five 8s
 - d. The rest of the world is as insecure as you. Do not overestimate the competition and underestimate yourself
2. Unusually large goals provide the endurance to overcome the inevitable trials and tribulations
 - a. Meanwhile, for uninspiring goals, if the potential payoff is mediocre or average, so is your effort

▼ What would excite me?

- The opposite of happiness is boredom
 - Sadness is not the opposite of happiness - they are two sides of the same coin
- The question you should be asking isn't, "What do I want?" or but "What would excite me?"

▼ The Fat Man in the Red BMW Convertible

- This is how most people work until death: "I'll just work until I have X dollars and then do what I want." If you don't define the "what I want" alternate activities, the X figure will increase indefinitely to avoid the fear-inducing uncertainty of this void. This is when both employees and entrepreneurs become fat men in red BMWs
- I saw my future as another fat man in a midlife-crisis BMW. I simply looked at those who were 15–20 years ahead of me on the same track... and it scared the hell out of me.
- Doug and I traveled parallel paths... Whenever one of us began to set our sights lower, lose faith, or "accept reality," the other would chime in: "Dude, are you turning into the bald fat man in the red BMW convertible?" The worst that could happen wasn't crashing and burning, it was accepting terminal boredom as a tolerable status quo.

▼ Tim's challenge to contact high-profile celebrities and CEOs

- "I believe that success can be measured in the number of uncomfortable conversations you're willing to have"
- "If I could help students overcome the fear of rejection with cold-calling and cold e-mail, it would serve them forever"
- it forces you to reconsider your self-set limitations

- You won't believe what you can accomplish by attempting the impossible with the courage to repeatedly fail better
 - 'Ever tried. Ever failed. No matter. Try again. Fail again. Fail better.'

▼ Dreamlining

It focuses on activities that will fill the vacuum created when work is removed.

Living like a millionaire requires doing interesting things and not just owning enviable things

Model Worksheet Questions

A series of well-defined questions that is worth spending 2-3 hours on. Broadly, it prompts the reader to list things they dream of having/being/doing, narrow in on the most important items, determine the cost/target income for these dreams, and determine concrete next steps.

Step II: E is for Elimination

Ch 5: The End of Time Management

▼ The 9-5 is an arbitrary, endless game

- Employees must first liberate themselves from the office, because the expectation in that environment is constant motion from 9–5
 - It is an endless game: even if you work 10 hrs/week and produce 2x results, the request will be, "Work 40 hours and produce 8x"
- Working every hour from 9–5 isn't the goal; it's simply the structure most people use, whether it's necessary or not.
- The world has agreed to shuffle papers between 9:00 A.M. and 5:00 P.M. Since you're trapped in the office for that period, you create activities to fill that time
- How is it possible that all the people in the world need exactly 8 hours to accomplish their work? It isn't. 9–5 is arbitrary.

▼ The goal isn't to be “busy” or “efficient”

- You shouldn't be trying to do more in each day, trying to fill every second with a work fidget
- Being busy is often an excuse for avoiding the critically important but uncomfortable actions. The options are limitless for creating “busyness”
- Two truths:
 1. Doing something unimportant well does not make it important.
 2. Requiring a lot of time does not make a task important.

▼ Pareto's Law (The 80/20 Rule)

- 80% of the outputs result from 20% of the inputs
 - 20% of effort/time → 80% of results
- Most things make no difference. Being busy is laziness—lazy thinking and indiscriminate action.
- Focus on the important few and ignore the rest. Being selective—doing less—is the path of the productive.
 - Remember, lack of time is actually lack of priorities
- **Dissecting life using the 80/20 Rule:**
 - Tim dissected his business and personal life through the lenses of two questions:
 1. Which 20% of sources are causing 80% of my problems and unhappiness?
 2. Which 20% of sources are resulting in 80% of my desired outcomes and happiness?
 - Using the 80/20 Rule, Tim duplicated his strengths - his top producers - and focused on increasing the size and frequency of their orders.
 - Apply these questions to everything: friends to customers to relaxation activities

▼ Parkinson's Law

Parkinson's Law: a task will swell in (perceived) importance and complexity in relation to the time allotted for its completion.

- Meanwhile, time pressure forces you to focus on execution, limits you to the bare essentials.
- Since we have 8 hours, we fill 8 hours. If we have an emergency and need to suddenly leave work in 2 hours but have pending deadlines, we miraculously complete those assignments in 2 hours.

▼ **Combining Pareto's and Parkinson's Law**

Two synergistic approaches for increasing productivity:

1. Limit tasks to the important to shorten work time (80/20).
2. Shorten work time to limit tasks to the important (Parkinson's Law).

How to apply these laws:

- Identify the few critical tasks that contribute most to income and schedule them with very short and clear deadlines.
- If you haven't identified the mission-critical tasks and set aggressive start and end times for their completion, the unimportant becomes the important.
 - Most inputs are useless and time is wasted in proportion to the amount that is available.
- 3+ times/day at scheduled times, ask yourself: Am I inventing things to do to avoid the important?
 - Am I being productive or just active?

▼ **Q&A Exercises: Applying the above to day-to-day life**

- **What are the top-three activities that I use to fill time to feel as though I've been productive?**

▼ **Apply the 80/20 Rule to the people in your life**

- You are the average of the five people you associate with most:
 - Do not underestimate the effects of pessimistic, unambitious, or disorganized friends

- If someone isn't making you stronger, they're making you weaker
- You have to fire certain friends or retire from particular social circles to have the life you want.
 - This isn't mean; it is practical
- How? Just politely refuse to interact with them
 - Be in the middle of something when the call comes. Have a prior commitment when the invitation to hang out comes.
 - After seeing the benefits of decreased time, it's easier to stop communication altogether.

▼ Learn to ask, “If this is the only thing I accomplish today, will I be satisfied with my day?”

- If you arrive at your office or computer without a clear list of priorities, you'll just read email and scramble your brain for the day.
- When compiling to-do list, avoid digital lists because it is possible to add unlimited items
- There should never be more than two mission-critical items to complete each day

▼ Potential Challenge - Learn to Propose

- Stop asking for opinions and start proposing solutions, beginning with the small things.
- When someone asks, “Where should we eat?” or “What should we do tonight?” do not reflect it back. Stop the back-and-forth and make a decision.
- A few lines that help:
 - “Can I make a suggestion?”
 - “I propose ...”
 - “Let's try ... and then try something else if that doesn't work.”

Ch 6: The Low-Information Diet

▼ Cultivate Selective Ignorance

Information consumes the attention of its recipients

- a wealth of information → a poverty of attention
- We must allocate attention efficiently among the overabundance of potential information sources

You don't need to be constantly reachable by email/phone. But, what if someone has an emergency?

- It doesn't happen. Tim's contacts know he doesn't respond to emergencies
- The emergencies somehow solve themselves or disappear if you remove yourself and empower others

Cultivate selective ignorance

- Increased output necessitates decreased input
- Ignore or redirect all information and interruptions that are irrelevant, unimportant, or unactionable

▼ Q&A

Develop the habit of asking yourself, “Will I definitely use this information for something immediate and important?”

- It's not enough to use information for “something”
- If “no” on either count, don't consume it
- Info is useless if it is not applied to something important or if you will forget it before you can apply it

Practice the art of nonfinishing

- Starting something doesn't automatically justify finishing it
 - Ex: an article, movie, or meal that sucks

- Develop the habit of nonfinishing that which is boring or unproductive

▼ Miscellaneous Tips

- It's not productive to read two fact-based books at the same time, and fiction is better than sleeping pills for putting the happenings of the day behind you
- If the task is how-to in nature, only read accounts that are "how I did it" and autobiographical. No speculators or wannabes

Ch 7: Interrupting Interruption and the Art of Refusal

▼ Be Assertive, and Identify Interruptions

Learn to be difficult when it counts

- Having a reputation for being assertive will grant you preferential treatment without having to fight every time
- Example: the small kid on the playground that fought like hell. Afterwards, it was easier for the bully to find someone else

An interruption: anything that prevents the start-to-finish completion of a critical task:

1. Time wasters: can be ignored without consequence. Ex: unimportant meetings, emails
2. Time consumers: repetitive, necessary tasks that interrupt high-level work. Ex: reading/responding to email, personal errands, necessary repeated tasks
3. Empowerment failures: someone needs approval for small change

▼ Limit incoming/outgoing messaging (email, phone, Slack)

1. Turn off audible alerts
2. Check e-mail 1-2 times per day at scheduled times
 - a. Never check e-mail first thing in the morning.

- b. Instead, complete your most important task before 11:00 A.M. to avoid using lunch or reading e-mail as a postponement excuse
 - c. This creates larger time windows for higher-priority tasks
 - d. Emergencies are seldom that. People are poor judges of importance and inflate minutiae to fill time and feel important.
7. Consider proposing “if ... then” actions in emails where you ask a question
- a. This “if ... then” structure becomes more important as you check e-mail less often. With long email gaps, it is critical that no one needs a “what if?” answered or other information before the next exchange
 - b. Prevent needless back-and-forth
 - i. “Can you meet at 4:00 P.M.?” → “Can you meet at 4:00 P.M.? If so.... If not, please advise three other times that work for you.”
8. Consider email auto-response (or iPhone focus-time banner)
- a. Rather than decrease collective effectiveness, forces people to re-evaluate their reason for interrupting and decrease meaningless/time-consuming contact
9. Don't encourage/let people to chitchat
- a. Get them to the point
 - b. “Hi John. How are you?” → “Hi, John. I'm right in the middle of something. How can I help you out?”
10. If it can wait, let it wait. The offending parties have to learn to wait.
11. In person, headphones are more effective than the simply-ignored “Do not disturb sign”
- a. In the case of Slack, people will ignore the default "Heads Down" status, but will reconsider extraneous messages in the face of custom "Dev Work 9am-1pm 1/15"

▼ Avoid and Optimize Meetings

Avoid all meetings whenever possible

If a meeting is absolutely unavoidable

- **Go in with a clear set of objectives**
 - Meetings should only be held to make decisions about a predefined situation, not to define the problem
 - If someone proposes to meet or “talk on the phone,” ask for an email with an agenda to define the purpose:
 - “That sounds doable. So I can best prepare, can you please send me an e-mail with an agenda? That is, the topics and questions we’ll need to address? That would be great. Thanks in advance”
- Define the end time or leave early

Use the Puppy Dog Close to help others develop the no-meeting habit

- The Puppy Dog Close in sales: if someone is hesitant to make life-altering puppy purchase, let them take it home with option to return if they change their mind. The return seldom happens
- PDC is invaluable whenever facing resistance to permanent changes. Get your foot in the door with a “let’s just try it once” reversible trial.
- Use it, but don’t fall for it. If a boss asks for overtime “just this once,” they will expect it in the future

▼ Handling Time-Consumers and Empowerment Failures

Batching: the solution to distracting but necessary time consumers. Wait until you have a larger order

- Context switching: the inescapable setup time / psychological switching of gears for all tasks, that’s often the same for one as it is for 100

Empowerment failure: being unable to accomplish a task without first obtaining permission/info

- Often result of micromanagement

- Tim's business anecdote: "If it is a problem that takes less than \$100 to fix, use your judgment and fix it yourself"
- Amazing how someone's IQ doubles as soon as they're given responsibility and indication of trust

Micromanaged employees should initiate a heart-to-heart with their boss:

- Explain you want to be more productive and interrupt them less
 - "I was doing some reading and had some thoughts on how I might be more productive. Do you have a second?"
- Suggest a one-week trial: "Is that reasonable?" It's hard for people to label things unreasonable.

▼ Q&A and Tips

Recap: Set the rules in your favor

- Limit access to your time, force people to define their requests first, batch routine menial tasks, and do not let people interrupt you

Eliminate paper distractions and scattered tabs/bookmarks

- Take photographs of any future reference (business cards, handwritten notes, etc) → programs like Evernote automatically identify text-in-image to make it searchable
- Scan all agreements, paper articles, etc. that would otherwise sit on desk
- Take snapshots of websites, for later reading offline when traveling or doing research

Avoid email back-and-forth for scheduling

- Ali recommends Calendly, Tim recommends TimeDriver
- Let others self-schedule based on your availability in Google Calendar. Embed a "schedule now" button in emails

Prevent web-browsing distraction

- Freedom disables networking on Apple computers, and frees you from the distractions of the Internet

Combine mini-retirements with medical geoarbitrage

- Finance your trip with the savings
- Many clinics are set up for “expats” and health travelers with English-speaking doctors
- Large insurers often cover these overseas treatments