

Top 10 Life Advice Comments for Millennials

By Matthew Topley

Key Takeaways

- Surround yourself with the smartest people you can find and learn how to network face-to-face.
- Become self-aware and get out of your comfort zone. Balls will take you farther than brains.
- Take a break from technology and social media and master real-world writing and speaking skills. Read bios and obits. Study philosophy, religion and psychology.
- The first decade of your career is not about making the money—it's about gaining the best experience and access to the right people.

This is the time of year when college applications and family gatherings collide to create a combustible combination of well-intentioned advice for today's teens and young adults. With two teens living under my roof, including a daughter heading off to college next year, I thought I would share my favorite fatherly financial tips in the hope that you will share them with your own kids or grandkids.

1. Hang with people up front at conferences. Why do they even have conferences anymore? Three-quarters of the room is on the phone while the speaker is on stage. Get the hell off your phone! Pay attention and network with the people sitting up front. It shows respect for the speaker, respect for the hosts, respect for the people around you and most importantly respect for yourself. I don't have any scientific data to back up this hypothesis, but my guess is your best bet for networking resides in the front rows.

2. Read obituaries and biographies. First of all, if Charlie Munger and Warren Buffet suggest you should read all the time, it's probably a good idea. Second, there is no type of advice better than the real-world experience of accomplished people. When you read biographies, you get the advice of people who have achieved historical change in our society. When you read obituaries, you learn about the incredible lives that people have lived in your own community.

3. Study philosophy, religion, and psychology instead of self-help. No offense to Tony Robbins, since his investment book is actually filled with good advice. But, if you want to be a deep thinker and get to the ultimate educational goal of self-awareness, I would start with subjects such as philosophy, religion and psychology. Telling yourself that you feel great when you look in the mirror three times per day isn't going to cut it in the real world. Philosophy, religion and psychology will help you better understand yourself and those around you.

4. Get off Facebook like today if not sooner. I know this one is controversial. Facebook seems essential for keeping in touch with family and friends. But, the biggest disease in society today is the narcissistic personality that social media encourages. Sure some good comes out of maintaining connections on Facebook, unfortunately these popular social media platforms become an addictive form of scrolling

voyeurism for 90 percent of users. Social media encourages us to celebrate others failures or envy other's successes. It really is screwing people up! Shut it the hell down and see #2 and #3 above.

5. Work for less money during the first 10 years of your career so you can be around smart people.

Your first 10 years of working life will forever change your earnings potential. It's a lot more important to gain valuable learning experience than economic gain. There is a ton to learn at big companies around technology, presentations, client service, etc. There is even more to learn at a small companies where you get to wear more hats. Sure the failure rate is higher for small companies, but failure teaches us many valuable lessons. Consider it good luck, not bad luck, to be at a company that went under early in your career. Soak up as much experience as you can rather than complain on Facebook that you don't make enough money.

6. Spend the first decade of work listening. The best thing you can do for your career is hang out with people smarter than you. If possible, move to where the intellectual capital is prevalent. This will not have a long-lasting effect unless you can check your ego and listen. It's a free education and I highly recommend taking up smart people up on the deal.

7. Learn to speak and write well. Universities don't do a good enough job teaching graduates how to write for publication or speak in public. You better get on this the day you leave school—finely honed writing and public speaking skills are the ultimate weapons in today's working world. If overcoming fear is the key to life, then success in the professional world starts with speaking and writing well. At the end of the day, the people who bring in the clients make the most money and these are the confident people with outstanding communication skills.

8. Forget SAT scores and focus on self-awareness. If you're hoping to be a neurosurgeon, sure you can stay focused on achieving the perfect math score. I recognize this generation has sent more kids to college than any previous generation. Congrats to all the parents willing to pay for SAT tutors, but it's time for the real world. If you want to interact every day and survive, your education will come down to self-awareness. You can't really test for that, but if you don't know what self-awareness means, it's time to study up ASAP. See tips #2 and #3 above.

9. Avoid dysfunctional people early in the ball game. We are all dysfunctional in our own ways, but seriously dysfunctional co-workers can crush your career and ruin your life. I'm not exaggerating. If you want to watch a realistic show about the white collar world, turn off "*The Office*" and watch "*Game of Thrones*." Get to know when winter is coming in your career.

10. Grow a pair. In my 25 years of experience, balls will get you further than brains. Hang out with entrepreneurs and [let me know your thoughts](#). Are they smart? Of course, but they have an intestinal fortitude that separates them from the pack. There are plenty of smart people in America, but the bigger the balls the better. Bring new ideas to your boss starting tomorrow. Find a way to grow the business. Grow a pair.

Conclusion

So, there you have it. Ten tips for financial/life.....Let me know how these go over with the young

adults in your life and feel free to suggest your own favorites for my next Top 10 list. Have a safe and happy Holiday (especially around the family dinner table).

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Matthew Topley is founder of Lansing Street Advisors and author of the [View from the Top blog](#)