

# 27 Lessons I Have Learned in 27 Years



This blog post is inspired by Benny Hsu's blog post [34 Life Lessons Learned in 34 Years of Living](#) on the lessons learned in 34 years of living. Thanks Benny for the inspiration!

Today I decided to write my own version of the lessons learned in 27 years I have lived on Planet Earth:

## 1. Change Is Inevitable.

I moved a lot in my teens and not only do I change neighborhoods or schools but every move entails a new country, different climate and a new language!! From speaking Chinese, to Dutch and finally English, I attend schools where these three languages are spoken.

So you can imagine the cultural shock and adjustments I need to do every time I move. But the great lesson I learn throughout these experiences is that it brought me a strong sense of detachment. Otherwise I would have a nervous breakdown from all the changes happening around me

## 2. Be Kind and Nice.

I strongly believe in the Golden Rule: treat others as you want to be treated yourself. Being kind and nice to people goes a long way in achieving success. It is always better to make friends than to make enemies. Never burn bridges.

If you don't like someone, just distance yourself from them but there is no need to leave the relationship on bad terms. Granted, I have my share of relationships where someone hates me for now reason. But then again I cannot control their view of me. All I can do is to be kind and nice to them but how they react to me is really out of my control.



### 3. Don't Take Things Personally

I used to take a lot of things personally: For example if I give a gift to someone and they don't like it, I feel that this is also a sign that they might not like me either. Over the years, I learn to separate my sense of self from the objects I give out. There is no point in living a life full of hurts just because someone doesn't like your gifts, your opinions or attitudes.

As I have learned over the years: Let go and move on. Don't waste time on petty things. Be yourself and if they don't like for who you are, then it is time to reassess whether you want to continue that relationship.

### 4. Have The Courage to ASK

Don't be afraid to ask others for help. Or even asking for a discount on products, asking someone for a date, ask for insights, ask for tips, and the list goes on and on. The worst thing that can happen is for people to say NO to you or ignore you. You have really nothing to lose and everything to gain if they say "Yes".

And who knows, by asking someone out for a date, you might end up marrying your soul mate :).

### 5. Be Flexible About Your Goals But Be Firm on Your Vision

Don't be too attached on "how" you are going to achieve your goals but be firm in the "why" of your vision. Sometimes the Universe might have a better plan for us but if you are too excessively attached to the "how" then there is no way the Universe can give you another better option.

The space is occupied so to speak and there is no room for another party to join in. Be open and flexible for any unexpected opportunities. This has happened numerous times in my life where my original goal plans doesn't match with the actual plans. Yet my goals were the same but the "how" has changed and I ended up happier with the choice that come my way in unexpected twists and turns.

For example one of my goals was to marry by age 30 (I love kids and I want to start a family by 30 years old). Yet I marry at 26 and with someone I have never expected to pick him in the first place.



## 6. Do Not Underestimate The Power of Written Goals

Every single goal I have written down has come to pass. I really don't know why but this has been my experience of the power of written goals. So if you have a goal/goals in mind, write it down ASAP.

## 7. Recognize The Importance of [Passive Income Creation](#).

When you are working in a regular job, you are doing active income creation. You are exchanging your time for money. You get paid a salary for \$ X amount of dollars and in return you need to work from 9-5 or 9-6 and perform well on the job. But what happens if you got sick or need to take vacation?

You will get paid for sick leave or vacation time but it is limited. So essentially you are actively trading your TIME for money.

I personally prefer the other method: [passive income creation](#). You see, I have never really like to work in a regular job. I believe I was influenced as a child because both of my parents are business owners. I have worked for a few years in the corporate world but it wasn't my ideal choice of earning money.

I start reading biographies of successful entrepreneurs and I notice that they are able to achieve their wealth using leverage. A few examples are the real estate and stocks and their own business. And you know why? Because these types of income vehicles are a form of [passive income](#) creation:

Real Estate: leverage on the bank. For example when my husband and I bought the house, we need to put a down payment that comprises around 15-20% of the actual house price. The rest we borrow from the bank and paid it back by biweekly mortgage payments.

If we had to pay for the house in full with our own cash, we would never have the money to own our home in the first place.

If you own a condo and rent it out to someone, you will receive a recurring rental income which in turn goes towards the mortgage payment of that condo.

Other types of [passive income](#) creations are: books, royalties, licenses, and stocks. If you know of any, share it in the comments section :).



Which one do you prefer: active or [passive income](#)? Please keep in mind that whatever you do, you need to gain in depth knowledge of that subject. Don't just dive in because it is lucrative or have the potential to bring you quick wealth. You need to learn as much as possible before you start venturing out in any type of endeavor.

I have heard too many stories of people being deceived by "quick rich" schemes because they were in a hurry to earn money and hence fall for that kind of trap. Don't do that and be realistic of what your knowledge is about a subject. If you are lacking knowledge, make a commitment to gain that knowledge and spend some time going into the details of it.

I am currently transiting myself from active to passive income creation so I will be posting more information about this topic in the coming months..stay tuned!

## **8. Take Responsibility For Your Actions; You Do Have A Choice**

Don't blame outside factors for your own misery. I used to complain a lot about my problems but once I start taking responsibility for my own life, I notice that things have turned out for the better.

You could say it was a coincidence but I believe that it is your attitude and perspective that determine how things play out in your life. So don't use your precious time and energy on blaming others or feeling sorry but instead take actions towards your goals and dreams.

## **9. Relationships And Experience Is What Brings You Fulfillment.**

We are all busy chasing material and financial success. Yes, I am in the same boat since one of my goals is to be financially established by age 30.

But remember to be mindful that ultimately all material things are impermanent. You might get a happiness boost by having the latest expensive designer item, but then this boost plateaued off after a while.

That is how I feel when I buy a new handbag. Every time I buy a new one I am happy the first week or so but after that I feel like "meh, another bag to add to my collection" type of attitude.



It is our relationship with our loved ones, our friends and others that count towards our true sense of happiness and fulfillment. Imagine that you are loved by your spouse, your family and your close friends who will never judge you for who you are. They are always there for you when you have any problems going on in your life. Can you get that from a material thing? You can't expect those items to talk back to you, right?

## 10. Let Go Of Perfectionistic Tendencies

There is no such thing as a "perfect product" or "perfect timing" etc.. Don't wait too long to take action because someone else can have a similar idea and take action on it while you might have conceived it first but you didn't take action on it. If you have any plans or goals to realize, make sure you take action NOW. You can always improve the product or service later as you go along and get real life feedback.

## 11. Take Action Whenever You Acquire New Knowledge

Don't delay and don't think I will do it tomorrow or next week...before you know the book gathers dust on your shelf or your idea is hidden in some obscure corner in your mind. Take action as soon as you learn something useful and apply to see if it works. If it does, great! if not, discard it or give it some time to incubate and sprout.

## 12. There Is A Reason For Everything

I love the quote from Steve Jobs on this principle:

*"Again you cannot connect the dots looking forward; you can only connect them looking backwards. So you have to trust that the dots will somehow connect in the future. You have to trust in something – your gut, destiny, life, karma, whatever. This approach has never let me down, and it has made all the difference in my life". – Steve Jobs, Stanford University commencement speech, June 2005*

Have faith in everything you experience and do and believe that there is a reason behind it. This is particularly helpful when you have problems and you are feeling low. Get rid of any depressed or negative thoughts and understand that life has meaning.



### 13. Be Consistent And Persistent

Don't give up too easily. There is no such thing as "get rich quick" unless you are one lucky individual with the Midas touch: everything you touch turns into gold. But let's face it: everything takes time to bear result. From learning to walk to speak, to study and to play a musical instrument, we need to put in the hard work and time to get the fruits of our labor.

### 14. Develop Great Self Esteem

Have unshakable confidence in yourself. Don't try to second guess yourself just because you don't know something. Tell yourself this: "Even I don't know something, I have the intelligence and smartness to figure it out". If you don't believe in yourself, who will?

### 15. Have Integrity And Strong Guiding Principles In Everything You Do.

Nobody likes to do business with a cheat. Regardless of the relationship you have, always show respect and recognize someone else effort when it is appropriate. Don't try to undermine others for the sake of getting ahead in life or in competition. When you do things and treat everyone with respect and integrity, trust me, everybody is going to respect you in return. Remember this famous saying:

**"It takes 20 years to build a reputation and five minutes to ruin it. If you think about it, you'll do things differently"~ Warren Buffett**

### 16. Respect Everyone.

Goes back to #15 and the Golden Rule: treat others as you want to be treated yourself

### 17. Be Thankful For Every One Who Has Helped You On Your Life Path.

Show appreciation and gratitude to people who has helped you on the journey of life. Remember to treasure them and express it via a simple "Thank You" . It cost you nothing but it means everything to them.





## **18. Don't Do Things To Please Others.**

Be yourself and let your personality shine through everything you do. If you try to please everyone, in the end you are not going to be happy about it. Your time and life is way too important to be dictated by other's whims and fancies. Respect yourself and do things you want to do. Have no regrets.

## **19. Create Strong Boundaries For Yourself**

Don't say Yes all the time. You need to be able to say No when the situation calls you to do so. If there is something you are not able to do, then say so. Don't be afraid to let others know that you have your own priorities too.

## **20. Let Go Of Past Angers For You Need The Energy For Greater Things**

Do you know that holding anger actually takes a lot of energy out of you? What is the use of that: would it make you happier? If not, then don't waste your time on it and instead use your energy for something more productive. Time is very precious and can be better spent on higher value things in your life .

## **21. Live A Life Without Regrets**

Go ahead and do what you always wanted to do. Create your big list of items you want to achieve. Let your imagination run free. Go back to your innocence that you experience as a child. Nothing is impossible in the mind.

## **22. Strive To Make a Positive Contribution In Your Work and Career**

Be valuable to your company. Inculcate the habit of exceeding expectations and going the extra mile.

## **23. Be Well Rounded**

Expose yourself to different interest: video games, playing a new instrument, learn a new language, start a blog, learn to run, write a novel, teach a workshop..learn to be creative and in turn will give you better problem solving skills.



## **24. Focus On The Present Rather Than Living In The Past Or Future**

Learn to focus on the things that you are working on now. Don't worry too much about the past or the future. You cannot change the past and the future hasn't come yet. So why worry?

## **25. Your Past Does Not Equal Your Future Unless You Choose To Do Nothing About It.**

Otherwise you wouldn't heard the rags to riches story: it is testament to the fact that how we start in life doesn't necessarily equal the future. Increase that fire and desire inside of you to improve your life for the better and you will find a way to get there.

## **26. Be Your Own Life Captain.**

Take charge of your own destiny and steer it the way you want. Don't go through the motion and hoping that it somehow landed you on your goals. The odds of that happening is pretty slim.

## **27 . Treasure Your Time**

Tim is the most precious commodity. With money you can buy anything but you cannot buy your time back. Ever second that has passed is gone. You shouldn't waste your time on activities or people that doesn't bring you happiness and joy. If you gain any value by reading this post, go and act now. Life and time is precious.

