# What I Wish I Knew at 18: Life Lessons for the Road Ahead

### **Life Perspective**

- Discover your purpose and inspiration
- Build a living legacy
- Direct your life toward others
- Live life without regrets
- Don't define success by riches
- Diversify your life
- Don't allow work to consume your life
- Plan, practice, and persevere to succeed
- Take risks—even if you might fail
- See the glass as half full
- Control what you can, but accept what you can't
- Value the ride, not just the outcome
- Embrace change as an opportunity
- Commit to being a life-long learner
- Allow time to reflect
- Immerse yourself in the beauty of God's creation

## Character

- Demonstrate your capacity to love
- Cultivate a servant's heart
- Be proactively nice
- Preserve your reputation and integrity at all costs
- When facing risky situations, ask how your conscience will feel tomorrow
- Stand up for your beliefs and values with conviction
- Give everything your best
- Don't make promises you can't keep
- Take responsibility for your mistakes and shortfalls
- Choose humility over self-pride
- Solicit and embrace constructive feedback
- Laugh often
- Don't whine...just do it!
- Be an encourager rather than a critic and always look for the best in people
- Don't say something about someone else that you wouldn't mind them overhearing
- Be on "role model behavior" around kids

# **Relationships and Communication**

- Put relationships before things
- Express yourself!

- Get connected with others who share your interests and values
- Steer clear of destructive people
- First impressions are huge
- Know your audience
- Be inquisitive when meeting others
- Enthusiasm is contagious
- Smile...your countenance matters!
- Notice how others react to you
- How you say it can matter more than what you say
- Talk it out, don't write it out
- Be an inspiring team player
- Regularly show appreciation and gratitude toward others
- Strive to be an "agreeable disagreer"
- Choose reconciliation over grudges whenever possible

## **Spiritual Life**

- Invest in your spiritual growth
- Seek God's wisdom in matters big and small
- Count your blessings
- Reserve time for daily reflection
- Be a wise steward and cheerful giver
- Connect with a worship family
- Develop an accountability relationship with a trusted friend
- Keep the faith during times of trial

## **Handling Adversity**

- Accept that adversity is a part of life
- Adversity can be preparation for greater things and often makes sense in retrospect
- Day follows night
- Release your pain through prayer, loved ones, and exercise
- Take seemingly insurmountable challenges one step at a time
- Take charge of your worries
- Don't make an important decision while you're upset—sleep on it
- Seek opportunities to help others in even worse shape

#### Miscellaneous

- Set and periodically assess your goals
- Plan, don't procrastinate
- Time is precious...use it wisely
- Become a masterful decision maker
- Celebrate your victories and learn from your defeats
- Don't let technology control your life
- Learn to speak comfortably in groups
- · Be a discerning skeptic of all you read and hear

• Drive defensively, especially in these situations:

# **College Academics**

- Excelling is about planning, preparing, and performing
- Consider this study method...

#### **Career Selection and Advancement**

- Choose your major/career after conducting a comprehensive assessment of yourself and potential career matches
- Consider if it's a career, hobby, or volunteer opportunity
- Build a winning competitive edge
- Seek the wisdom of experienced pros
- Demonstrate the qualities that employers value
- Learn to persuasively market yourself
- Likeability during the interview is huge
- Consider career advancement opportunities when evaluating offers
- The secret to a glowing performance evaluation!
- Diversify your contributions to build your value and win promotions

# **Love and Marriage**

- Recognize the difference between love and lust
- Love takes time...and timing!
- Take a "3D approach" to dating
- Choose your spouse as a forever decision
- Fully explore your compatibility before committing
- Don't expect your spouse to change his/her ways
- Maintain your friendships after marriage
- Marriage is a partnership that requires continual investment
- Keywords for a successful marriage
- Have children when you're married and ready
- Commit to making these life choices to avoid poverty

# **Managing Your Finances**

- Commit to your financial literacy
- Strive to become a wise steward, disciplined saver, prudent consumer, cautious debtor, and cheerful giver
- Beware...even those with substantial assets can go bankrupt!
- Live within your means and generate positive cash flow
- Create regular cash flow statements and analyze your spending
- Use credit sparingly and wisely
- Develop a financial plan that reflects your short- and long-term goals
- Understand your ability to handle risk and invest accordingly
- Invest early, regularly, and as much as you can in a diversified, long-term strategy
- Build an emergency fund for unforeseen circumstances

- Grow your wealth patiently Build and maintain a good credit rating
- Be the only you