

EXERCISE THE 1% RULE **LEVEL UP YOUR GAME**



By Dr Sylvan Lightbourne



SMALL STEPS
BIG RESULTS

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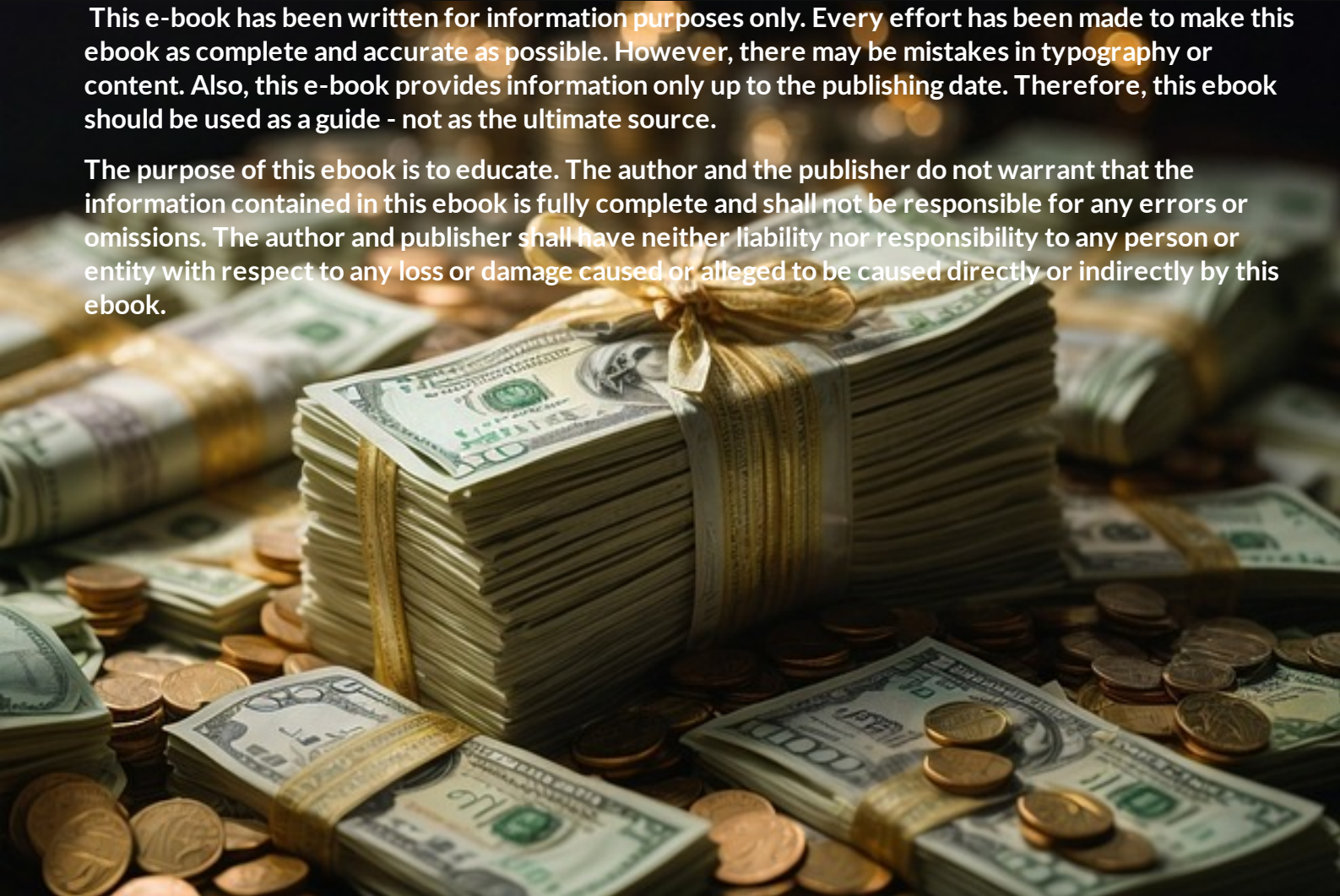


TABLE OF CONTENTS

01 Train Yourself Hard

02 How This Happens

03 Force Multipliers

04 Automated Strengths

05 Personal Finance

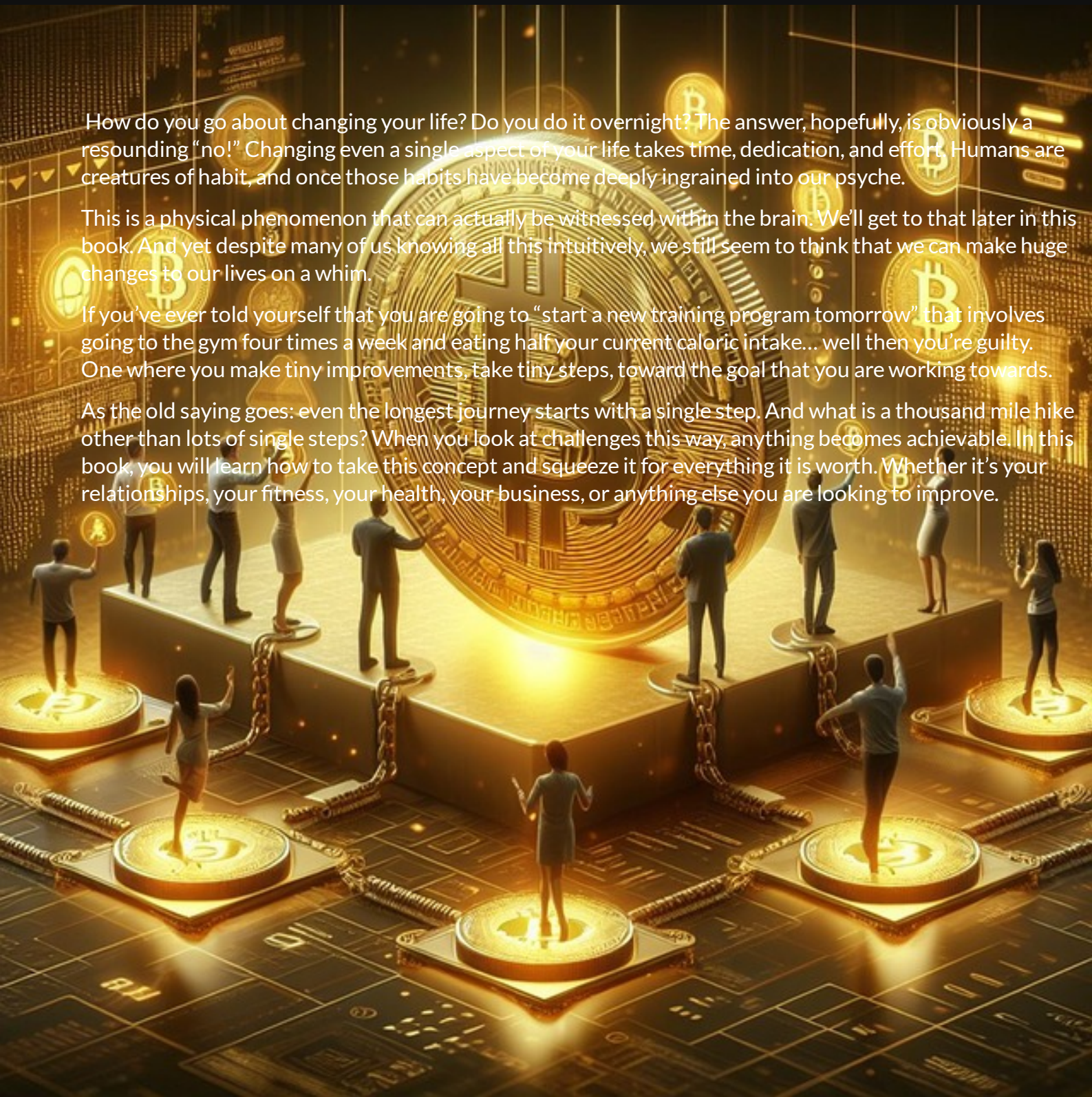
INTRODUCTION

How do you go about changing your life? Do you do it overnight? The answer, hopefully, is obviously a resounding “no!” Changing even a single aspect of your life takes time, dedication, and effort. Humans are creatures of habit, and once those habits have become deeply ingrained into our psyche.

This is a physical phenomenon that can actually be witnessed within the brain. We'll get to that later in this book. And yet despite many of us knowing all this intuitively, we still seem to think that we can make huge changes to our lives on a whim.

If you've ever told yourself that you are going to “start a new training program tomorrow” that involves going to the gym four times a week and eating half your current caloric intake... well then you're guilty. One where you make tiny improvements, take tiny steps, toward the goal that you are working towards.

As the old saying goes: even the longest journey starts with a single step. And what is a thousand mile hike other than lots of single steps? When you look at challenges this way, anything becomes achievable. In this book, you will learn how to take this concept and squeeze it for everything it is worth. Whether it's your relationships, your fitness, your health, your business, or anything else you are looking to improve.



TRAIN YOURSELF HARD



As mentioned in the brief introduction, the approach many of us impulsively make toward self-betterment, is to try and change everything all at once. That example of starting a new training program where you train four times a week and cut your caloric intake is one that a lot of people can relate to. Perhaps you have done something similar yourself? The only problem, is that this kind of approach completely misunderstands human psychology, and the reality of our lifestyles.



HOW THIS HAPPENS?

At this point, you might now be wondering how this happens. When you lay it all out like that, it appears obvious that making gigantic changes to your routine would never be effective. If that's true then, why do we still spend our time determining that we're going to "change our lives starting tomorrow."

There are a few reasons. The first is that it's simply that much more appealing. Nobody likes the prospect of hard work, or of something taking a huge amount of time.

■ The other issue facing us is the media. Because of course, it makes a whole lot of sense for advertising agencies to want us to take a more one-and-done approach to our self-transformation. Gyms want to sell gym memberships. They do that by telling us that we need to go all in or go home.

■ They tell us that we should buy all the workout equipment, the expensive protein shake, the year-long membership. Then of course what comes next is that we feel guilty watching the money come out of our accounts every month. While we get no fitter or stronger...

FORCE MULTIPLIERS

BUSINESS CONCEPTS



A force multiplier is a fancy term for any tool that allows you to get more done in less time or with less effort. In business almost anything can be considered a force multiplier such as a computer or a piece of software running on a computer.

The same goes for a forklift truck, which allows a single employee to move significantly more palettes.

Used wisely these can save you a lot of money and greatly increase your output.

AUTOMATION STRENGTH



Automation is of course the process of automating some aspect of your business process whether that be the production or the marketing – and it is the logical progression from force multiplication. This will often mean using a piece of software or a manufacturing tool in order to produce something with little to no human interaction.

When looking to expand operations, looking for ways to automate aspects of your service is a good strategy. A smart businessman or woman should always be looking for ways to make themselves obsolete – which means keeping an eye on the future. As well as giving you a method for increasing output, novel automation can also be used as a way to productize a service. How can you offer a service and remove the need for human involvement?

FORCE MULTIPLIERS

PERSONAL FINANCE



One area that lends itself particularly well to your personal approach, is personal finance. If you want to get rich, then you can do so by using a very basic approach and making lots of process fixes to your personal spending.

This starts by accurately and dispassionately creating a budget that accurately reflects the cash you have available and how much you want to save/spend.

CREATE A MORE EFFICIENT BUDGET



Let me guess – every year, or every few months even, you come up with a budget that you intend to stick to and that you expect to help you get back on top of your finances. You limit how much you are going to spend on food, on going out and on gifts for yourself, and you make a concerted effort not to go above these figures. For the first few days this probably works just fine, but then a few days later you find unexpected expenses coming up and catching you out and you find the money quickly racking up. Before you know it you've forgotten all about your budget and by the end of the month you've spent just as much as normal.

MONITOR & IMPROVE



Last time you wrote down how much you could spend on food did you just pluck this figure out of the air? Most people do, and surprise surprise it doesn't work. If you are going to come up with a budget that can actually work then you need to think about the how not just the how much, and that means tracking your spending and then thinking about how much you can spend and how much you can realistically reduce that amount by.

This will then let you assess your accounts honestly and make smart decisions to achieve that goal. You'll almost always find that there are small changes you can make to your spending to make big impacts, but you won't be able to do that until you have a concrete visualization of your income and outgoings.

PLAN FOR THE UNEXPECTED



The problem with a budget is that it can't help you when you find yourself losing your rail card and having to buy a new one, or when you lose a tenner. The solution is to simply account for these "unexpected" (you really should have learned to expect them by now) problems by having a buffer of \$20 or so on each budget. In fact, over time you can assess just how much you lose to "unexpected" losses and then take an average of that number.

LIMIT CASH FLOW



One easy way to stop yourself over spending is to simply limit the amount that goes into your current account. Don't spend money out of the account you get paid into, but rather just set up a standing order and have a certain amount of your pay packet transferred to another account with no overdraft that you can use for shopping etc.

This will only be as much as your budget (and you can keep what's left over for next month) meaning that you can't go over the amount you're trying to spend and meaning that you don't actually have to write everything you've spent down somewhere to make sure you aren't going over.

But remember that automation while powerful, can also be dangerous if you make mistakes. That's why it's so important to hone the efficiency of your personal financial system BEFORE you set up automatic transfers.

MAKE REWARDS



Notice how you get better at budgeting when you're saving towards something? Well you can mimic this effect all year long if you give yourself little rewards for budgeting well – if there's a gadget you want for instance then say that you can only have it if you save a certain amount by the end of the month.

A little added motivation can make a big difference, so work this into your budget and you might find you're a little more inclined to stick with it. The great thing about money is that the rewards can be fun!

USE APPS



Pro Tip: there are plenty of apps out there that will let you visualize the spending from all your accounts at once, and then provide you with smart, actionable advice. This can be really helpful when trying to keep track of complicated spending across multiple accounts and cards.

This can be immensely useful for quickly setting realistic targets and seeing areas for micro-improvements! You'll be able to quickly see where a lot of your money is being spent and add restrictions there, and you'll be warned when you start to go outside of your budget.

THANK
YOU!