Possibilities for Happiness and Success

Evidence-Based Strategies for Success.

MICHAEL HUNT



Introduction

"Your time is limited, so don't waste it living someone else's life. Don't be trapped by dogma
— which is living with the results of other people's thinking. Don't let the noise of others'
opinions drown out your own inner voice. And most important, have the courage to follow your
heart and intuition. They somehow already know what you truly want to become. Everything
else is secondary."

Steve Jobs - Commencement speech at Stanford University in 2005

This book is full of Do It Yourself (DIY) personal development challenges. You're challenged to **explore possibilities**, outside of what is normal in your day-to-day life, to expand your perception of what is possible.

The book consists of 34 challenges, many with sub-challenges. They are easy to complete and extremely useful to help you achieve what you want. This may include;

- > Earn more money
- > Enjoy a fulfilling career
- > Travel
- Create more personal time
- Discover freedom
- > Spend more time with your family
- > Take a sabbatical
- ➤ Move into semi-retirement
- Play more sport
- > Enjoy a fantastic family life
- > And more

You will find that small, deliberate actions transform your life in ways you never imagined possible.

By the time you have completed these challenges, you will have discovered an entirely different perspective on life. As a result, you will gain the **direction**, **passion**, **and motivation to chase your dreams**. Waking up in the morning becomes easy, and your day is exciting and inspirational, as you steer towards the life you have always wanted.

Take the time to complete the challenges. Keep an open mind, challenge yourself, and most of all have fun with it. As serious as life is, we become more creative, and discover additional possibilities, when we let ourselves be free; when we have a bit of fun and let the creative juices flow.

Good luck.

Michael Hunt Lifestyle Change Coach



How it works

There are four sections:

- Section 1 The Backbone
- Section 2 Concepts and Exercises
- Section 3 Day-to-Day
- Section 4 Other Tools and Techniques
- 1) <u>Section 1</u> You should read through this section first The Backbone. But, don't complete it until you have worked through the rest of the course. Section 1 is the map to the life of your dreams.
- 2) <u>Section 2</u> Full of concepts and exercises that help you decide how to complete 'The Backbone'.
- 3) <u>Section 3</u> Daily habits and exercises that help support you on your journey of change.
- 4) Section 4 Tools and techniques to make your life easier.

<u>Aim</u>

The objective is to complete all or most of the challenges in any order you feel comfortable. (If some don't seem relevant, leave them out and move on.) Preferably, 'The Backbone' is completed last. You can take as long or as little a time as you wish. The aim is to complete all the challenges; some may involve detailed answers and others quick responses.

You will receive many benefits in the short and long term when you fully complete the course. You will not be able to predict these advantages. The intangible nature of these challenges means it works in many ways that cannot be explained; it needs to be experienced.

Feel free to leave challenges, give them some thought over a few days, and come back to them. The idea is to open your mind to new possibilities and options. You will find this is a classic case of the more you put in, the more you get out.

Once completed, for maximum benefit you should re-visit this often, especially 'The Backbone'. Update your answers as your situations change and you realise a lot more is possible than you initially thought. The more your mind thinks about what you want and how you plan to get it, the better chance you have of success. The more you take advantage of the tools provided, the faster your dreams will be realised.

"There is one quality which one must possess to win, and that is definiteness of purpose, the knowledge of what one wants, and a burning desire to possess it."

Napoleon Hill



Why should you complete this course

The course reflects information from research papers, ancient wisdom, and the works of some of the world's most respected happiness and success experts. It provides practical information presented in an easy to understand format.

After publishing my book *Happiness and Success: Evidence-Based Strategies for Success,* I discovered that while my readers enjoy the book and gain valuable insights, incorporating the knowledge into their everyday life requires making decisions and creating plans. Often, people would only choose one or two strategies and were not able to enjoy the full potential of the research.

While coaching many people from around the world to live their dreams, I have found that taking actions toward clear, specific goals, in line with one's dreams and aspirations, is the fastest road to success.

You don't need to take my word for it. Everything in this course is a summary of the most up-to-date research and findings from the experts in the field. From over 300 studies and research papers, and countless books on this subject, the findings and recommended actions are summarised in these pages.

The reason you need to complete the exercises and not just read the content is simple. When you actively complete each exercise, you're forced to make specific decisions about your goals and what you need to do to achieve them. As you do this, your subconscious mind becomes aware of anything in your environment that can help you to achieve your dreams and aspirations (more on this later).

For additional resources please read my book *Happiness and Success: Evidence-Based Strategies for Success;* the book covers each topic in detail. Or contact me for additional support. Most importantly, think about your 'why'. Why do you want to improve your life and enjoy more happiness and success? If you are not sure, you will by the end of the course!

Welcome to 'Possibilities for Happiness and Success'. You have just taken the first step on a journey that may just change your life. Congratulations, and enjoy the experience.

Thank you Michael Hunt Author, Trainer and Coach.

"If not now, when?"
Michael Hunt



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The Challenge Tracker

Tracking your completion of the challenges gives you the motivation to continue. It also helps you know which ones you need to return to and where to find them. The Backbone Challenges are in bold.

Once off challenges

Page	Challenge	Done
9	1 - 1 The Big Ship	
10	2 - 1 The Vision	
11	2 - 2 The Vision	
11	2 - 3 The Vision	
11	2 - 4 The Vision	
13	3 - 1 My Goals	
13	3 - 2 My Goals	
14	4 - 1 Planning	
17	5 - 1 Action	
17	5 - 2 Action	
17	5 - 3 Action	
19	6 - 1 Using Strengths	
19	6 - 2 Using Strengths	
21	7 - 1 The wheel of life	
21	7 - 2 The wheel of life	
22	8 - 1 Happiness	
23	8 - 2 Happiness 8 - 3 Happiness	
23		
25	9 - 1 80/20	
25	9 - 2 80/20	
26	10 - 1 Environment	
26	10 - 2 Environment	
27	10 - 3 Environment	
27	10 - 4 Environment	
28	11- 1 Habits	
28	11- 2 Habits	
29	11-3 Habits	
29	11- 4 Habits	

_		
Page	Challenge	Done
31	12 - 1 Subconscious mind	
31	12 - 2 Subconscious mind	
31	12 - 3 Subconscious mind	
33	13 -1 Success	
33	13 -2 Success	
34	14 - 1 Noise	
35	15 - 1 Stress	
36	16 - 1 Materialism	
37	17 - 1 Experiences	
38	18 - 1 Day-to-day	
39	19 - 1 Mindfulness	
40	20 - 1 Meditation	
40	20 - 2 Meditation	
42	22 - 1 Gratitude	
43	23 - 1 Exercise	
43	23 - 2 Exercise	
44	24 - 2 Diet	
45	26 - 1 Visualisations	
46	25 - 1 Podcasts and audio	
	books	
46	28 - 1 Contact with nature	
47	29 - 1 Primers	
48	31 - 1 If / Then	
48	32 - 1 Early bird	
49	33 - 1 Accountability	
	partner	
49	34 - 1 Support structure	



Weekly challenges

	,	
Page	Challenge	Done
31	12 - 1 - The Subconscious mind	
44	24 - 1 Diet	
45	26 – 1 (optional) Visualisations	
47	31 - 1 Positive communication	

21-Day challenges

Page	Challenge	Done
42	22 - 2 Daily Gratitude	
45	27 - 1 Affirmations (and/or	
	Visualisations)	



<u>Section 1 – The Backbone</u>

Challenge 1 - The Big Ship

"You cannot change your destination overnight, but you can change your direction overnight."

Jim Rohn

We can improve so many things in our lives by making small changes. I want to share the big ship analogy. Think of a big cargo ship powering through the ocean. From the helm, the captain cannot see land. Without the use of instruments, it's very hard to know the specific direction the ship is going. Throughout the journey, the ship's course is adjusted slightly, over and over again; just like when you're driving a car and the steering wheel doesn't stay still. Even to go straight, you steer a little bit to the left, then a little bit to the right. The car looks to be going straight, but the wheel is always correcting and compensating.

The ship is the same; there is always a course correction, no matter how small. When the captain chooses to steer the wheel or pull a lever, the ship will begin to turn ever so slightly. If you're standing on the deck of the ship, staring out to sea, you would not even notice this small change in direction. It may only be a degree or two to the left or the right.

Our example below demonstrates what happens when we don't steer the ship correctly (or at all). Imagine you're importing goods from Los Angeles in the USA to Brisbane Australia. The trip should be 6,287 nautical miles and take approximately 26 days. After the first week at sea, you become bored, and knowing the ship will more or less keep going straight without you, you decide to go and spend time with the crew, playing table tennis on the deck and cooking BBQ's.

The ship appears to keep going straight, but unfortunately, it starts to veer off course. Over such a vast distance, this small change of course means you end up in Indonesia (32 days from L.A, rather than 26 days all the way to Brisbane)! From here it will take another 3,487 nautical miles, or approximately 14 days more, to get to Brisbane. This is a total trip of 11,386 nautical miles taking 46 days. ALMOST TWICE THE PLANNED TIME AND MONEY.

Our lives work in the same way. When we are not steering our lives, we gradually veer off course. By the time we realise, it can take as much effort to get back to the life we had originally planned, as it would to achieve our goals initially if we had stayed on track! Often, we completely miss the opportunities presented to us and never arrive at our destination.

Please understand that by working through these challenges, your life will become <u>easier</u>, not harder. A small amount of effort now will save you years of effort down the track.



The Big Ship analogy



"The goals you set for yourself — like the rudder of a ship — will guide you toward your destination, and without them, like a ship without a rudder, you'll find it impossible to stay the course."

The Napoleon Hill Foundation

The Big Ship Challenge (a warm-up exercise!)

List the things in your life that you can adjust or steer. This is a brainstorming exercise, so don't think about it too much. Some examples have been provided to help you get started.

1. My career direction	16.
2. The amount of time I spend with family	17.
3. How often I play golf	18.
4. Decide to save 5% of all my income	19.
5.	20.
6.	21.
7.	22.
8	23.
9.	24.
10.	25.
11.	26.
12.	27.
13.	28.
14.	29.
15.	30



Challenge 2 - The Vision

"If you can dream it, you can do it."
Walt Disney

The most powerful thing you can do in your life is to **decide** what you want from it. Once you know what you want, what will make you happy, what gives you fulfilment and purpose, everything else becomes easier.

This challenge is not to be rushed; you should complete it after finishing the other challenges in this course (or do it now and revisit it later). Write down what you want from life. Don't worry too much about the restrictions of time, money, and commitments. The reality is that although people, like Walt Disney, will say "If you can dream it, you can do it", real life does have challenges. These challenges, while real, rarely restrict us as much as we think.

Decide on your vision, your dream, based on some reality, and just a bit of fantasy. If you aim for mediocre, that is what you'll get. If you want millions of dollars and a fancy sports car, you may find yourself working long hours. Let's get real about this.

I have surveyed many people about what it means to be happy and successful. Common themes include:

- Happy family life
- Healthy kids
- Some regular free time to play my favourite sport or enjoy my hobbies
- Good health
- Holidays
- > A good relationship with my partner
- Enough money to retire
- > Financial security
- > A house near the beach
- Etc.

Before I ask you to create a full vision, let's look at what is important to you.

The Vision Challenge 1 – Write the top five most important things in your life

1.
2.
3.
4.
5.



Section 1 – The Backbone

The Vision Challenge 2 - Write the top five achievements in your life. These may be having kids, finishing university, travelling the world, or working as an inventor!

kids, finishing university, travelling the world, or working as an inventor!
1.
2.
3.
4.
5.
The Vision Challenge 3 - Write five things that make you happy.
1.
2.
3.
4.
5.
You now know more about what makes you happy, what you consider to be big achievements, and what is important to you. It will soon be time to write your Vision. This should be completed after finishing the rest of the course (or as mentioned, do it now and revisit it later). You may even want to practice on a separate piece of paper. The key is to write it as if it's happening now. It could be two, five or ten years in the future. (Example – It's five years after setting my goals, I am sitting on my deck after my morning run. My three healthy and happy children have just gone to school. I am enjoying my new job as a head accountant.) You can choose any time frame, but you do need to specify when (what year?). If writing as if it is already happening proves difficult for you, make dot points, or write it any way you want. Importantly, decide what you want, visualise what it would look like, and put it in writing!
The Vision Challenge 4 - My Vision for the year is -



Challenge 3 - My Goals

"Success is steady progress toward one's personal goals."

Jim Rohn

Goals make our life a lot easier. Having clear, even sometimes challenging goals, makes our actions become more efficient and effective. There is less wasted time, less confusion, and less frustration. Remember, small goals add up!

The importance of focus cannot be overstated. What else is a goal really other than focus? When we concentrate on a task, it flows. Think of when you play billiards, tennis, play music, or do anything you truly love. Don't you find that **you do your best when you focus**? When you focus on what you love, or what is important, and forget external distractions, you get into the flow. Nothing else matters but the current task at hand. You become one with the challenge of the task. This is when you achieve success. This is when you play your best music, win billiards, or play great tennis. **When you're focused and in the flow, everything becomes easy**.

Far too many people spend more time planning their weekends than their lives. Then they wonder why they feel life has passed them by without knowing what happened. One of the great advantages of having a definite goal for your life is that it helps you prioritise your activities. When you're very clear in your mind on what you want to achieve, it's unnecessary to analyse each situation. You know automatically whether your actions will move you toward your goal or away from it. You can then use all of your resources, time, money, and energy to your best advantage.

In 1996, Edwin Locke at the University of Maryland conducted a 30-year study with tens of thousands of people into the relationship between goal setting and performance. It found that the more difficult and specific the goal, the greater the achievement. It also found that if the individual believed the goal was important and achievable and used feedback to show progress, there was a higher level of success. This study demonstrates that specific, high (hard) goals lead to a greater degree of task performance than do easy goals or vague, abstract goals, such as to "do one's best".

A study was also conducted on students in the 1979 Harvard MBA program. In that year, the students were asked, "Have you set clear, written goals for your future and made plans to accomplish them?" Only 3% of the graduates had written goals and plans; 13% had goals, but they were not in writing; and a whopping 84% had no specific goals at all! Ten years later, the members of the class were interviewed again. The 13% of the class who had goals were earning, on average, twice as much as the 84% who had no goals at all. The 3% percent who had clear, written goals, were earning, on average, ten times as much as the other 97% put together!



Review your vision from the previous section. Without worrying too much about how challenging they are, or how you will accomplish them, write your HIGH-LEVEL goals that need completion to achieve your vision. Please include the time frame. For example, if your vision for ten years' time is to own your home outright, the goal may become 'pay off 1/10th of my home loan every year'. Or if your vision is to be fit and healthy enough to play with your children, your goal may be to maintain a structured exercise and diet plan for the next year. Add additional goals as needed.

When setting goals, remember the SMART acronym by John Whitmore. Goals should be:

S - Smart. **M** - Measurable. **A** - Achievable. **R** - Realistic. **T** - Time-bounded.

The Goals Challenge 1 - My High-Level Goals Are:

I will start or finish by:

1.	1.
2.	2.
3.	3.
4.	4.

Now, break each high-level goal down into many smaller goals. If your high level goal is to 'pay off 1/10th of my home loan every year', smaller goals may include: review my job to see if I can ask for a raise; change work to earn more money; look at ways to cut expenditure; examine other ways to make money (sell goods online?); see if I can rent the house when I'm away; make lunch each day or only eat out once a fortnight.

The Goals Challenge 2 - My Smaller Goals for Each High-Level Goal I will start or finish by:

1.a	1.a
b	b
С	С
2.a	2.a
b	b
С	С
3.a	3.a
b	b
С	С
4.a	4.a
b	b
C	С

"What you get by achieving your goals is not as important as what you become by achieving your goals."

Zig Ziglar (and Henry David Thoreau)



Challenge 4 - Planning

"A clear vision, backed by definite plans, gives you a tremendous feeling of confidence and personal power."

Brian Tracy - The Gift of Self-Confidence

Now you have your dream or vision, and your goals; it's time to build a plan. Think of how much time and energy you put into planning your last renovation, the new carport, the Christmas dinner or party, and think how much more important it is to plan your life properly. There is nothing more important for you, your friends, and your family. Statistically, most people spend more time each year planning their two-week holiday than they do for their retirement when they will be on vacation 52 weeks a year for many years (all going well!).

The Planning Challenge - Write a short plan for every goal. Your plans can, and will, change. The important thing now is to decide on the best way to achieve each goal using the knowledge you have at this time. Leave plans blank and come back to it if you're stuck.

Plans for goals 1a, b and c	When?
a.	a.
b.	b.
c.	C.
Plans for goals 2a, b and c	When?
a.	a.
b.	b.
c.	C.
Plans for goals 3a, b and c	When?
a.	a.
b.	b.
c.	C.



Section 1 – The Backbone

Plans for goals 4a, b	and c	When?
a.		a.
b.		b.
C.		C.
	"It takes as much energy to wish as it Eleanor Roosevelt	does to plan"
dditional Notes		



Challenge 5 - Action

"Do you want to know who you are? Don't ask. Act! Action will delineate and define you."

Thomas Jefferson

With a clear and detailed plan, you can simply enjoy the experience. There is an old proverb: "What you hear you forget, what you see you remember, what you do, you understand." The key is doing!

Have you ever noticed the end of the word 'satisfaction' is a-c-t-i-o-n? The Latin word satis means "enough." What the ancient Romans clearly understood was that **enough action**, **produces satisfaction**. This is how you find happiness and success. The word 'motivation' is from the Latin word 'movement'. Motivation comes from action. <u>You cannot have motivation</u> <u>without action</u>. You should commit to doing something each day toward achieving your goals.

In the words of Mahatma Gandi, "The future depends on what you do today." He did not say the future depends on what you talk about today! The real key to success in anything you want to accomplish is taking action. When this action is toward a self-concordant goal (consistent with your developing interests and core values), you are more likely to succeed. So you gain motivation by chasing something aligned with your fundamental interests and values. When you want to do something, and you take action, this is when you succeed.

This is true anytime we apply ourselves. For some people, they fall short because they never take any action. For other people, their issue is that they take too much action but on the wrong things. It's extremely important that we take deliberate, focused action; this is the key to life. By taking deliberately focused action, we can achieve anything we want in a fast, effective, and productive way.

"Being busy does not always mean real work. The object of all work is production or accomplishment and to either of these ends, there must be forethought, system, planning, intelligence, and honest purpose, as well as perspiration. Seeming to do is not doing."

Thomas A. Edison

Part of taking action is overcoming the fear of failure. What will others think? Did you make the right decision? How will the future look? It's the nature of getting out of your comfort zone that you will become uncomfortable. The good news is you're expanding your comfort zone by doing this! You become accustomed to challenging yourself, and most people enjoy this experience.

Things almost always turn out better than you think. It's in our human nature, from back when we were chased by saber-tooth tigers on the savannah, that we look out for any dangers. We are programmed to assume the worst. It's our survival instinct. Keep this in mind when you're taking action. When you're afraid or anxious, rather than thinking about all the things that can go wrong, think of what can go right. Here are some exercises to help you in the action stage.

The Action Challenge 1 - List all the things that could go wrong during the action stage. Don't over think it; just write anything that comes to mind.

1.	6.
2.	7.
3.	8.
4.	9.
5.	10.

The Action Challenge 2 - Write down which points above are real concerns. The issues that you must do something about to make sure they don't happen. If they are minor inconveniences, leave them out! For each major issue, write one or more things you can do to either reduce the chance of them happening, or make sure they don't happen at all.

Now it's time to think positive. You will need to get creative!

The Action Challenge 3 - List all the things that would improve if you take action. For example, I will have more energy. I will earn more money. I will have fun.

1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	
11.	
12.	

"Twenty years from now you will be more disappointed by the things that you didn't do than by the ones you did do, so throw off the bowlines, sail away from safe harbour, catch the trade winds in your sails. Explore, Dream, Discover."

Mark Twain



<u>Section 2 – Concepts and Exercises</u>

In this section, we look at your life's challenges and possibilities from different perspectives. For each topic or concept, you're given a challenge to apply the principle to your life. Completing this section will give you new ideas and help you think of innovative ways to approach Section 1 – The Backbone.

As you complete this section, keep in mind how these ideas can help you create your vision, set goals, make plans and motivate you to take action.

Challenge 6 - Using Strengths

"The good life consists in deriving happiness by using your signature strengths every day in the main realms of living. The meaningful life adds one more component: using these same strengths to forward knowledge, power, or goodness."

Martin Seligman

Using your strengths is a fast track to success. Studies from the field of positive psychology show us that people who do what they do best are three times more likely to have an excellent quality of life overall and they are happier for it. I want you to think about the last time you succeeded in something, work or play, or when you were in the zone, or flow, doing something you love. Were you drawing on your strengths or weaknesses?

There are six culturally ubiquitous virtues that include wisdom, courage, love, justice, temperance, and spirituality. Out of these virtues, 24 character strengths have been identified. They are:

 Appreciation of Beauty and Excellence 	2. Gratitude	3. Kindness	4. Prudence
5. Bravery	6. Honesty	7. Leadership	8. Self- Regulation
9. Creativity	10. Hope	11. Love	12. Social Intelligence
13. Curiosity	14. Humility	15. Love of Learning	16. Spirituality
17. Fairness	18. Humour	19. Perseveranc e	20. Teamwork
21. Forgiveness	22. Judgment	23. Perspective	24. Zest

To find your signature strengths, complete the signature strengths questionnaire at http://www.viacharacter.org/www/The-Survey.

The result will show your 24 strengths in order. The key is to use your top five or so strengths to help you set and achieve your goals and to use them in everyday life to succeed and be happier.



The Book of Possibilities Section 2 – Concepts and exercises

A meta-analysis study at the University of Pennsylvania found that happiness leads to success in every domain of our lives. We also know conclusively from hundreds of studies over the last two decades that utilising our strengths leads us directly to happiness. We succeed because we are doing what we love and doing it well.

The survey used in that study can be found at https://www.authentichappiness.sas.upenn.edu/. This site, developed by the University of Pennsylvania, Positive Psychology Department has many other interesting questionnaires from the authentic happiness inventory, such as the 'meaning in life' questionnaire, the optimist test and much more. These questionnaires are helpful to gain different perspectives on how you view life.

The Strengths Challenge 1 - Complete the strengths questionnaire and fill out your top five strengths. **My top five strengths are:**

1.	
2.	
3.	
4.	
5.	

The Strength Challenge 2 - For each strength, write down new and innovative ways you can use it in everyday life. Think of ways you can use them when trying something different or new. Think of ways you already use them. Remember, the intent of this section is to think outside the box! It's to think of what you do every day in new and exciting ways. It's also to discover new opportunities and possibilities.

Strength 1.	
Strength 2.	
Strength 3.	
Strength 4.	
Strength 4.	

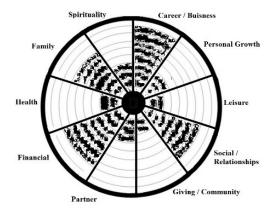


Challenge 7 - The Wheel of Life

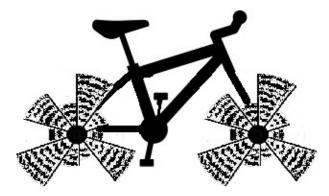
Now for a fun exercise used by many personal and business coaches. The idea of the wheel of life is that it helps you identify areas of your life that need the most attention. It shows you graphically how you're doing, helps you discover new perspectives, and also helps you to set priorities.

Often when we are strong in one area, such as work, social, or health, we focus on this field. While it's important to focus on our strengths, as we saw in the last section, we also need to think about how we can use these strengths to help us in areas we may not be as strong in.

The picture below is an example of a completed wheel of life. The participant has marked up each section, such as health, from 1 -10; 1 being the least successful, or little ability in this area, and 10 being the most.



Now imagine if that wheel was on your bike and you were riding along the road. Would you find the trip a little bumpy?

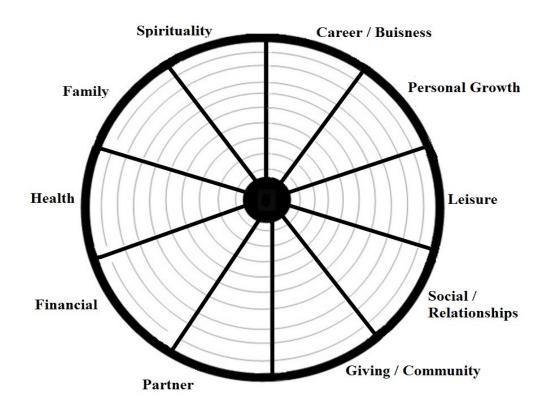


If this was your result from completing the exercise, do you think you should focus on your career and money, or would it be worth spending some time looking after your health, or focusing on your partner? Of course, we don't need an entirely round wheel, but it does add a new perspective to the way we prioritise our actions



The Wheel of Life Challenge 1

Now it's your turn. Be honest with yourself. Rate yourself for each topic., out of five. Have fun with it. Don't over think it! The intent is to get a general idea about where you sit in each area.



Please keep in mind your result when deciding your goals. When setting goals, we often think about financial goals, and targets like holidays and travel. Other goals should be set for things like becoming more social, spending more time with family, giving to others, health and wellness, and so on.

Reflect on the results of your wheel of life challenge and make a list of some areas you need to work on, or some goals you may set yourself to ensure your ride is a little smoother.

The Wheel of Life Challenge 2 - My areas of improvement or goals to make my ride smoother are:

1.	6.
2.	7.
3.	8.
4.	9.
5.	10.



Challenge 8 - Happiness

"When I was five years old, my mother always told me that happiness was the key to life. When I went to school, they asked me what I wanted to be when I grew up. I wrote down 'happy.' They told me I didn't understand the assignment and I told them they didn't understand life."

John Lennon

During the writing, and after publishing Happiness and Success, I often asked people what makes them happy. The answers I received were interesting, even if not unexpected.

Most people work all their lives to make money. They want money to buy a big house, have a nice car, or buy the latest TV, iPad, or other electronic device. People sacrifice so much in the pursuit of money. When I asked people what makes them happy, the typical responses included; a good family life, healthy children, time with friends, being fit and healthy, having a fulfilling career. Rarely the answers are a big house, millions of dollars, a high paying job or a fancy sports car!

Isn't it interesting that we sacrifice many of the things people say make them happy for the items rarely mentioned when we're asked what makes us happy?

Happiness Challenge 1. Write five things that make you happy. It can be as simple as walking along the beach, or as complex as designing new Nano-technology. Write the first things that come to mind. In Happiness Challenge 2, you will have a chance to think more deeply about this.

The Happiness Challenge 1 - What makes me happy is:

1.			
2.			
3.			
4.			
5.			

To better understand types of happiness, let's look at two approaches to happiness.

1. The Hedonic Approach focuses on happiness and defines well-being in terms of pleasure attainment and pain avoidance. This can also be called Subjective Well-Being, and is commonly related to the feeling when you buy a new item or gain pleasure from something that is short lived. It may be eating ice cream, having a drink, or eating out. This is when we're in a good mood. Hedonic pleasures don't last long. We get quickly used to these types of pleasures; even larger investments like a new TV, clothes, or even a car. When you first buy them, you're happy, but you adjust to them very quickly. This also happens with work promotions, a new house, and other big things. They are like sugar hits wearing off fast. We can even have withdrawals, so we feel the need to buy something else new, or eat and drink more, anything to get that feeling back.



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<u>2. The Eudaimonic Approach</u> focuses on meaning and self-realization, and defines well-being in terms of the degree to which a person is fully functioning. Think of times in your life when you feel you belong, when you have a sense of control or autonomy. Situations where you find meaning and purpose. Think of Maslow's Hierarchy of Needs, and the term self-actualization (more on this later).

This is Psychological Well-Being, where we are happy at a very deep and sustainable level. This is when we jump out of bed in the morning excited about the day.

Balance

This doesn't mean we need to avoid Hedonic pleasures; in fact, they are an important and enjoyable part of life. What is useful to understand is the need for balance with eudaimonic pleasures that will sustain our happiness for a longer time. So when I talk about happiness and success, I am leaning towards the eudaimonic version of happiness (but not excluding hedonic happiness) because this is where we start to flourish.

Let's explore what makes you happy. Write things in your life that make you happy that fall into each category.

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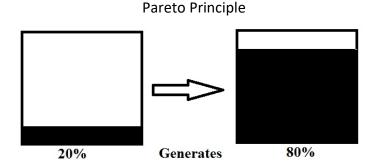
"The good life, as I conceive it, is a happy life. I do not mean that if you are good you will be happy; I mean that if you are happy, you will be good."

Bertrand Russell



Challenge 9 - 80/20 rule

"For many events, roughly 80% of the effects come from 20% of the causes."



The 80/20 principle states that there is an inbuilt imbalance between causes and results, inputs and outputs, and efforts and rewards. The correct name is the Pareto Principle. It states that, for many events, roughly 80% of the effects come from 20% of the causes. We are brought up to believe there is a linear relationship between what we do and what we receive. The reality is, however, significantly different to that. It's more important to pick the right things to work on than to work hard on anything or everything. In business, often 80% of profit comes from 20% of the customers.

In a similar way, both Chaos Theory and the 80/20 principle show that the universe is, in fact, unbalanced and non-linear and cause-and-effect are rarely linked in an equal way. They state that forces can self-organize and that the most potent forces will take more of their share of resources. Both these theories talk about feedback loops and how a small influence can be greatly multiplied using feedback loops to produce highly unexpected results. Often, when you start something, it takes time to gain momentum; we see only small changes in the beginning then, at some point, the tipping point occurs when a **small amount of extra effort can reap huge returns.**

Pareto discovered that 80% of Italy's land was owned by 20% of the population. He then began to realize that this was true in many other areas. Research shows us that the top 20% of the population have 80% of the wealth. The concept applies to many areas of life. 80% of our problems are caused by 20% of our actions. 80% of our success will come from 20% of our activity. 80% of accidents come from 20% of hazards; the list goes on.

Richard Koch has written an excellent book explaining this principle - *The 80/20 Principle: The Secret to Achieving More with Less.* It explains in detail how you can utilise this principle to achieve more in everyday life. He writes -

The 80/20 principle says we should:

- Celebrate exceptional productivity rather than praise a rich effort
- Look for a shortcut, rather than run the full course
- Exercise control over our lives with the least possible effort

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- Be selective, not exhaustive
- Strive for excellence in a few things, rather than a good performance in many
- Delegate or outsource as much as possible, especially if you can get a tax deduction
- Choose our carers and employers with extraordinary care
- Only do the things we are best at doing and enjoy the most
- Look beneath the normal texture of life to uncover ironies and oddities
- Always look for the 20% of effort that will give you 80% of returns
- Calm down, work less, and target a limited number of valuable goals with the principle "it will it work for me" rather than pursuing every available opportunity
- Make the most of your lucky strengths when you are at your peak and the stars are aligned

The 80/20 Challenge 1– The 20%

This challenge is designed to get you thinking about your daily and irregular tasks, responsibilities and commitments. The aim is to identify the 20% of activities you perform that give you the most (if not 80%) benefit. Examples may include your morning run, the salad you eat at lunch, asking your bank for a discount on your home loan, negotiating better insurance premiums, a weekly catch up with friends, etc.

My 20% activities are:

1.	6.
2.	7.
3.	8.
4.	9.
5.	10

The 80/20 Challenge 2- The 80%

Now it's time to look at the 80%. Think of things in your life that provide little or no benefit to you. The things that would not cause major problems in your life if you stopped doing or got rid of them. Some may provide some benefit, but when taken in proportion to the effort, the benefit can be considered small. Examples may include washing the car each weekend, stressing about work when at home, the boat in the driveway you never use, washing the driveway. Others could be problem customers, tasks at work that you don't need to do, checking share or house prices every day/week, watching the news or reality TV, catching up with friends you don't really like, etc.

My 80% activities are:

1.	6.
2.	7.
3.	8.
4.	9.
5.	10.



Challenge 10 - Environment: People and Places

"The single most important factor in our long-term happiness is the relationships we have with our family and close friends."

Clayton M. Christensen

People

Relationships are arguably the most important thing we have in our lives. To have people who we can share our successes and our sorrows with is critical. Research confirms the importance of positive relationships. We are social creatures. It's believed the reason humans have such a big brain is to navigate the complex social environment in which we live.

As we set our personal and work goals, make our plans, and prepare for our futures, we should take careful note of the people we include in this picture. These **relationships have the ability to make or break our efforts for success and happiness.** This is especially true when we are exploring possibilities and new opportunities. It may be easy to tolerate an unsupportive friendship or relationship when you are not striving for anything! When you're searching for and chasing a thriving life of abundance, happiness, and success, you quickly see how non-supportive relationships become significant obstacles.

"Cherish your human connections - your relationships with friends and family."

Barbara Bush

The Environment Challenge 1 – Positive people

Write the names (or types of people, so as not to offend) of people in your life who make a positive contribution to your life. They may inspire you through actions, help or support you, encourage you and so on.

The positive people (or types of people) in my life are:

1.	5.
2.	6.
3.	7.
4.	8.

The Environment Challenge 2 – Negative people

Now for the negative people (or types of people). These are the people who bring you down, don't support you, offer little value, etc.

The negative people (or types of people) in my life are:

1.	5.
2.	6.
3.	7.
4.	8.

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Places

The physical and emotional environment we live in has a massive impact on the way we live our lives. We naturally adapt to our environment. If we live in a healthy and positive environment, we are likely to be healthy and positive, if we live in a negative and unhealthy environment, this is likely the way we will live too. This was demonstrated by the famous Stanford Prison Experiment.

The experiment was conducted in 1971 by a team of researchers using college students, led by Professor Philip G. Zimbardo. The students were put into a simulated prison environment: some assigned as guards and some assigned as prisoners. It was only a matter of days until the students assigned to being guards started behaving like guards in a very real way. The same also went for the students allocated as prisoners

The study found that the participants adapted to their roles well beyond the researchers' expectations. The researchers noted, "The guards enforced authoritarian measures and ultimately subjected some of the prisoners to psychological torture. Many of the prisoners passively accepted psychological abuse and, at the request of the guards, readily harassed other prisoners who attempted to prevent it. The experiment even affected Zimbardo himself, who, in his role as the superintendent, permitted the abuse to continue."

What this experiment clearly shows is that we adapt to our environment extremely quickly and effectively.

Alternatively, being in nature has been shown to have a positive impact on people's feelings of well-being. Spending time in nature is a great way to relax and unwind. **We choose our environment, and this makes us who we are.**

The Environment Challenge 3 – Positive environments

Write freely about the sort of positive environments you have in your life, or would like in your life. This may include being a member of the local sailing club or scout group. It could be spending time with sporty people or a group of entrepreneurs.

My positive environments, or possible future positive environments, are:

1.		
2.		
3.		

The Environment Challenge 4 – Negative environments

The opposite is true for negative environments. If you're stuck in a negative environment, it may be time to set goals on how you can move out of this place to somewhere more positive.

My negative environments, or ones we want to avoid are:

1	i.
2	2.
3	3.



Challenge 11 - Habits: Health and Wealth

"Our daily decisions and habits have a huge impact upon both our levels of happiness and success."

Shawn Achor

Research tells us that it can take up to three months to adopt a habit or ritual. If you would like to start running, save money, read more often, cut television usage, etc., you need to maintain the new habit, or way of living, for three months. When transitioning into this new ritual or habit, it's best to **focus on the advantages you will gain** as a result. A future-focused approach to any change is extremely beneficial. If you keep thinking about the old way, what you used to do, you will never change. Focus instead on how you will integrate this new habit into your life, and the benefits and advantages you will receive from doing so.

If it takes three months to adopt a new habit, that's four new habits every year. Think of how much you can accomplish in any program of change if you adopt four healthy habits each year!

Health

Exercising for 15 minutes daily sounds easy, but if you exercise 15 minutes every day of your life, think of the health benefits. A walk at lunchtime, or playing basketball with your friends on the weekend benefits you both mentally and physically. Committing with a friend to do a fun run, or swim, has great health benefits and can be a lot of fun! We don't need to elaborate on the benefits of healthy habits. Everyone knows what they need to do. It's a matter of making specific decisions involving your daily habits and sticking with them. This is much easier when you incorporate them into your vision of the future, your goals, plans, and, ultimately, the action you take.

The Habit Challenge 1 – Good health habits

List some habits you would like to get into to improve your health. You don't need to commit to these at this stage; the idea is to brainstorm ideas. Specific diet challenges come later, so focus on non-food related challenges.

My healthy habits (or new ones I would like to start) are:

1.	4.
2.	5.
3.	6.

The Habit Challenge 2 – Bad health habits

Now for those bad habits no one likes to think about. There is real power in writing them down. You don't need to commit to stopping these; this is just to get thinking about what they are. Again, diet challenges come latter.

My bad health habits (or ones I want to avoid) are:

1.	4.
2.	5.
3.	6.



Financial

If you put \$5 away every day for 40 years and invested it with an 8% return (if you can get it), you will end up with over <u>half a million dollars</u>. It's the **magic of compounding**. The first 20 years you will have saved \$90,000, and the second 20 years alone gives you \$450,000, a total of \$540,000. It's an exponential curve. It's the habit, or ritual, of saving that pays the dividend!

"You must acquire the habits and skills of managing a small amount of money before you can have a large amount. Remember, we are creatures of habit and, therefore, **the habit of managing your money is more important than the amount**."

T. Harv Eker

Our financial success is all about habits. Typical habits to help you financially include working hard, regularly asking for a pay rise, looking for better insurance deals, taking lunch to work, making your own coffee, avoiding takeaway food and eating in. More include filling up when petrol is cheap, asking the bank each year for a better loan deal, saving 10% of everything you earn, etc.

Some habits are daily, like taking lunch to work, and some are yearly, such as reviewing home loan rates, insurance premiums, etc. They all add up. Committing to daily habits, such as taking lunch to work, or eating in, doesn't mean you can never spoil yourself. It means your HABIT is to eat in and you eat out now and then, or you only buy lunch sometimes.

Identifying your financial habits helps you recognise if you do something just because it's a habit, or don't do something because you're not in the habit of doing it.

The Habit Challenge 3 – Good financial habits

List your good financial habits, or ones you would like to adopt. Remember, they may be daily, monthly, yearly or even ad hoc (e.g. the habit of only going to BYO restaurants!)

1.	5.
2.	6.
3.	7.
4.	8.

The Habit Challenge 4 – Bad financial habits

List your bad financial habits, or the ones you need to avoid (e.g. spending every dollar of your pay, always paying the credit card late, buying takeaway coffee on the way to work, never asking for a better deal on insurance or your home loan, eating out every week, etc.). Of course, one person's bad habit may not be a problem for others. The idea is to think creatively and not hold back. You're not committing to anything, just making yourself AWARE.

1.	5.
2.	6.
3.	7.
4.	8.



Challenge 12 - The Subconscious Mind

"The mind is everything, we understand - What you think, you become."

Buddha

In the same way we adapt to our environment, we also become what we think about. Like a supercomputer, our subconscious mind is incredibly powerful in delivering the results we require. Our perception of the world is a reflection of our mental filter, and our subconscious interpretation of what we see, hear, touch, and smell.

The Red Car

Our brains have a highly developed filter system. It only lets in what we need to achieve our vision and goals (hence the importance of Section 1). Every day we are exposed to thousands of sights, sounds, and smells. Thoughts, feelings, and emotions bombard us. Our minds have little chance to notice, and less chance to remember all these things. It's suggested that our brain receives eleven million pieces of information every second and that it can only process 40 bits per second!

Have you ever researched something to buy, or thought a lot about a particular item, only to see it everywhere? Imagine you're thinking about the purchase of a car. You go to the car dealer and see a red car. You think it looks great because of the colour; you don't see many red cars around. On the way home, you see red cars everywhere!! Have you ever had such an experience?

The Invisible Gorilla

The same applies to things we are not thinking about. We have a great ability not to notice things that are not important to us. Have you ever driven home and not remembered much of the drive on arrival? Or someone asks what you thought about the big picture on the wall and you hadn't even noticed it?

In one famous study by Simons and Chabris called The Invisible Gorilla, participants were asked to watch two groups of people passing a basketball. Six people, three in white shirts and three in black shirts, passed basketballs around. While they watched, they were told to keep a silent count of the number of passes made by the people in white shirts. At some point, a gorilla strolled into the middle of the action, dressed in black, faces the camera and thumps its chest, and then leaves, spending nine seconds on screen. Would you see the gorilla? Almost everyone's answer is: "Yes, of course I would." How could something so obvious go completely unnoticed? But when Simons and Chabris did this experiment at Harvard University several years ago, they found that half of the people who watched the video and counted the passes missed the gorilla! You can find this study online.

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Practical applications

The red car and invisible gorilla help us understand that when we think about something and focus our energy towards it, we will notice resources in our day to day life that help us achieve what we want. Some people call it the law of attraction; but, arguably, it's the law of noticing, or not noticing everything else. Our challenge for this topic is just a bit of fun.

The Subconscious Mind Challenge 1 – The Red Car

Write down something you're interested in. It may be a holiday in the sun, a new business idea, a cheap car, a new sporting challenge, or red shoes. Now tick a box each time you notice something in your day to day life that relates to that item. Try this for a week.

The thing I am thinking about is:

Tick each time you see something related to this.

Ī					

The Subconscious Mind Challenge 2 – The Invisible Gorilla

Now think of somewhere you visit each day; it could be at work, the shops, a sporting club or the local gym. For that location, write in detail what you see each day. What is on each side of the door? Describe the pictures on the wall. Are there pot plants? Is there a table? What do you see outside of the window? What colour is the carpet?

The pla	The place I am describing is:				
The de	tails are:				

Next time you're there, check your answers. Did you get it right? Did you miss anything?

The Subconscious Mind Challenge 3 – Changing your filter

Now to put this to use and see what happens. Think about a few things you want to find out, learn about, investigate, or even bring into your life. It could be how to build a carport, a new meal idea, how to catch more fish, find a partner, or a new job. Think about these things often, especially first thing in the morning and last thing in the evening. Start to notice when you see things in your day-to-day life that relate to this topic. You may not find everything you want, but you will learn how to use this to quickly identify things in your life that will help you realise your vision and succeed in your goals.

Things I want my mental filter to let in are:

1.	4.
2.	5.
3.	6.



Challenge 13 - Success

"However difficult life may seem, there is always something you can do and succeed at."

Stephen Hawking

We have looked at what makes us happy, and other ways to look at our life and our environment. We now draw our attention to success. Your idea of success may be achieving happiness, it may be a big house, or to retire early.

In this challenge, you can be as selfish and self-centred as you like. While your idea of success may be spending time with family, deep down you may prefer to do this on a 30-foot yacht! You may have always dreamed of owning a racing car or taking a year sabbatical to travel around the world.

Whatever your idea of success is, it's important to acknowledge it. As we saw in the last challenge, our subconscious mind is magnificent at helping us achieve what we want. Great minds through the centuries have understood the power of this intangible concept, and the power we can receive by contemplating and thinking about what we want to achieve. By setting clear intentions in our subconscious mind, to our higher power (whatever that may mean to you), and the universe, we have a far higher chance of succeeding in all domains of life. These may include social, occupational, physical, or financial factors.

Let's look at some of the ancient wisdom that supports the view that what you think about will become a reality. The Bible tells us - "For as he thinks within himself, so he is." Proverbs 23:7. It's also written in Matthew 21:22 - "And whatever you ask in prayer, you will receive, if you have faith." There is also the well-known proverb, "As ye sow, so shall ye reap."

From the Buddha - "The mind is everything, we understand - **What you think, you become**". Heraclitus, a pre-Socratic Greek philosopher said, "Day by day, what you choose, what you think and what you do is who you become."

There are many great success writers. A few of the most famous, and their books that I highly recommend are: Think and Grow Rich by Napoleon Hill (also by Mr Hill, -The Law of Success, Napoleon Hill's Golden Rules, The Magic Ladder to Success, the list goes on); Stephen R. Covey - The 7 Habits of Highly Effective People; Jack Canfield -The Success Principles; Dale Carnegie - How to Make Friends and Influence People; and T. Harv Eker - Secrets of the Millionaire Mind. These are all well-known books and authors. The common theme amongst all of these authors (or I should more correctly say great thinkers) is that they all believe that to make a change, you must first know what you want, and then think about it all the time.



The Success Challenge 1 – Anything you want

My wildest dream of success is:

To help you think freely about what you want, and what success means to you, we first want to think with an entirely open mind. The idea is to break down any self-limiting beliefs, or other thoughts about not being able to attain your wildest dreams. Have fun with this exercise; imagine there are no barriers. Assume you had all the knowledge, support, money, or other resources to be successful in what you want to achieve. What would you do, or achieve, that would make you feel you were a success? It may be to climb Mount Everest, run an international corporation, discover a cure for cancer, run right across Australia, acquire five million dollars in assets, or sail around the world. Don't worry, in the next challenge we will ask about more feasible and realistic options so just have fun with this one!

The Success Challenge 2 – In reality
With your mind more open to possibilities, define what a successful life means to you. At the end of your life, as you think about how you lived and what you achieved, what would be the
successes that made you proud? Remember, these things have not happened yet. You're trying
to identify the most significant successes that will make up part of your vision and goals. They
may be raising a happy family, owning your home, playing piano at the national concert hall, learning a language, owning a yacht, retiring before 65, etc.
You don't need to be 100% certain you can achieve these things. They are aspirational goals of success. They become a beacon for which to aim, a light to guide you. Remember that if you
don't know what success means to you, there is little chance you will succeed. Once when you
identify these things, your mind can begin working toward them, consciously and
subconsciously.
My idea of success is:



Challenge 14 - Silencing the Noise

"Silence is a true friend who never betrays."

Confucius

Much of the noise in our environment doesn't serve us. We are creatures of habit and the only way to know if we need or want something in our lives, especially when it comes to noise, is to experiment with reducing it. The reason is simple. We get very accustomed to our environment. We get so used to the sights, the sounds, and even the people in our life that we barely notice them. Please make an effort to **reduce the noise in your environment that doesn't serve you**.

Reducing noise doesn't mean doing without; just reducing it by 20% will free up your mind to think about the most essential things in your life. A few ideas how we can silence the noise are:

<u>The News</u> - We intently watch the news. This in itself, is not a massive problem. That said, we have an obsession to follow stories, and we want the latest updates immediately. Could you reduce your news consumption by 20%?

<u>Television commercials</u> - Television commercials make up nearly one-third of a one hour show. With all the modern technology available and alternate viewing options, could you watch fewer commercials?

<u>Internal chatter</u> - Use available options such as meditation or mindfulness to reduce the constant internal chatter in your mind. Worry less and only think about what's important.

<u>Turn off the TV or radio</u> - Turn off the TV, radio, music, social media, mobile phone, etc and **just sit in peaceful silence**. Not for long, just enough time to reset your mind and reflect.

Can you reduce the external or internal noise with any of these ideas?

Ideas to reduce the external noise

- Reduce time-consuming news
- Cut the commercials
- Ask if it's important or needed
- Manage your time on social media
- Create silence
- Limit time in non-relevant conversations
- Just turn it off!

Ideas to reduce the internal noise (in the mind)

- Meditation and mindfulness
- Stop and notice just ten breaths
- Exercise
- Notice the sounds around you
- Keep the worry in proportion to the reality
- Don't equate worrying with being loving or responsible
- Write your worries on a list then let them go!

The Noise Challenge

Areas in my life I can reduce noise in are:

1.	4.
2.	5.
3.	6.



Challenge 15 - Redefine Stress

"The key to surviving and thriving on stress is control not avoidance."

Dr. Peter G Hansen

There is an excellent book by Dr Peter G Hansen called The Joy of Stress. In his book, Dr Hansen explains how a significant percentage of his patients experienced sickness or illness due to stress and, of all the sickness and accidents, stress accounts for three-quarters of all time lost from work.

Dr Hansen says, "Strive to maximise success by investing your energy and time in all four quadrants of your life – financial sufficiency, personal happiness, sound health, and respect onthe-job." He makes the point that too little stress can be as dangerous as too much stress. Dr Hansen's book is all about making active choices. He says, "The reality is that good choices are extremely easy and fun, while it is the bad ones that are complicated and deadly. **The key to surviving and thriving on stress" he says, "is control, not avoidance."**

Shawn Achor, along with another researcher, used a three-minute video to teach managers at financial services firm UBS how to **view stress as enhancing rather than debilitating**. Six weeks later, that group had better productivity and a 23% drop in fatigue-related health problems compared with a group that saw a video portraying stress as traumatic.

Accepting stress as a natural part of life and a challenge that we all deal with is critical. Once we understand that stress also has a positive side, and that it's not always detrimental to our health and our well-being, we can better use it to achieve success and happiness.

In this challenge, we aim to understand our daily stress better. We want to know what it is, how it affects us, and if we need to do anything about it. The aim is to understand if the effect on us is due to the stress, or if it's our reaction to it. If it's the latter, can we do anything to change it?

The Stress Challenge

8.

Fill out the table below. Try to identify times of stress and lack of stress. If boring or mundane situations are not providing stimulation, can you create more challenges to make them interesting? If your work or family life is too stressful, how does it make you feel? Is there something you can change? Can you identify the stress and use it to motivate yourself?

I could change:

8.

1.	1.	1.
2.	2.	2.
3.	3.	3.
4.	4.	4.
5.	5.	5.
6.	6.	6.
7.	7.	7.

8.

My stressors (or lack of stress) are: They make me:



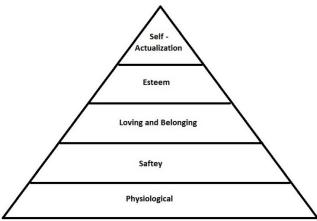
Challenge 16 - Materialism

"It is the preoccupation with possessions, more than anything else that prevents us from living freely and nobly."

Bertrand Russell

In a post-financial crisis world, many people are starting to question some of the old world ideals. Where previously the world was run by materialism and commercialism, a new post-materialism world is developing. Many people are now starting to understand that **autonomy**, **self-expression**, **meaning**, **and purpose are more important than wealth and material goods**.

The post-materialism ideal can be viewed in line with Maslow's famous Hierarchy of Needs.



Maslow's Hierarchy of Needs tells us that once we have our basic needs met, we then look for love, belonging, and self-esteem before reaching self-actualisation.

When deciding what's important to you in your life, its worth keeping Maslow's pyramid in mind. When purchasing and maintaining material goods, ask yourself what sacrifices you made for these goods. Materialism is not wrong, but it does need to be balanced with the other areas of your life that are more intangible. You cannot park your self-esteem in the driveway for all to see, but it may be more important than a new car. It's all about balance.

The Materialism Challenge

The products in my life that are important are: My unimportant products are:

1.	1.
2.	2.
3.	3.
4.	4.
5.	5.
6.	6.
7.	7.
8.	8.



Challenge 17 - Product vs. Experience

"The only source of knowledge is experience."

Albert Einstein

When we do have disposable income, there may be nothing wrong with buying material goods. In these cases, it's worth considering spending the money on experiences rather than products. Research suggests people who invest in experiences gain more happiness than those who purchase products.

This may seem strange; after all, an experience may last as short as a few minutes (take bungee jumping or skydiving, for example). They may be over in a week (a week-long scuba diving course/holiday, a short painting course, a hiking adventure, etc.). A product lasts a long time, so we naturally think it's a better use of our money.

After purchasing products, we get used to them quickly and lose the initial happiness experienced just after the acquisition. With an experience, on the other hand, we look forward to it, we talk about it with friends, and we remember it afterwards and recount it often as we share our experience with others.

Experience challenge

Make a list of all the experiences you would like to enjoy. They can include luxurious experiences, such as relaxing for a week in a five-star resort on a tropical island, or challenging experiences like hiking to Everest base camp. You may also want to include self-improvement experiences, such as attending a meditation or yoga retreat, learning to paint, or a cooking tour of Italy. Let loose; you don't have to commit to them, just brainstorm ideas. Make it fun!

Experiences I would like to enjoy one day:

1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	
9.	
10.	
11.	
12.	

"It is only in adventure that some people succeed in knowing themselves - in finding themselves."

Andre Gide



Section 3 – Day-to-Day

There are some things you can regularly do that help you succeed. The exercises presented in this section are nothing new. They have been used for centuries, and some for a millennia.

Modern research has proven the effectiveness of these exercises. In some cases, modern neuroscience has been able to explain why they work. Researchers and philosophers have developed theories on why they are so powerful, and developed tests and studies to prove their effectiveness.

In this section, we cover some of the more common and useful exercises you can do to help you on your journey of self-discovery and growth. You don't need to practice all of the exercises. However, it's useful to complete each challenge and see how they work for you.

Challenge 18 - Daily Commitment

"Desire is the key to motivation, but it's determination and commitment to an unrelenting pursuit of your goal - a commitment to excellence - that will enable you to attain the success you seek."

Mario Andretti

Committing a small amount of time each day to your success is critical. Small bursts of focused action have a significant impact toward achieving your goals, but as most successful people will agree, it's the actions taken day-to-day that add up to real positive change.

This is as true for your physical and mental health, as it is for your work and financial success. By committing to a few focused actions every day, you will enjoy a life of abundance, happiness, and success.

The Day-to-Day Challenge

In this challenge, you're asked to **commit a small amount of time every day on actions explicitly focused on achieving your long-term goals**. As you practice investing some time each day into things that don't have to be done that day, you learn to live a more planned and organised life, rather than one of constant reaction to the most pressing events.

Time of day	The actions I will take each day are:	Amount of time spent

1.	1.	1.
2.	2.	2.
3.	3.	3.
4.	4.	4.
5.	5.	5.
6.	6.	6.
7.	7.	7.
8.	8.	8.



Challenge 19 - Mindfulness

"Mindfulness means paying attention in a particular way; on purpose, in the present moment, and non-judgmentally."

Jon Kabat-Zinn

Greats, such as Eckhart Tolle in his book The Power of Now, show us how to use mindfulness and "living in the present." Many like him, including myself, believe that by living in the now and not always anticipating the immediate future, we can access an inner power that is not available to us when we are too focused on what's going to happen next.

Mindfulness meditation is called insight meditation in Buddhist traditions, or vipassana, which in Sanskrit means "to see clearly." Mindfulness refers to orienting one's self to the present moment. Definitions commonly emphasise **maintaining an awareness of one's immediate experience**, as opposed to being distracted by the past or future, or being engaged in the avoidance of one's experience.

"Do not dwell in the past, do not dream of the future, concentrate the mind on the present moment."

Buddha

By living in the now, we are in a much better position to enjoy the present. After all, we cannot change the past, and the future depends on what we do today. We can only control the future to a point, and often, the more we try to control it, the less it goes our way. Contrary to what some people believe, by living in the now, we are often better prepared for the future than wasting our present preparing for it.

When a person actively develops their ability to be mindful, they are living in the present. This sets them up to be more successful in the future without trying to control it. There are many ways to practice mindfulness; far too many to cover in one page. We recommend you study Eckhart Tolle's book The Power of Now, or any number of other books and resources to develop you mindfulness skills.

The Mindfulness Challenge

The mindfulness challenge involves setting a personal goal around mindfulness. It may be being mindful when eating each meal, when walking to the station, while driving to work, or sitting in your backyard. Regardless of what you choose, the power comes by practising the skill.

The place/s or during which activity/s each day I decide to be mindful are:

1.		
2.		
3.		
4.		
5.		



Challenge 20 - Meditation

"To understand the immeasurable, the mind must be extraordinarily quiet, still." Jiddu Krishnamurti

Meditation is another way that has been shown to access inner power. Meditation has been shown to be one of the single most effective techniques to build productivity. I know for some this may seem counterintuitive. How could sitting on the floor cross-legged for half an hour possibly result in a more productive day? Many successful business people have discovered that by committing to a meditation practice each day, they gain valuable insights that allow them to reach a far greater level of success than if they had not accessed this inner power.

Our subconscious mind cannot communicate with us through conventional self-talk. It communicates with us through less tangible modes like feelings, urges, impulses, and emotions. It can guide us in such a way, that we can understand it without actually hearing it. The more we can quiet our conscious mind and free ourselves from the distractions of the outside world, the easier it is to pick up on the thoughts, feelings, and emotions of our subconscious.

Life is a complex web of feelings, thoughts, and emotions, challenges, choices, and decisions. By only using our conscious mind, we are ignoring the most powerful tool we have available to make sense of the vast array of choices and decisions we must make every day. By partnering with our subconscious mind, and getting to know ourselves at a much deeper level, we are far better equipped to take on life's challenges and overcome the obstacles that come our way. We get in touch with our inner knowledge.

There's a lot of information available about meditation. There are also some great apps, like 'Headspace' that can help you on your journey to build your mind through meditation.

The Meditation Challenge 1

Take the challenge to at least learn about meditation. Describe how you will learn more about meditation.

I will learn about meditation by:		

The Meditation Challenge 2

If you were going to meditate regularly, where and when could that be? (If trying it for the first time, set a goal for how long you will try it before evaluating its effectiveness.)

Where	When	
1.	1.	
2.	2.	
3.	3.	
4.	4.	



Challenge 21 - The Three Good Things Exercise

"Whatever good things we build end up building us."

Jim Rohn

An exercise that's fun to do and only takes a few minutes each day is the "Three Good Things" exercise. It helps you build your ability to recognise the positive in everyday life. Each evening, take the time to list three positive or good things that happened that day. It's even better if you talk about it over dinner with family and friends.

Research tells us if we continue identifying three good things each day for 21 days, we will enjoy the lasting benefit. In fact, studies have shown this benefit can last up to 6 months or more! This is a proven, quick, and effective method to train your brain to identify the positives.

The more we train ourselves to see the positive, the more we can combat the **80% of our internal self-talk that is negative**. We are better able to find the positives in what we do. We become better at evaluating challenges and situations from a more neutral perspective.

Building positivity should not be confused with positive thinking. Building our positivity means seeing things that are real and positive in our environment and our lives. These things often go unnoticed when we don't train our minds to see them. This is the true power of the Three Good Things exercise. As we train our minds to see the positive, we become happier because we better understand and notice the good things around us. **Always strive to see the positive.**

The Three Good Things Challenge.

Write three good things that happened to you each day for 21 days.

My three good things each day were:

Monday -	Monday -
Tuesday -	Tuesday -
Wednesday -	Wednesday -
Thursday -	Thursday -
Friday -	Friday -
Saturday -	Saturday -
Sunday -	Sunday -
Monday -	Monday -
Tuesday -	Tuesday -
Wednesday -	Wednesday -
Thursday -	Thursday -
Friday -	Friday -
Saturday -	Saturday -
Sunday -	Sunday -



Challenge 22 - Gratitude

"Feeling gratitude and not expressing it is like wrapping a present and not giving it."

William Arthur Ward

Gratitude has consistently been shown to be one of the best tools to enhance one's happiness. It's a great tool to change our perspective of our current environment. Gratitude forces us to be less self-centred and more focused on the bigger picture of life. As we begin to express gratitude, we are also building our appreciation for what we have in life. When we express gratitude to another person, we also make them feel better. The idea that making someone else feel better also makes us feel better, is well proven.

Martin Seligman, the director of the University of Pennsylvania Positive Psychology Centre and author of Learned Optimism, and Authentic Happiness has studied the benefits of gratitude and recommends the following two exercises.

The Gratitude Visit Challenge

The Gratitude Visit is when you visit someone who has made a positive impact in your life. You tell them how they have helped you and what impact that has had on your life.

I will visit this person/s:	To tell them how they helped me by:	When?
1.	1.	1.
2.	2.	2.

The Daily Gratitude Challenge

Each day, keep track of what you're grateful for. This is another well-proven exercise. You can incorporate this into the three good things exercise. List what went well each day and why you're grateful for it. Try it for 21 days.

Monday -	Monday -
Tuesday -	Tuesday -
Wednesday -	Wednesday -
Thursday -	Thursday -
Friday -	Friday -
Saturday -	Saturday -
Sunday -	Sunday -
Monday -	Monday -
Tuesday -	Tuesday -
Wednesday -	Wednesday -
Thursday -	Thursday -
Friday -	Friday -
Saturday -	Saturday -
Sunday -	Sunday -



Challenge 23 - Exercise at least 15 minutes every day

"True enjoyment comes from activity of the mind and exercise of the body; the two are ever united."

Wilhelm von Humboldt

The effects of exercise are evident. Maintaining at least some form of regular exercise is a necessary tool for success. **The key is to find something that you enjoy doing**.

Find something that you can regularly do that doesn't take a massive amount of self-will and enjoy the benefits. If you find it hard to get out of bed, and go for a run, leave your runners next to your bed. If you want to walk at lunchtime, keep your runners next to your desk. When you're debating whether you should go for a run, or do some other exercise or not, first put on your shoes or sports clothes, then decide. **The shorter and easier the transition is, the more likely you will succeed**. Get creative and have fun with it. If you need motivation, enlist a personal trainer, join the gym, or team up with a friend. Your mental and physical health, and your success are too important to ignore exercise.

The key to maintaining an exercise program is to start small and build up slowly. If you currently don't exercise, start with something simple like walking each day. If you only play a sport once a week, is there anything else you can do mid-week to complement this?

The Exercise Challenge 1 - Decide on something you can do for 15 minutes or more each day. Mix it up if you can. The real key to this challenge is to identify what you would like to do and commit to it. Remember it can be a short walk at lunchtime! Anything is better than nothing. I will commit to exercising daily at the following times:

My Daily Exercise is:

Is it each day? Weekdays? Please specify.

1.	1.
2.	2.
3.	3.
4.	4.

The Exercise Challenge 2 -

My weekly or other regular exercise is:

Specify the day/s or other times

1.	1.
2.	2.
3.	3.
4.	4.



Challenge 24 - Diet

"Your diet is a bank account. Good food choices are good investments."

Bethenny Frankel

We all know that it's crucial to eat healthy food. We understand the need to eat fresh fruit and vegetables. Most people understand what they need to eat more of and what they should reduce. But often, people are so accustomed to their poor eating choices they no longer think about it.

This challenge aims to reacquaint yourself with your diet, re-evaluate what is good and what needs attention, and to set some goals around this.

Ultimately, your goals set in Section 1 should involve goals around diet and exercise. If you look closely at your vision of a perfect life, it will include, in some form, the need for a healthy body. This challenge helps you become more aware of your diet. The rest is up to you!

The Diet Challenge 1

Track your eating habits each day for one week. You don't need to track everything, just the three most healthy and the three least healthy things you eat each day.

Day	Three Most Healthy	Three Least Healthy
Monday		
Tuesday		
Wednesday		
Thursday		
Friday		
Saturday		
Sunday		

The Diet Challenge 2

This challenge is to identify what you would like to have either more or less of.

Items I will eat/drink more of:

Items I will eat/drink less of (or cut out):

1.	1.
2.	2.
3.	3.
4.	4.
5.	5.
6.	6.
7.	7.
8.	8.
9.	9.
10.	10.



Challenge 26 - Visualisations

Taking advantage of visualisation techniques has long been used to achieve success in many life domains. Visualising a victory, a successful meeting, a well-presented talk, or any other success is a great way to set yourself up for a positive result.

Visualisation works to open up the mind's filters to what you want to achieve, a bit like the red car example. If you're always thinking about a successful outcome, you open up your mind to situations and opportunities that will make it happen. If you're clear on your direction, your plans, and goals, you will automatically be thinking of these successful outcomes. This becomes a form of visualisation itself.

Now you have decided something/s to visualise, why not try it once a day for a week, or even a month? Isn't what you have written down worth the effort to try?

Challenge 27 - Affirmations

Affirmations have been used for a long time to increase levels of success. They can be incredibly powerful when practised regularly, especially when using affirmations that specifically generate emotion and passion. The more belief and desire you have for what you're affirming, the higher your chances of success. It has been proven in research that affirmations are more powerful when everyday life is not sidetracking the mind. This could be first thing in the morning before contemplating the rest of your day. It could also be in the evening, as your mind winds down and prepares itself for a rest. There are whole books and much research on practical use of affirmations. Like visualisations, they help open the mind to resources in your environment that will help you succeed.

The Affirmation Challenge

The Visualisation Challenge

Create one affirmation and repeat it each day for 21 days. It may be to lose weight, be healthier, gain confidence, get a job, find a partner, etc. Give it a go, it can't hurt!

Write your affirmation and then tick each day you say it **out loud.** (For those who prefer visualisations, use this challenge to tick off each time you practice your visualisation/s. Even better, do both!)

My affirmation (or visualisation) is:

M	Т	W	Т	F	S	S
M	Т	W	T	F	S	S
M	Т	W	T	F	S	S
M	Т	W	T	F	S	S



Section 4 – Other Techniques

"The power of small changes is much about the importance of time."

Adam Freeman

Our final section lists some tools and techniques that can be used to find happiness and success. Some have been discussed previously, and some new concepts are introduced.

Challenge 25 - Podcasts and Audiobooks

The ease of access, low cost (or free from a library or online), and sheer ease of consumption make **podcasts and audiobooks handy tools**. It's helpful to get creative in the ways and times you can listen to them. The obvious choice is while commuting to work or school, or when you're doing something else and can listen at the same time (cleaning, gardening, walking, etc.)

You can use them to help generate new ideas, learn a new skill or for motivation. People who already use these resources will already know how useful they are.

The Podcast and Audiobook Challenge

Ensure you have a way to listen to Podcasts and Audiobooks. Research one (or more) for each that you would find interesting and try them. You never know where it may lead! It is all about expanding your options. Even looking into which one to listen to opens your mind!!!

I will listen to this audiobook:

I will listen to a few episodes of this podcast:

Challenge 28 - Contact with Nature

There are many benefits of contact with or views of nature. Even a small indoor plant makes a difference. Try wherever you can to increase your connection with nature. A walk in the park has significant benefits, not just for your health, but also for your state of mind. In our busy lives, we often neglect the walk as there are too many other things to be done and problems to solve.

The reality is that sometimes a walk in the park will **give your mind a chance to rest**, to work out a solution to a problem you have, or find a better way of doing something. The time spent walking in the park may save you more time than what it took to take a walk!

Contact with nature challenge

Briefly describe when you plan to have contact with nature. Also, write how regular this will be:

I will make contact with nature:

When (daily, weekly, etc.?)

1.	1.
2.	2.
3.	3.
4.	4.
5.	5.



Challenge 29 - Primers

There are so many ways we can prime ourselves for success. The way you prepare your physical environment and the way you communicate with others has a massive effect on your chances of success. When you fill your home and your work environment with pictures, mementoes, or other objects that remind you of happy and prosperous times, you're setting yourself up to have more of those situations. You **reinforce the positive in your life**. As you see these positive reinforces every day, your mind automatically tunes into the thoughts and emotions that come with them. These positive thoughts and emotions are what lead us towards more happiness and success in our work, play, vacations, or whatever the object represents.

The Primer Challenge

The challenge is to change three things in your environment to help prime you for success and happiness. It may be changing the drive to work to pass the ocean, hanging up a picture of you winning a race or when you were successful, putting a motivational quote on the fridge, etc.

The three (or more) positive primers I will add to my life are:

1.		
2.		
3.		

Challenge 30 - Positive Communication

When we start a conversation with a positive comment, the rest of the conversation is much more likely to be positive. Think about it. When you meet a friend or a work colleague, and you immediately start complaining about someone or something, is the rest of the conversation likely to be positive or negative? How much better is the communication when we **begin with a positive comment**? Always strive to start a conversation with a positive remark or compliment.

The Positive Communication Challenge

Day

For one week, each day, try to start a (or more) conversation/s with a positive comment. When you first see a work colleague for the day, think of a compliment to give; say something positive to the assistant at the shop, when you come home from work compliment your partner, family member, child, or roommate, etc. Tick each day you attempted to start a conversation positively, note who it was, and write a short note on how you felt.

How I felt

Monday	
Tuesday	
Wednesday	
Thursday	
Friday	

,	
Thursday	
Friday	
Saturday	
Sunday	

Who was it, or what did you say



Challenge 31 - Harness the Power of If-Then

There is real power in deciding our reactions to certain situations in advance. We can train our minds so that our immediate response will be one that benefits us, and not just come as a surprise. This may take some time to master, yet by having your If-Then statements consciously prepared, you're in a much better position to react in a way that sets you up for a successful outcome. Here are a few examples to get you thinking.

- If I walk into a room Then I will smile and look at other people in the eye
- If it's lunchtime Then I will walk around the block before eating
- If someone says hello Then I will look them in the eye, smile and say hello back
- If I want to eat some unhealthy food Then I will first have a piece of fruit
- If someone says something negative to me Then I will try to understand the real meaning of the statement, and see the positive.

If-Then Challenge

Write down your own If-Then statements; read and practice them often.

If	Then
1.	1.
2.	2.
3.	3.
4.	4.
5.	5.
6.	6.
7.	7.

Challenge 32 - The Early Bird Catches the Worm

Our minds and our bodies are the most rested first thing in the morning! We can accomplish amazing things first thing in the morning when we put our mind to it. This could be our exercise for the day, a meditation practice, completing an important task (that you keep putting off), planning our day or week, the list goes on. So often we waste the best time of the day sorting through emails, engaged in small talk, cleaning up, etc.

Limit any activities first thing in the day that are mind-numbing, that don't take much motivation or creativity, or are not in line with your prime purpose for that day. It is inspirational when you complete your most dreaded task, your most important project, or something required for your success that may not otherwise get done during the day.

The Early Bird Challenge

I will do these things first thing in my day:

1.
2.
3.
4.



Challenge 33 - Accountability Partners

As the name suggests, an accountability partner is someone you are accountable to. This is usually a mutual arrangement. You may meet once a week, month, or whenever you decide is suitable. You share your goals and aspirations for the coming period, and you review progress from the last period. Having such an arrangement with another person has many benefits. In coaching, we see that one of the most significant advantages of these sessions is that the client is accountable to the coach. This is as true for sports coaching as it is for life coaching or any other personal coaching. You may also use a friend, partner, or work colleague.

The Accountability Partner Challenge

The person I will share my vision and goals, and ask to keep me accountable is:

Challenge 34 - Support Structure

With any change in your life, in addition to initial help, it's crucial to have ongoing support. This support may come from friends and family, community groups, or professional support. The type of support an individual needs to create a fulfilling, happy, and prosperous life is very personal to that person. The kind of support needs to work for you. Critically, you need to ensure that you do have an ongoing support structure in place. You may use an accountability partner, a mastermind group, a friend, a therapist, a coach, or anyone else interested in you and your goals.

The key to any support structure is to find something that works for you. While going it alone may seem to be a practical and a good idea at first, it can be challenging to maintain the momentum. This is not to say that many people don't use this technique. We recommend if you're coaching yourself, to ensure you're always reading or listening to new ideas and thoughts on self-development. You could listen to podcasts, watch videos, or whatever else works for you.

The Support Structure Challenge

I will use the following people, groups, clubs, or organisations for support while I chase my dreams.

1.	
2.	
3.	

"Be strong, be fearless, be beautiful. And believe that anything is possible when you have the right people there to support you"

Misty Copeland



Section 4 – Other Techniques



Final Words

Congratulations, you have completed the challenges. You have explored possibilities and generated new ideas on how to approach your life.

The most important thing to do now is to ensure you have completed Section 1 -The Backbone. This is where you set a plan for your future.

Remember, you get from life what you put in! This is not to say you need to work incredibly hard to achieve your goals. It means you need to think strategically and make sure whatever you do is in line with your mission.

Please remember that any benefit you may receive from these exercises will be spread across the short, medium and long-term. Never underestimate the future benefits you will receive from the targeted activity you undertake today!

I am always interested in being contacted by people who are taking a journey into self-development and growth. Feel free to contact me; there is no pressure or commitment to anything. I desire to help you decide on, and achieve your dreams. You may also like to read my book, Happiness and Success — Evidence-based Strategies for Success, which explores these topics in far greater detail.

Please contact me via my email mike@lifestylechangecoach.com or call me on 048 11 99 606.

Thank you for taking the time to follow this process. Best of luck. I wish you happiness and success, now and forever.

Michael Hunt

'Possibilities' is a Do It Yourself (DIY) personal development course.
You're challenged to think in different ways, outside of what is
normal in your day-to-day life, to expand your perception of
what is possible.

The course consists of 34 challenges, many with sub-challenges.

They are easy to complete and extremely useful to help you

achieve what you want.

This may include;

Earn more money - Enjoy a fulfilling career

Create more personal time - Discover freedom - Travel

Spend more time with your family - Play more sport

Take a sabbatical - Move into semi-retirement

Relax - Reduce stress - Have fun

And much more





Michael Hunt is an author, trainer and coach who has dedicated his life to helping others chase their dreams; to find happiness and success in all areas of their life.