

CHRISTINE B. WHELAN, PHD

GENERATION  
**WTF**

Advice from  
Experts and  
WTFers Just  
Like You

FROM "WHAT THE #%\$&?"  
TO A **WISE**, **TENACIOUS**, AND **FEARLESS** YOU

## **Generation WTF**



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TENACIOUS, AND FEARLESS YOU

*Advice from Experts and WTFers Just Like You*

Christine B. Whelan, PhD



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# Contents

<b>INTRODUCTION</b>	1
What <i>Happened</i> ? And Where Did All the Jobs Go?	3
The Experiment That Could Change Your Life	5
How to Read This Book	9
<b>PART I: GET WISE</b>	
<b>CHAPTER 1: Who Are You? Why Understanding Your Values Is the First Step to Success</b>	13
What Are Values?	16
How to Live Your Values	17
Is Your Internal GPS Leading You in the Right Direction?	20
Finding Your Purpose	21
Putting It All Together: Your Personal Mission Statement	28
<b>CHAPTER 2: Get Honest with Yourself: The WTF Guide to Journaling</b>	35
WTF Is Honesty?	36
Top Honesty Advice: Grab a Journal	39
<i>WTF Did I Just Learn?</i>	51

## PART II: GET TENACIOUS

<b>CHAPTER 3: Got Goal? The SMARTER Way to Achieve</b>	55
Why Do I Need Goals?	55
The SMARTER Plan for Success	58
Create Lasting Change the SMARTER Way	59
The SMARTER Plan in Action	60
<b>CHAPTER 4: Self-Control: Your Key to Self-Improvement</b>	77
Is the Way You're Working . . . Working?	78
Want a Marshmallow? The Mischel Experiments	80
What Is Self-Control?	82
Seven Steps to Amp Up Control of Your Life . . .	
Starting <i>Now</i>	85
Dieting: A Case Study in the Challenges— and Possibilities—of Self-Control	102
Putting It All Together	106
<b>CHAPTER 5: Procrastination and Stress:</b>	
<b>The Dysfunctional Relationship That's Holding You Back</b>	109
Do You Procrastinate?	110
Meet Mr. Procrastination and Ms. Stress	111
Why Am I So Stressed Out?	112
What Is Procrastination?	113
The Epic Battle of Procrastination vs. Self-Control	118
Frazzled and Stressed? Be Nice to Yourself to Boost Self-Control	122
Urgent vs. Important: Stephen Covey on Overcoming Procrastination	124
Breaking the Procrastination and Stress Cycle	129
<b><i>WTF Did I Just Learn?</i></b>	131

## **PART III: GET FEARLESS**

<b>CHAPTER 6: Thrift: Old Word, New Secret to Success</b>	135
Money and You	136
Materialistic Much?	137
First, a Little Background	138
Step 1: Learn What Thrift Really Means	140
Step 2: Understand Your Money Psychology	143
Step 3: Generation WTF Solutions for Thrifty Living	149
WTF Does My Money Go?	157
<b>CHAPTER 7: Become a Fearless You:</b>	
<b>The Five Life Skills You Need to Know</b>	183
Life Skill 1: Smile (Seriously)	184
Life Skill 2: Admit It When You're Wrong	186
Life Skill 3: Avoid Arguments by Thinking Win/Win	188
Life Skill 4: Interview like a Pro	195
Life Skill 5: The Importance of an Honest Day's Work	199
<b>CHAPTER 8: Make Meaning:</b>	
<b>Thinking Outside the "You" Box</b>	207
Create More Meaningful Friendships	211
Create More Meaningful Relationships	221
Create More Meaningful Communities	234
Don't Know How to Start Giving Back? Try This	235
<i>WTF Did I Just Learn?</i>	243
<b>CONCLUSION: GENERATION WTF:</b>	
5 Things to Do Before You Put This Book Away	245
So What Next?	248

1. Finalize Your Personal Mission Statement	248
2. Join the Generation WTF Movement	249
3. Remember Your Core Values	249
4. Set a Goal—and Accomplish It—This Week	251
5. Spread the News	251
<b>ACKNOWLEDGMENTS</b>	255
<b>APPENDIX: A WTF Advanced Calendar Strategy to Keep You on Track</b>	257
Victory: More Helpful Tips	263
<b>NOTES</b>	265
<b>RESOURCES</b>	275

# Introduction

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**I WAS ON TRACK, OR AT LEAST I THOUGHT I WAS. I DID WELL IN SCHOOL. YEAH, I WAS IN SOME DEBT, BUT EVERYONE ELSE WAS, TOO. I WAS PLANNING ON A GOOD JOB OUT OF COLLEGE TO PAY IT ALL BACK, ANYWAY. BUT THEN, IN THE LAST YEAR OR SO, EVERYTHING CHANGED. WHERE ARE THE JOBS? WHERE ARE ALL THE OPPORTUNITIES THAT OUR GENERATION THOUGHT WE'D HAVE? IT WAS LIKE, WTF. I MEAN, WHAT JUST HAPPENED HERE? THE RUG JUST GOT PULLED OUT FROM UNDER US AND SUDDENLY YOU WANT US TO BECOME THESE RESILIENT, FRUGAL PEOPLE? HOW? —ADAM**

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If you're in your twenties trying to excel in a world that doesn't seem to be working the way you'd hoped, then you're part of "Generation WTF"—savvy, but frustrated, young adults who are asking:

- ▶ What happened to the promises of a bright future?
- ▶ What happened to the jobs?
- ▶ And what do we do now that the rules have changed?

Until recently, the vast majority of Generation WTF thought they'd earn \$75,000 a year by thirty. Now, fewer than half of you think you'll be financially better off than your parents someday. Gone are the dreams of big-ticket jobs: The median income for young adults is

### *Are You a Member of Generation WTF?*

- ▶ I'm 18–25 years old.
- ▶ I'm optimistic but unsure of how exactly to achieve my goals.
- ▶ I want to have more control over my life.
- ▶ I'm willing to work hard, but I'm not sure where to focus my energy.
- ▶ I could use some practical information about personal finance.
- ▶ I'm looking for research-based suggestions—and not to be told what to do.

about \$27,000—for those fortunate enough to find work at all. After being raised to believe that fame and fortune were around the corner, suddenly the road has more twists and turns than you expected.

We all know what “WTF” usually stands for: It’s an exclamation of frustration and anger. It’s a protest in the face of defeat—What happened? Why did things get so messed up?—and it’s an understandable reaction to a recession that has hit young adults harder than any other group.

But if you’re like most of Generation WTF, despite the bleak headlines, you’re still optimistic. So rather than focusing on the frustration and protest that WTF usually stands for, it’s time to reclaim the acronym as a battle cry for a positive future: Generation WTF will be a **W**ise, **T**enacious, and **F**earless generation, strengthened by purpose and hope.

This book is your guide to moving from frustration and protest to a wise, tenacious, and fearless you.

In this book you'll:

### ***Get Wise***

- ▶ Figure out what drives you—and where you want to go.
- ▶ Uncover the purpose and meaning behind your choices.
- ▶ Get honest about your feelings.

### ***Get Tenacious***

- ▶ Set SMARTER goals.
- ▶ Determine the tricks that work for you as you set a path to achieve those goals.
- ▶ Find out how it's possible to break out of the procrastination-stress cycle.

### ***Get Fearless***

- ▶ Be empowered to make smart choices about money.
- ▶ Learn how to avoid arguments and ace interviews.
- ▶ Begin thinking outside the “you” box to strengthen relationships with family, friends, and community.

## **What *Happened*? And Where Did All the Jobs Go?**

For two decades, Americans believed the only direction was up: Housing prices rose, the stock market climbed ever higher, and individual

spending soared. Materialism beat out thrift, instant gratification was cooler than self-control, and the runaway self-help bestseller of 2006, *The Secret*, told us that all we had to do was think about success hard enough, and it would magically find its way to us.

Then, in the fall of 2008, the zeitgeist changed: The stock market plummeted, jobless rates rose—and the era of seemingly never-ending prosperity came to a screeching halt. Restaurants replaced their \$150 tasting menus with \$30 prix fixe options, companies “downsized,” eliminating jobs in nearly every sector of the economy, and families canceled holiday travel plans as they searched for fun on a limited budget. By the end of the year, some 60 percent of Americans reported they were “struggling,” according to the Gallup well being index. Time didn’t heal all wounds: 2009 and 2010 weren’t much better with unemployment topping 10 percent and disillusionment about the aftereffects of costly corporate bailouts.

And this bad news hit your generation particularly hard. For some, there was a panic about how to afford the skyrocketing cost of college. Others were overwhelmed by a sinking feeling about the bleak job prospects on the other side. The average college graduate will leave school with more than \$20,000 in school loans, and upwards of \$4,000 in credit card debt, a figure that’s spiked some 40 percent since 2005. And jobs to pay off these debts are harder to come by: In May 2009, as college seniors graduated, one national study found that only 20 percent of students who had applied for a job actually had one. By 2010 the job market was picking up a bit, but still only about a quarter of seniors who wanted jobs landed gigs by graduation day.

Even if the economy improves dramatically in the coming years—which we all hope it does—Generation WTF has been shaken up. Many of you feel pissed off, and understandably so. But all hope is not

lost: In your hands right now are some powerful strategies for long-term success.

## **The Experiment That Could Change Your Life**

This is no ordinary self-help book, because I'm no ordinary self-help book writer. I'm a young sociology professor, and I wrote my doctoral dissertation on the self-help industry. In the decade or so since college, I have studied who buys self-help books, what advice is popular and why. I have crafted rigorous content analyses of bestselling titles to uncover the "formula" of their successes. I catalogued the advice of hundreds of guides to find the ones that had real research (and the ones that were mostly made-up garbage). I've explored the assumptions, sociology, and psychology of personal improvement. And along the way, I've combed through the advice to find the nuggets of enduring wisdom in these popular paperbacks.

The advice in this book comes from three sources: bestselling, timeless self-help books, psychology experiments about behavior change, and real-life experiences of Generation WTFers just like you. In January 2009 some eighty students enrolled in my class on self-help books in modern society. The goal of the course was simple: Students read a few of the bestselling (and best) advice books from the last 150 years and applied them in their own lives. They wrote weekly journal entries on how the advice was working (and not working) on a personal level—and suggested techniques and tips for how to adapt the advice to be most useful for Generation WTF. In 2010 I tested more advice with a different group of students in a class on social change. And along the way I kept in touch with many of these young adults as they graduated and entered "the real world."

The book you are holding in your hand is the product of all the advice books I've analyzed—and the road-tested experiences of Generation WTFers like you. While some names have been changed, the quotes in this book are from real WTF testers and used with their permission. Wherever possible, they are unedited to give you the most accurate version of their experiences. Think of this as a condensed guide to the best advice out there—specifically tailored to focus on the concerns of your generation.

In the 2009 test I chose seven core books and sections from dozens more guides, nearly all of which spent weeks—if not years—on bestseller lists and have been highly ranked and lauded by mental health, business, or financial professionals. My testers read *Self-Help* by Samuel Smiles (1859) and *The Road Less Traveled* by M. Scott Peck (1978) for advice on stick-to-itiveness. They weighed advice from *Thrift* by Samuel Smiles (1876), Suze Orman's *The 9 Steps to Financial Freedom* (1997), and *The Finish Rich Workbook* by David Bach (2003) for advice on budgeting and personal finance. For relationships with friends, significant others, and colleagues, they read *How to Win Friends and Influence People* by Dale Carnegie (1937), and for future planning they took *The 7 Habits of Highly Effective People* by Stephen Covey (1987) for a spin. In the 2010 test, I asked a different group of students to read a new book, *59 Seconds: Think a Little, Change a Lot* (2009), by respected psychologist and social critic Richard Wiseman.

And while the best nuggets of self-help advice in these books made a real impact on their lives, the Generation WTF testers told me they wanted to know *why*. Sure, nice stories could be inspiring, but was there any research on the *why* and *how* of breaking bad habits and making positive changes? “I really don't like being told what to do without some

### ***Generation WTF on Old-School Self-Help***

- ▶ 95 percent of testers said the advice offered was **valuable to their lives.**
- ▶ 86 percent of testers agreed that they had **learned some new information.**
- ▶ 92 percent reported that they had **learned something new about *themselves*.**
- ▶ 86 percent of testers reported that advice **reminded them of skills they'd forgotten.**

proof,” said Kim. “I want to see the research. Does the advice work in reality, or just in some ideal universe?”

These were excellent questions—and ones that guided me as I wrote this book.

Carnegie, Covey, and other bestselling advice authors studied the work of ancient philosophers and thinkers to craft their now-classic guides. But in the last few decades psychologists and behavioral economists have taken things a step further: They’ve tested out what advice works—and why.

The advice in this book has been tested—and proved worthy—in a number of ways:

- ▶ It’s got real research to back it up;
- ▶ It’s been tested by your peers;
- ▶ It’s based on some long-respected (if forgotten) advice that’s been personalized for your generation.

Self-help earned its reputation as a frivolous genre after decades of quick-fix solutions and meaningless platitudes. But advice literature didn't used to be so vapid. Indeed, historically the message of self-help advises individuals to build their character through virtuous behavior, build a career through hard work and delayed gratification, build relationships through commitment, and build a nest egg through thrift.



### ***Exclusive Bonus Features Online!***

Go to [www.generationwtf.com](http://www.generationwtf.com) to check out a special bonus chapter: “Why Most Self-Help Books Suck (and Why This One Is Different).” Learn the tricks of the self-help trade, how to be a savvy consumer, and how to take control of your own reading experience.

PLUS:

- ▶ Personality tests and psychological inventories to help you get honest about who you are
- ▶ Ways to connect with others on the same path
- ▶ WTF-specific planners and other tools to get you started on your goals
- ▶ And lots more—available only to those wise, tenacious, and fearless enough to join the Generation WTF community

You're a no-BS generation. You tell it like it is and aren't afraid to challenge authority. You want honest advice, not inner-child soul-searching or corner-cutting business tricks. But you don't have to come up with these axioms on your own. By turning back to some of the most useful advice offered by bestselling self-help books of the last 150 years,

you can revive the virtues that will carry you through today's crises. In short, you need yesterday's self-help today.

## How to Read This Book

This book will give you examples, exercises, and real-world guidance for how to successfully navigate school, work, and personal life in your twenties. It's geared toward college seniors and young adults just entering the job market—and its advice has been road-tested by members of your generation.

Based on my extensive academic research on self-help books and the experiences of young adults like you, this book will highlight the best advice from retro gurus and put a modern spin on it. My job as a self-help scholar, professor, and advice-giver is to present these ancient truths in a new form—one specifically crafted for Generation WTF as you head into an uncertain workforce. The rug has been pulled out from under you in many ways, but redefining that exclamation of angst into one of hope is within your reach.

While the speed-readers among you could probably knock it out in a day, the point isn't to get through this book in a certain period of time. *Generation WTF* is an action manual full of tips, techniques, and exercises that will only make a difference in your life if you actually *do* them. So take your time. Challenge yourself to make commitments and personalize the suggestions. Get out a pen, pencil, or go online. Repeated studies show that just reading or thinking about personal change isn't nearly as effective as writing down goals and trying things out in your own life.

Learning the skills you need to thrive ain't a cake-walk, which is why this is a book, not a pamphlet. I've consciously divided the advice into

three big steps that build on each other. The first two steps are focused inward, on you, and the last step is devoted to taking that character growth and personal understanding into the big wide world. Think of it this way: If you want to have a meaningful career, you have to learn some skills first. If you want to have loving relationships, you've got to be clear on who you are. This book is built on those same principles.

To get the most benefit, you might consider reading one section over the course of a week and then testing out the advice for another week or two before going on to the next section. There's no prize for finishing fastest, and there's no one who will force you to be thoughtful about the exercises. (Welcome to the joys of adulthood.) But my research about behavior change tells me that since you are reading this book, you've got what it takes to become wise, tenacious, and fearless.

In the first section, you'll get *Wise*—and learn about yourself. You'll fill out surveys to uncover your strengths and growth areas and learn dozens of strategies to keep you focused on honest self-reflection throughout the book. Then, with lots of interactive exercises, you'll figure out your values and lay out a personal mission statement that will guide you as you become *Tenacious* by setting—and achieving—goals. Finally, in the last section, you'll get *Fearless* about your finances and interpersonal relationships. By combining these three elements of your personality—your inner wisdom, the tenacity to achieve your goals, and a fearless understanding of how to use money wisely and get involved in your community—you're off to a great start for an empowered future. It's all ahead, so let's get started for a wise, tenacious, and fearless you!

part i

GET WISE





# Who Are You?

## Why Understanding Your Values Is the First Step to Success

---

**HOW DO I FIND MY PATH AND DIRECTION IN LIFE? HOW DO I KNOW  
WHAT I WANT TO BECOME OR WHAT I'M DESTINED TO BE? —EVAN**

---

For most of your life, you've been told what to do. But now, “real life” is beginning—and it's your turn to call the shots. What do you want to do? Who do you want to be? This chapter is about asking some deep questions about yourself and finding your purpose in the world. To achieve that, this chapter will challenge you to

- ▶ Figure out your values,
- ▶ Vocalize your purpose, and
- ▶ Create a personal mission statement to guide you on the path to a wise, tenacious, and fearless you.

Are you ready to jump right in?

It's 2021 and, tragically, you've died young. You're watching your own memorial service where your friends, family members, coworkers, and members of your groups or clubs are going to speak about who you were. What do you want them to say? What did you do with your life?

Brutal, right? But let it play out, because it's one of the best ways to figure out what you value in life . . . while you've still got decades to make it happen. Take some time with this question. Daydream realistically about where you see yourself. Are you a parent? A community leader? Who is most central in your life? Do you want your friends to describe you as loyal? Hardworking? Optimistic? And are you on track to make this happen?

This powerful exercise is used by several self-help books, including Stephen Covey's *The 7 Habits of Highly Effective People* and David Bach's *The Finish Rich Workbook*. The point is to demonstrate that being busy and getting a lot done aren't the same as accomplishing your goals. This is a crucial message as you struggle with the purpose, direction, and meaning of your life.

"Imagining my own funeral in all its intricacies was a very intense experience that provided a very good mental image of who I want to grow to be," said Chris. "Once I began thinking about how I wanted to be remembered by those that know me, I really started thinking about what type of person I am and what type of person I want to strive to be. Though at times I fall short of this ideal, this habit has increased my awareness of my own actions in relation to who I want to be."

Fellow tester Carly said she'd had a too-personal experience with this scenario recently when a close friend died in a car accident. That tragedy, and this exercise, reminded her of what was really important in life. "I think that people need to do what they want to be remembered by. Whether it's a first impression or a last, think about the end result of the behavior you are exhibiting. It also leads to goals in life. When I think about the end of my life, I have a picture of where I want to be. Having the end in mind keeps me focused on the goals I hope to achieve."

You might think this is a really morbid way to begin an optimistic book—but don't skip over this exercise. By thinking about who you want to be and what you want to accomplish now, in your twenties, you are much better prepared to achieve those goals in the coming years. In previous generations, self-help was mostly for people in their forties and fifties who were realizing, belatedly, that they wanted something different from their lives. Fortunately, you can start a lot sooner.

**In 2021, I will be \_\_\_\_\_ years old. I will have accomplished the following things:**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

**What are the phrases that you'd hope to hear as those closest to you describe your personality and your core values?**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

**Take a moment to consider: Are you living your life now so that people would say this about you . . . if you died tomorrow? If you are at all uncertain, it's time to focus on living your values.**

## What Are Values?

Your values guide your decisions, both big and small. Values are what's important to you, what you cherish about yourself and your relationships with others. Values are about who you want to be—and yet, for some reason, we spend very little time thinking about our values.

In his bestselling financial planning guide, *The Finish Rich Workbook*, David Bach tells readers that knowing their values—and getting clear about who they want to be—is the first step toward achieving financial goals. “When you understand what’s important to you, it becomes much easier to focus on who you want to *be*, then on what you want to *do*, and, finally, on what ‘stuff’ you *really* want to have,” he writes. But knowing your values helps a lot more than just your financial life: Having a clear sense of who you want to be will guide every one of your life decisions—for the better.

Values are different than goals, he warns: Goals are what you want to do, while values are who you want to be. Having a million dollars is a goal, not a value. Becoming famous is a goal, not a value. But to accomplish either of those goals means understanding what’s important to you as an individual.

In his Value Circle™ exercise, Bach asks readers to list the five core values by which they live (or want to live) their lives. Security, health, strong marriage, family, and fun might pop up on a Value Circle™. Or perhaps freedom, happiness, peace of mind, spirituality, and balance.

Knowing your values stops the vicious cycle of working hard at unsatisfying jobs only to go into credit card debt for things to dull the pain, explains Bach. “Trust me, the Value Circle™ exercise can change your life.” And after watching dozens of WTF testers try this exercise, it seems Bach is right.

### Try it for yourself: What are your values?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

Having problems narrowing it down? Erin started with a list of twenty-eight and cut it down to ten but then she was stuck: Her top ten values were security, happiness, fun, family, marriage, making a difference, fulfillment, balance, education, and kindness. To narrow the list down to six, she focused on the life she wanted to live today—not in the future—and dropped security, family, marriage, and fulfillment.

“Those are values that I want to work toward being able to have in the future but are not at the top of my values list in my twenty-two-year-old college life.” She combined the ideas of kindness and the desire to make a difference into one value, generosity, and had her five core values: happiness, balance, fun, education, and generosity.

## How to Live Your Values

For many Generation WTFers, the Value Circle™ exercise was challenging because it exposed a disconnect between their cherished ideas of themselves and the way they were actually living their lives. If you feel the same way, these WTF tips will help you close the gap:



## **Generation WTF Gets Values**

- ▶ **As you think about your values, you might be surprised what you find.** Jon had thought that his goal was to make a lot of money—but after thinking through his values, he realized that it was freedom that he wanted, less so than a specific amount of cash in a bank account.
- ▶ **Write it down.** “I had never really outlined my values. I had thought about them before, but actually writing them down made it easier for me to remember,” said Tim.
- ▶ **Live your values.** “I am very proud of my Value Circle™,” reported Victoria, of her five chosen values of health, knowledge, relationships, happiness, and faith. “I think it may operate in an almost self-fulfilling prophecy way,” she mused: Just by listing certain values, she felt more likely to act in a way that would fulfill them. Perhaps because of this, Victoria said she believed she had “greatly benefited from examining my life and really pinpointing values that are important to me.”

### ***1. Think about Your Values—and Write Them Down***

Kim said her core values included family, love, security, friendship, and independence, and found the charts and exercises in *The Finish Rich Workbook* “extremely helpful” because “writing my goals down did in fact make me feel more obligated and motivated to complete them.”

We’ll see this time and again with behavioral change advice: Actually writing things down really makes a difference. Because writing is a

powerful way to tell your story, sort your thoughts, and commit yourself to change, you'll do a lot of writing in this book. Keep a pencil or pen, and a journal, handy.

## ***2. It's OK to Write in Pencil, Not Pen***

Jaye said the Value Circle™ helped her focus on the purpose of her education—not just having fun and learning—but working toward a fulfilling career. Still, she was sensitive to the fact that her chosen values might change over time. “As life changes, this circle will change and I could probably do the same exercise in a month and could potentially get very different answers, but I suppose that is why [Bach] recommends completing the exercises in pencil instead of pen,” she concluded.

## ***3. Put That List Front and Center***

Just making the list wasn't going to do much to change their day-to-day behaviors, testers realized. One wrote out her values on the back of a business card and stuck it in the clear-plastic window of her wallet. Every time she opened her wallet, she'd see her list of values.

Molly taped her Value Circle™—with independence topping the charts—on the mirror above her dresser, “so that I can see it every day. It reminds me that if I want to live independently I need to save an extra few dollars a day, so I can pay for the apartment to live in after college or be adventurous and go to a new country. Those values should always be on the top of my priority list, every single day.” And while Molly recognized she was young and just starting out, “I now know that I need to start prioritizing my life according to my values starting now and not when it is too late. Understanding and having written

### ***Most Common Entries in Generation WTF Value Circles:***

- ▶ Family
- ▶ Health
- ▶ Strong marriage
- ▶ Independence
- ▶ Security
- ▶ Career
- ▶ Love
- ▶ Friendship
- ▶ Fun
- ▶ Education
- ▶ Happiness
- ▶ Excitement

down the important aspects of my life has motivated me to start being independent now. I plan on finding a job at school my senior year so I can save up the money to have my own place after I graduate. It is something that has always been important to me. I now know that I need to start acting like it is important to me, not just thinking it.”

## **Is Your Internal GPS Leading You in the Right Direction?**

Once you’ve listed your five core values, it’s time to take a good, hard look at yourself and ask, “Am I following those values as best as I can in my everyday life?” Or, put another way, would you expect your friends, family members, and colleagues to use those five phrases in their descriptions of you at your funeral? If not, it might be time to recalibrate your internal GPS and make sure you’re headed on the right track.

In *The Road Less Traveled*, M. Scott Peck argues that our view of reality is like a map—and if that map is wrong, we’ll get lost and make poor choices. To make sure you’re on the right path, you’ve got to face

the truth, find your real map, and live life accordingly. By avoiding challenge, we avoid the truth. By ignoring our values, we're headed in the wrong direction.

Josh said it was very useful to think about his decisions as directional choices on a map of life. "This exercise really helped show me that I can make subtle changes in my life that have a big impact. In order to be responsible for myself, I have to be true to myself. In order to be true to myself, I need to be patient and able to reflect on the situation, so all these areas tie in together."

If your internal GPS is on the fritz, you'll feel like you are working hard, but not accomplishing your goals. It's as if you're lost in some suburban subdivision from hell, making turns blindly, going in circles endlessly. Without the right map—without the right values and a clear sense of purpose—you're not going to get where you want to go.

An ongoing study of young adults finds that only two out of every five members of Generation WTF reported that they have a clear sense of purpose. Yes, you've got some ideas, but perhaps you've never been taught how to formulate goals and make specific plans to achieve your dreams. You've got a general sense of where you want to go, but maybe you've got no clear map. If so it's time to recalibrate your GPS and find your life pupose.

## Finding Your Purpose

I grew up with very supportive, enabling parents who provide for me in every manner to be expected. However, I am acutely lacking any serious desire to excel in anything. That's not to say I'm depressed or pathetic, just that I lack a central motivation or ambition. —Aaron

## ***The Skinny on The Road Less Traveled***

Most self-help books are markers of short-lived fads, but some, like M. Scott Peck's *The Road Less Traveled*, are credited with inspiring millions. The book spent more than thirteen years—*years*, not weeks—on the *New York Times* bestseller list.

Peck was the last of the twentieth-century self-help giants. Like Dale Carnegie and Norman Vincent Peale, earlier advice-giving legends, Peck, a psychiatrist and a religious speaker, encouraged his readers to take responsibility for their problems and face the unglamorous facts about what life really demands.

In his 1978 guide, Peck told his readers that delaying gratification—scheduling pain first and pleasure later—was “the only decent way to live.” The human desire to avoid difficulties and suffering is the root of all mental illness, he argued, and since most of us try to avoid our problems, “most of us are mentally ill to a greater or lesser degree.”

Peck's book appeared at a time of high gas prices, economic recession, and plunging housing prices. Sound familiar? The perseverance advice that so deeply resonated during that period of fiscal uncertainty continues to strike a chord. More than a decade after the book's publication, a survey by the Library of Congress and the Book of the Month Club ranked *The Road Less Traveled* number three on a list of books that had made a difference in the lives of their readers—just behind the Bible and *Atlas Shrugged*. And Generation WTF testers called Peck a “personal cheerleader for someone who is going through a tough time.” Peck's advice, students said, was “inspiring,” “thought-provoking,” and helpful for “getting priorities into perspective.”

The advice of *The Road Less Traveled* is a combination of religious inspiration, applied psychiatry, and blunt pragmatism. There are no truly “new” ideas in Peck's book, but his timing was perfect: It had

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been decades since a popular self-help book had linked those often-conflicting points of view. Peck wrote about sacrifice, pain, and suffering—and why they were all good for you. He described life as a “series of problems” where each person’s job was to figure out if he wants to complain or do something productive to cope. Section headings include “The Myth of Romantic Love” and “The Healthiness of Depression.” It’s a classic worth checking out.

A purpose is that final answer to the question of *why*? Why are you doing what you’re doing? Why does it matter? Why is it important? Finding your purpose, argues William Damon, author of *The Path to Purpose*, means figuring out what drives you on a daily basis, what motivates you to achieve those immediate goals, and what inspires you to keep going when the going gets tough.

Myriad psychological and behavioral research has found that finding purpose and meaning play significant roles in wellbeing. It turns out that one of the prime predictors of being happy and healthy in old age is whether you had a sense of purpose going through your life.

**Purpose can be big or small.** Studies show that most people find purpose in their jobs—even if those jobs aren’t exactly glamorous. If you wait tables at a restaurant, perhaps you realize that your purpose is to have people leave happier than when they arrived. If you input data, perhaps you realize that the data you are carefully entering affects decisions on a much broader level. As Damon writes, “Noble purpose can be found in the day-to-day fabric of ordinary existence.”

**Purpose is intentional.** Purpose means doing something like you

mean it, not just because you're going with the flow. And when you do that, studies find, different parts of your brain are activated, and you start to learn and grow in faster and more efficient ways.

**Purpose is the reason for your goals.** While goals and motives come and go, your sense of purpose—your answer to the question “why?”—is the end goal that drives them. You might want to do well on a test, or save enough money for a summer in Ghana, but what's the reason for that? To get good grades to go to medical school to help save lives? To save money to travel to learn more about world culture so you can affect global change?

**Purpose can change over time—and can evolve.** Purpose doesn't need to be something huge like curing cancer or feeding the world's starving. Those are great goals—and do give many people purpose—but anything that you find challenging, absorbing, or compelling, anything that takes you out of your own head and allows you to make a contribution to the greater world around you—that's purpose.

Again, purpose is the “why” behind what you do—and it's probably the most fundamental statement about who you want to be. It's thinking bigger than short-term things like self-promotion, status, and *things*. But if you're like most of Generation WTF, you're getting a bit panicky now. What's *your* purpose?

### *Three Steps to Digging Up Your Purpose*

#### *Step 1: What am I good at?*

The first step to figuring out how you can contribute to society is to figure out what you're good at. You might be a great listener, or a great talker. Maybe you can convince a mouse to give up its cheese, or per-

haps you are a whiz with numbers. Think of your particular talents and list them here. Be honest, not modest. Be realistic, too. No one else has to see this list unless you want to share it.

**My most valuable gifts and talents are**

1. \_\_\_\_\_ .
2. \_\_\_\_\_ .
3. \_\_\_\_\_ .
4. \_\_\_\_\_ .
5. \_\_\_\_\_ .

*Step 2: What can I do with these gifts?*

Look at the list above. And I mean really *look at that list*. How can those skills be useful to others? If you're stuck, don't worry about finding one particular career or calling that uses all of your gifts, but instead look at each individually: If you're a good listener, what could you do with that? How could you help others? How could that skill change a person—or a community—for the better?

1. My talent for \_\_\_\_\_  
could be used to \_\_\_\_\_ .
2. My talent for \_\_\_\_\_  
could be used to \_\_\_\_\_ .

3. My talent for \_\_\_\_\_  
could be used to \_\_\_\_\_.

4. My talent for \_\_\_\_\_  
could be used to \_\_\_\_\_.

5. My talent for \_\_\_\_\_  
could be used to \_\_\_\_\_.

*Step 3: What types of careers or activities would I enjoy that would best use some or all of these talents?*

Now is the time to get specific and brainstorm. Look at all the uses for all your individual talents: What makes you excited? What do you think would be the most valuable use of your time? Maybe your purpose in life is to have a great family. Maybe your gifts are best used in business, social justice outreach, or research.

Think of this as a variation on the question, “What do you want to be when you grow up?” When you were a kid, you might have said you wanted to be an astronaut or a firefighter—both excellent career choices that have larger purposes attached to their day-to-day routines—but it’s likely you were saying that because you saw something on TV that caught your eye, or you wanted to be the hero in a glossy book your dad just read to you. But this time it’s for real, and you’re mature enough to have listed your honest strengths, and thought about how they might each be useful.

Let’s start small: Fill in the blanks here, or go online to [www.generationwtf.com](http://www.generationwtf.com) to print a version of this exercise. Then, put it somewhere that you’ll see every day.

In the next WEEK, my purpose will be to \_\_\_\_\_  
\_\_\_\_\_.

To achieve that, I will use my gifts for \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_.

to accomplish these specific goals:

- a. \_\_\_\_\_
- b. \_\_\_\_\_
- c. \_\_\_\_\_.

In the next YEAR, one of my main purposes will be to \_\_\_\_\_  
\_\_\_\_\_.

To achieve that, I will use my gifts for \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_.

to accomplish these specific goals:

- a. \_\_\_\_\_
- b. \_\_\_\_\_
- c. \_\_\_\_\_.

Okay, that felt good, didn't it? So think about that big question again. How could you combine some or all of your gifts into a purpose-filled career or calling?

**With proper training and personal dedication, I could see myself doing one of these things in the next ten years.**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_



***Want to Share and Compare Talents with Others?***

Go to [www.generationwtf.com](http://www.generationwtf.com) to join the wise, tenacious, and fearless as they uncover their talents, too.

**Putting It All Together:  
Your Personal Mission Statement**

In *The 7 Habits of Highly Effective People*, Stephen Covey encourages his readers to craft a personal mission statement that will guide their decisions. This statement should be the “basis for making daily decisions in the midst of the circumstances and emotions that affect our lives. It empowers individuals with the same timeless strength in the

midst of change.” For Generation WTF, creating that kind of personal mission statement is crucial.

Your personal mission statement is a combination of your core values and your sense of purpose that will guide you through the tough career, personal, and financial decisions that lie ahead.

Look back at your values. Look back at your notes on figuring out your short-term and long-term purpose. What does this tell you about who you are—and who you want to be?

Covey compares a personal mission statement to a personal constitution: It doesn’t change much over time and it represents our core beliefs. Your mission statement will guide you in making both daily and major life decisions and will empower you to have strength in the midst of challenges.

Here’s how to get started:

- ▶ Think of sentences that begin with “I will . . .” It can be a list or a series of paragraphs.
- ▶ Take notes for a few days—and add to the mission statement as you work through this book. Post a draft of your mission statement online at [www.generationwtf.com](http://www.generationwtf.com) to get feedback—and read the mission statements of other Generation WTFers.
- ▶ After you’ve written your personal mission statement, make sure you’ll be reminded of it in the future. Go to [www.generationwtf.com](http://www.generationwtf.com) to find out how I can remind you of what you wrote months from now.

Creating a mission statement isn’t something that will happen overnight, but it also won’t write itself. So use the space on the next page—or the pages in your journal—to think about what you might like to include. Look back to your core values as an early guide.

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If this seems a bit challenging, you're not alone: Testers found that this exercise required a good deal of thought. You don't wake up every day with an end-game in mind because "the end"—whether it is the end of the semester, the end of an internship, or the end of your life—seems too far away to easily contemplate. Those who accepted the challenge and drafted a mission statement, though, said it changed the way they approached decisions both big and small.

Thinking about your values, finding your purpose, and crafting a personal mission statement gives direction to your life—and it puts you way ahead of your peers.

"A personal mission statement has helped me because it made me realize what I want in life, how I want to do that, and the reason for what I want in life," said Katherine. "I realized that I want to graduate from college, go to grad school, and get a good job as a counselor. These things can make me a better person. I need to remember that my grades now will affect the future."

A big part of Katherine's mission statement was to focus less on

material objects and more on character and happiness. “By not being obsessed by material possessions, [I can] keep my character in check [and stop] worrying if I have the latest iPod.”

Crafting a personal mission statement means making a commitment to your values—and beginning to understand your purpose in life. Get started now jotting down ideas and personal pledges, and then, for the next few weeks, as you read and work your way through this book, let it be a work in progress.



### ***A Wise, Tenacious, and Fearless Mission Statement***

Ask yourself:

- ▶ How do I want to live out my values?
- ▶ How do I want to use my gifts?
- ▶ How can I best achieve my purpose?
- ▶ What roles do I serve to others? (Think about your interactions with others as a son/daughter, spouse, friend, and neighbor.)
- ▶ What do I want to achieve?
- ▶ What makes me feel powerful, wise, and secure?

Because we’re going to be referring back to your values, your purpose, and your mission statement personal promises often, you might want to use this page to copy down what you’re thinking so far—so

you'll be able to more easily flip back to remind yourself of these values as you work through the rest of the book.

My name is \_\_\_\_\_.

Today is \_\_\_\_\_. I am \_\_\_\_\_ years old.

My FIVE CORE VALUES are

1. \_\_\_\_\_.
2. \_\_\_\_\_.
3. \_\_\_\_\_.
4. \_\_\_\_\_.
5. \_\_\_\_\_.

My FIVE CORE TALENTS are

1. \_\_\_\_\_.
2. \_\_\_\_\_.
3. \_\_\_\_\_.
4. \_\_\_\_\_.
5. \_\_\_\_\_.

In the next ten years, my **PURPOSE** will be to

1. \_\_\_\_\_.
2. \_\_\_\_\_.
3. \_\_\_\_\_.
4. \_\_\_\_\_.
5. \_\_\_\_\_.

The key concepts I want to include in a personal mission statement are:

1. \_\_\_\_\_.
2. \_\_\_\_\_.
3. \_\_\_\_\_.
4. \_\_\_\_\_.
5. \_\_\_\_\_.



### ***Special Online Bonus***

After you've drafted your personal mission statement and core values, make sure you'll be reminded of it in the future. Go to [www.generationwtf.com](http://www.generationwtf.com) to find out more.

The best of self-help advice remixed for a new generation.

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