

25 things every  
young professional  
should know  
by age 25



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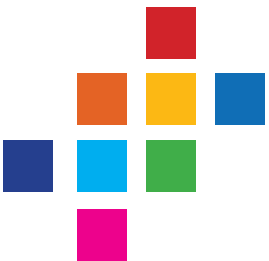


# NEWS *to live by*

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*I have never met Kirk McDonald but need to thank him for the creation of this e-book.*

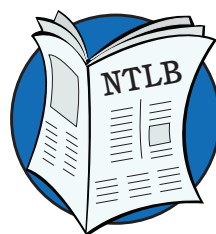
In the spring of 2013, McDonald wrote a popular op-ed in The Wall Street Journal called ‘Sorry, College Grads, I Probably Won’t Hire You.’ The president of a tech company in NYC, he believes most young adults don’t have the one skill in high demand: **computer programming**.

McDonald’s argument got me thinking. What ELSE should twentysomethings know once we are out in the real world? After all, the purpose of my blog, News To Live By, is to use lessons in the day’s top stories to get better at our jobs.

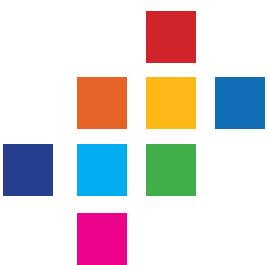
My resulting column, [“25 Things Every Young Professional Should Know by Age 25,”](#) is a comprehensive list of the leadership skills and practical tips all Millennials should know. After it spurred healthy conversation on the Web, I decided to expand on the 25 points by writing an e-book.

Many, **MANY** thanks to the people who support News To Live By and each of you reading right now.

OK, enough small talk. **Let’s dive into the “25 Things.”**



**NEWS**  
*to live by*





## *It's spelled definitely, not definately.*

Yes, it sounds like an 'a,' but the fact remains: the word is spelled with an 'i.' Sure, Microsoft Word will alert you to the mistake with the squiggly red line, but in everyday conversations (i.e. Gchat), it's important to spell 'definitely' the way Webster intended.

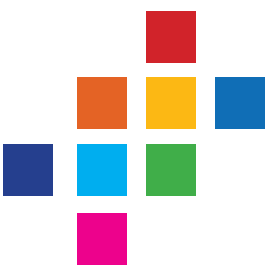
While on the subject of writing, here are several other words we should expunge. Why? They are overused or have become cliché.

- **Amazing** (since we use it for every scenario, it's lost all meaning)
- **Ridiculous** (replace with words like 'unbelievable' or 'incredible')
- **Very** (can always remove 'very' before the adjective; adds very little to the sentence) \_\_\_\_\_
- **In order** (don't need 'in order' as in 'I wrote this sentence in order to prove a point') \_\_\_\_\_
- **That** (the greatest space-filler of them all; the classic word that you almost never need) \_\_\_\_\_

Remove these words, and you will quickly develop stronger cover letters, resumes, work emails and business presentations.

Give it a try.

**You will definitely see a difference.**





*Read an apartment lease before you sign.  
ALL of it.*

Paperwork. Contracts. Fine print. Red tape.

Snore.

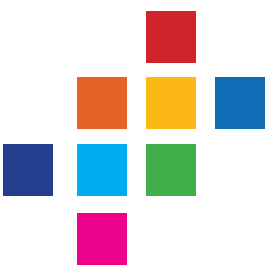
No one likes to pore over 20 pages of apartment lease minutiae. **It's enough to put you to sleep.** But if you don't look closely, you might get burned. Before you sign on the dotted line, make sure you know important details like:

- How does the security deposit work when you move out? Are you able to recoup all the money?
- Could your lease become month-to-month at a certain point?
- What are rules for moving in and out?
- Are there certain places (or times of day) where you can't park a car?
- What's the policy on pets?
- How late can you make noise (like for a party)?
- Above all: **are you able to break your lease?**

At 25 years old, you have probably already signed several leases. When you make your next move, take your time with the tricky legal language. Ask a lawyer friend or someone in property management to review the application. Armed with the facts, you can affix your signature with confidence.

If only an apartment lease could guarantee neighbors **who won't freak out over loud music.**

Oh well. Can't win 'em all.





## *An Excel PivotTable will change your life.*

Total Sales		(All)			
Sum of # Orders	Region				
SalesRep	East	North	South	West	Grand Total
Bill				217	\$217
Frank				268	\$268
Harry		224			\$224
Janet		286			\$286
Joe			226		\$226
Martha	228				\$228
Mary				234	\$234
Ralph	267				\$267
Sam	279				\$279
Tom			261		\$261
Grand Total	774	510	487	719	\$2,490

During the fall of 2010, I worked at an online ad agency in Washington, DC. Our job was to place political ads on major newspaper Web sites leading up to the congressional mid-term elections. **Prior to the job, I had no clue about the world of online advertising.** I took a chance (see more on risk taking in point #2) and soon found myself elbow-deep in ad rates, ad schedules, billing information and performance metrics.

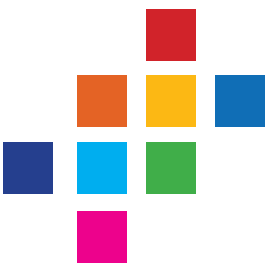
I would spend hours...and hours...and hours painstakingly working through Excel spreadsheets. It was torture.

After a few weeks, a co-worker took pity and opened my eyes to the world of PivotTables. **What a revelation!** I soon learned how to condense an entire afternoon of tedious busy work into a manageable 30-minute assignment.

### **Why a PivotTable is helpful:**

- It allows large amounts of data to be analyzed and summarized in just a few clicks.
- A summary can be “pivoted” – rotated in such a way that the column headings become row headings, and vice versa.
- You don’t need complicated Excel formulas to look through your data.

For really simple step-by-step instructions, [visit this page.](#)





*A cover letter should add color and personality.  
It should not summarize your resume.*

**How many times have you seen a cover letter with this opening line?**

“Hi, my name is \_\_\_\_\_, and I am interested in the position of \_\_\_\_\_.”

A cover letter with a boring intro and four paragraphs rattling off your resume is destined for the **‘Discard’** pile.

Want to really impress an HR manager? Start your cover letter with a story that showcases your personality and – above all – relates directly to the job you want.

**Scenario:** you apply to be a middle school teacher as your second job out of college (remember, you are 25). You want to prove you can handle a classroom of rambunctious 13 year olds.

You kick off the cover letter like so:

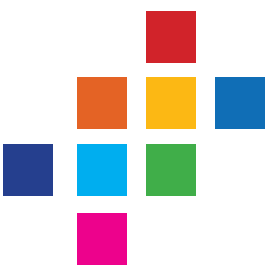
“The sirens were deafening, and I could tell the kids were scared.

Right then, I knew what I had to do: make sure all the children were ushered to a sturdy part of the school in an orderly fashion. We had little time, and I needed to act fast.

I had never experienced a tornado firsthand, but I had the proper training and knew if I stayed calm, we would all get through it safely.”

**Boom.** You immediately begin with a unique story. It’s dramatic, demonstrates courage under fire and **shows** – not tells – why you have what it takes. Certainly, you will want to explain other reasons why you are an effective teacher, but this cover letter will get noticed.

Remember, a creative cover letter will hook the reader. The whole point is to keep people interested, respect their time and tell your story along the way.







*Everyone likes to receive praise, but the smartest young adults actively seek constructive criticism.*

As twentysomethings, we are accustomed to Facebook 'likes,' Twitter retweets and praise for our talents and abilities.

**But think about it: if friends and family shower us with compliments all the time, how can we expect to improve?** Constant approval is a trap. At 25, none of us have the game all figured out.

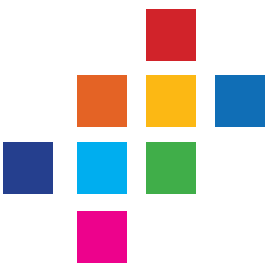
#21 is a tough lesson – and not easy to do -- but it will separate you from the pack.

Don't ask for 'likes.' Ask for criticism. **For instance, approach an older co-worker you respect and ask questions like:**

- “Can you tell me how I can get better at presenting to a group?”
- “Would you mind proofreading something I just wrote?”
- “I noticed you did a great job on that sales call. Can you tell me your strategy?”
- “Do you have a few minutes to help me work on my ‘elevator pitch’?”

With any of those questions, you make yourself vulnerable and exposed. **You also send your career into warp speed.** While your peers sit around and count 'likes' and retweets, you learn to sharpen, adjust and hone your abilities. Advantage: **you.**

In your twenties, you will make mistakes. The real tragedy is to assume you are flawless.







*The days of a college syllabus are long gone. If you are waiting for someone to give you direction, have a seat. You will be there a while.*

At 25 years old, independence is a daunting prospect (quarter-life crisis, anyone?) but also incredibly exciting. In your twenties, the world is yours. Pick a path and go.

**Life may have seemed easier with a syllabus, but remember: someone else wrote the list of directions for you. With every step you take post college, you write a 'syllabus' all your own. This time around, the curriculum is wide open.**

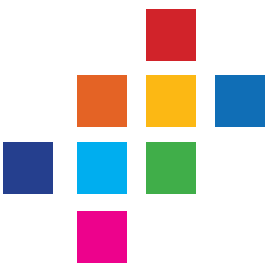
And that's where things get tricky. Where do we turn for answers and a sense of direction?

**Here are a few ideas:**

- Talk to friends about the jobs they have
- Ask to shadow friends (or friends of your parents) on the job for a 'day in the life'
- Attend a career fair and learn about positions you may have never considered
- Talk with a career counselor
- Be willing to intern somewhere – even in a part-time role or as you can find the time

Above all, **be curious.** Explore options, ask questions and when a certain career path feels 'right,' pursue it.

One thing is for sure: it's tough to get anywhere if you're sitting still.





*Multi-tasking is great, but some moments require your undivided attention.*

What's that? We are on #19?

Sorry...I was checking my phone.

From sunrise to sunset, technology runs all of our lives. Why not sneak a peek – or 20 – on your phone during a face-to-face conversation?

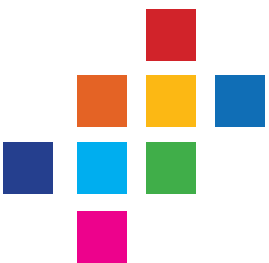
Usually, no big deal. Yet there are certain times when we need to fight the urge.

**For example:**

- When we talk to our bosses
- In a meeting with a client
- As someone gives us instructions or details
- Driving. Obviously.
- NEVER during a job interview
- Mid-conversation at a networking event; otherwise, the person thinks he's boring you

If we don't grant other people eye contact, odds are we won't remember what they said. Plus, it's rude to ignore. You know, "Do unto others as... yadda yadda."

Technology makes our lives easier, better, faster and more enjoyable. Still, if you can train yourself to think, "This is a time when I should put the phone down or look up from the screen," you will gain a person's respect **and prove you control the machines (and not the other way around).**





## *Take LinkedIn seriously.*

This should be LinkedIn's new slogan:

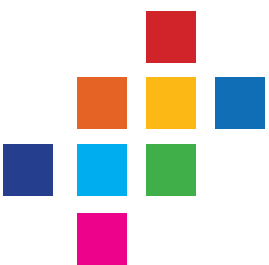
*"Not just for uploading your resume and accepting requests to connect."*

The professional networking site has evolved and so should the way we view it. LinkedIn has a bevy of information to help job seekers or those trying to gain an edge at the job they already have.

**Need to prep for an interview?** Use LinkedIn to research the person you will meet (ex: work experience, college and hobbies). Talking points and common interests can be game-changers.

**Want to network within your industry?** LinkedIn will tell you how people are interconnected. This feature could go a long way if you hope to get a foot in the door somewhere.

**In the market for great reads?** "LinkedIn Today" offers news to boost your career and wisdom from top execs and CEOs. It's like a Facebook News Feed of brilliant workplace insights. Check it a couple times a week, and you'll see what I mean.





## *Understand the pay stub that accompanies your paycheck.*

What's the difference between gross and net pay?

A lot of money.

**At first glance, it hurts to see all those payments chip away at your precious paychecks:**

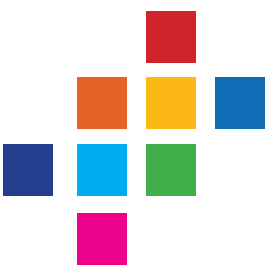
- State taxes
- Federal taxes
- Health insurance
- 401(k) contribution

Gross pay is never your true salary. Once you deduct taxes and payments, you understand what you actually take home. **It's important to see these figures for two reasons:**

- Have a general sense of how much you earn and why
- Catch any errors and fix them immediately

What if your company's payroll department made a mistake on your paycheck and you didn't notice for weeks or months? Even if HR fixes the error and reimburses you, there was still a period where you lived on less money than you deserved.

Your billing department probably won't take time to explain your pay stub. If you want further information, go ask them what it all means. A five-minute conversation will give you peace of mind and ensure you get paid every dollar you are worth.





*There is no such thing as an overnight success. However, people who do 'break through' tend to start their day while others are still asleep.*

Alarm clocks are the greatest and worst invention of all time.

No one enjoys a shrill blast to the eardrums at 6:30 am, but twentysomethings with big dreams understand **they don't have a choice.**

During the work day, you often bust it for someone else's bottom line. Then, the evenings are filled with happy hours, kickball leagues and Netflix queues.

Sorry to say, but the only time of day you can control is the early morning. As the sun rises, everything is quiet and calm. No texts, important emails or phone calls. Just you and whatever it is you want to build or work on.

#### **How you could spend the early-morning hours:**

- A side hustle or side project
- Exercise at the gym or head out for a run
- Get ahead of some work/ personal emails
- Prepare your lunch for the day (see point #9)

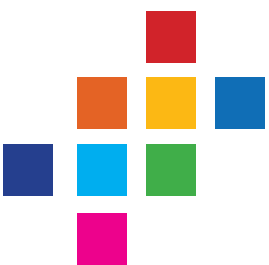
Plenty of Millennials do huge things in their twenties. It's tempting to look at them and wonder "How'd they do it? I guess they are naturally brilliant and can 'make it big' on a normal 9-to-5 and still have time to watch three hours of TV a night."

#### **Hardly.**

The successful ones recognize the value of sacrifice. They don't find time for a passion project; they **make** time. An alarm clock, while calculated and cruel, is also a call to action.

Wake up. Get up. Rise up to face the day.

Will you 'break through'? It's only a matter of time.





## *Know the difference between a Roth IRA and Traditional IRA.*

If you are a liberal arts, right-side-of-the-brain-er like me, you probably avoided college math courses and post-college jobs with heavy number crunching. But you can't ignore math entirely, especially the kind we discussed in #17.

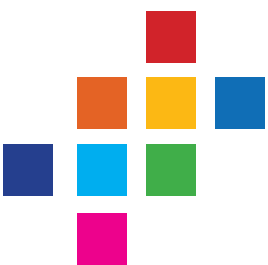
As I move through my twenties, I realize some digits do matter – namely the ones in my financial portfolio. Little by little, I try to learn investment basics so **the money I work for also works for me.**

Simply put, a Traditional IRA and Roth IRA (retirement savings plans) differ in how the government handles the taxes. With a Traditional IRA, you can deduct retirement contributions from your income taxes. When you want to withdraw money, beginning at age 59 ½, you have to pay taxes on the distribution.

With a Roth, you can't deduct contributions from your income taxes, but when you withdraw money at retirement, it comes out 100% tax free. In most cases, a Roth is a better deal long term but keep in mind: as of 2013, the amount you can contribute to a Roth becomes limited if you make over \$112,000/yr as a single person or \$178,000/yr as a married couple. I hope that's a problem for you :)

Want more? [Go here.](#)

All this math made my head hurt. Let's hurry to #14 and a topic I understand much better: networking.





*Even though college is over, you should still find extracurriculars. Among the many reasons, clubs and organizations are terrific places to network.*

In college, it's easy to find the right extracurriculars or social scene. Student activities, Greek life, marching band, volunteering: it's all sitting there waiting to be explored. Many schools even have a day in the semester when they showcase every club and organization on the menu. **How convenient!**

In the real world, no one escorts you to the place(s) you belong. It takes effort and a degree of confidence to break into an existing organization and meet the membership.

**The payoff for such persistence, though, can be huge. You could:**

- Meet someone who leads you to a new job
- Develop a new lead or business relationship
- Gain a stronger understanding of the market and what jobs/skills are in demand
- Give yourself something fun to do – no harm in that

Networking is one of the smartest ways to spend an evening after work. There is no telling who you will meet or if one random conversation could take your career in a direction you never imagined.

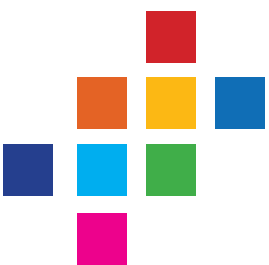
No doubt, it's not easy to strike up dialogue with perfect strangers.

**Sometimes it can be downright awkward.** Just try this. Walk up to someone, stick out your hand and go "Hi, my name is \_\_\_\_\_. What do you do?"

What happens next could change your life (or at least lead to stimulating conversation). You just have to put yourself in the room and ask questions.

**Nothing networked, nothing gained.**

But don't run to an after-work soiree just yet. We've reached lucky #13, and it's a good one.







## *You are never too busy to write a thank-you note.*

We all have three minutes to spare. We could use them to mess around on BuzzFeed or Pinterest...or we could write a thank-you email.

Don't worry. **The cat videos and 90s nostalgia are not going anywhere.**

A thank-you note speaks volumes about your character. We often write thank-you emails after job interviews. At the same time, the recipient isn't too surprised since everyone does the 'post interview thank-you note.'

### **Want to take your game to the next level?**

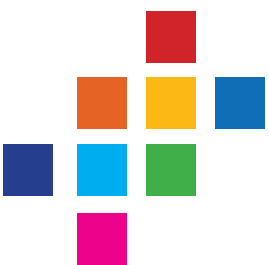
Send a thank-you note to a friend or co-worker just because they did something really great for you. If you feel inspired, write it by hand or toss in a Starbucks gift card. Because the gesture is random, it will make a person's day. All of us – even you – loves to receive a thank-you note.

And since the note only takes three minutes to write, it won't derail your day or interrupt any plans.

At work, we all have important duties and packed schedules. The best leaders are those who realize the value of a short thank-you note and make time to send them.

We have arrived at the halfway point of the book, and it's only appropriate to thank **you** for sticking with me this far.

Let's keep going...back to the world of finance.





## *Negotiate your salary.*

How much are you worth?

Trust me, an employer is more than happy to make a determination for you – and it's likely less money than you would prefer.

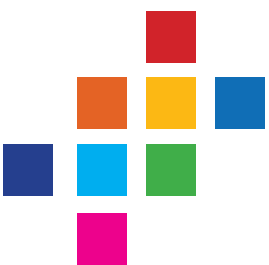
If you have the skills and experience, push for the salary you deserve. **Top performers negotiate. Period.** Average ones don't and make less their entire career.

Of course, you need to always gauge the situation. Maybe a company has frozen salaries, and it's out of the question to ask for a raise. Or you could be at your first job, and it's inappropriate to request more money.

**If you feel it's time for 'the talk,' start with a line like this:**

"I have been researching similar jobs in my field, and I feel I understand what my position is worth. When you have time, I'd really like to discuss salary options with you."

If you are a great employee already, your boss may appreciate your candor. **Who knows? You might walk away from the conversation a bit richer than when it began.**





*The ability to follow through on assignments can take you from 25-year-old newbie to essential team member.*

When you are the new guy or girl in the office, trust is hard to come by. Early on, you have not proven yourself to anyone. **Yet soon enough, the boss will hand you a task, and then it's your opportunity to shine.**

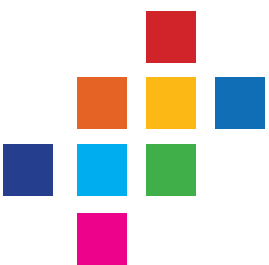
The duty, big or small, is a huge opening. You need to show co-workers and management you can get things done. End of story. Once people know they can rely on you, you are part of the team.

**What does it mean to 'follow through'?**

- Ask questions along the way if part of the assignment is confusing
- Update team members on your progress
- Maintain strict attention to detail
- Let your team know when the task is finished

All the hot air in the world won't make you part of the group. It's about results – no matter how mundane or annoying the task. The central question is **are you dependable?**

Prove you can handle an assignment from start to finish, and you will become valuable. Case closed.





*You probably make more money than some of your friends and less than others. All you need to worry about is paying your own bills on time.*

It's so tempting to compare.

The hot-shot banker friend raking in six figures. The old college roommate making \$35,000 a year at a nonprofit.

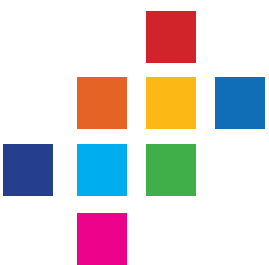
Perhaps you fall somewhere in between, which means you feel superior and inferior all at once.

But no matter how much you earn in your career, someone will always make more (or less). **It's a race you will never win.**

Instead, focus on your own fiscal house. Keep track of bills, chip away at debt and look to save/invest when possible.

When it comes time for major milestone purchases (ex: engagement rings, new car, new house), the only number you need to worry about is your credit score. **Treat it like the Mona Lisa or Hope diamond; a priceless work of art that can never be disturbed.** With a great credit score, banks won't shun you. They will clamor to do business with you.

Life gets easier with a healthy bank account. Fortunately, that is something each of us can control.





*Bring a lunch to work.  
It's healthier and cheaper than eating out.*

Chipotle burrito on Monday. Two slices of pizza on Tuesday. Gyro from the Greek place on Wednesday...

You see where this is going.

**Lunch without a plan is a recipe for weight gain, money loss and an unavoidable desire to nap around 2:30 pm.**

The first few years after college, you can probably maintain the 'eat whatever, whenever' diet, but at 25, it will start to catch up with your wallet and waistline.

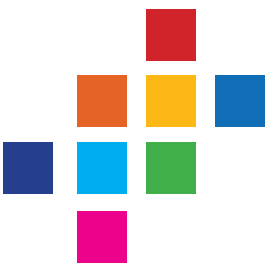
A homemade lunch takes planning, and the best method is to prepare the meal the night before. Then, you wake up, shower, get dressed and think 'Sweet.'

**I already made my lunch.**

All you need is a sandwich or salad, piece of fruit and a healthy snack or two. With a homemade lunch, you will save cash, feel better and blow right past the typical mid-afternoon snooze.

**Three benefits from one meal.**

Now that's tasty.





## *Don't step into an interview room without research on the company and questions for the employer.*

Stop right there. Don't make another move.

Before you walk into the job interview, ask yourself: **am I ready?**

Until you have solid intel on the employer and meaningful questions at the ready, you are not.

### **What's solid intel?**

- You read the company website up and down, studied its current projects/clients and learned about the person doing the interview (where #18 comes into play)
- You researched the industry at large and thought about how the company fits into the bigger picture

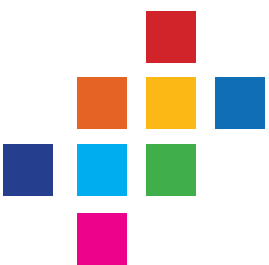
### **What are meaningful questions?**

- "I read your bio and noticed you started your career in marketing with Ringling Brothers circus. What was that like?"

- "I see you are working with GEICO on a marketing campaign. What's the toughest challenge handling such a large company?"
- "I keep reading about how 'big data' is the future of marketing. What's your thought on how media firms should take advantage of all the new information out there?"
- "What do clients find most valuable today? What services are they most interested in?"

Those questions will put a boss on his heels. He probably won't expect you to think hard about his company and the broader industry.

**The goal is to turn an interview into a conversation.** Prove you are an equal and ready to 'talk shop' about the business. Preparation takes time, but it could decide whether or not you land the job. It's time to study up.





## *Dropbox. Learn it and love it.*

I always considered myself good at sharing. Once I started to use [Dropbox](#), I became a sharing master.

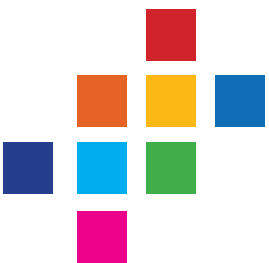
Dropbox makes it easy and efficient to pass around files between friends, co-workers and clients. Wherever you are, your files come with you. Plus, there are no file size limits and the interface is clean and intuitive.

Dropbox also lets you collaborate with just about anyone. Forget about emailing documents back and forth. Share and swap files in Dropbox, and use the program as a **central command center** for an ongoing project.

If you combine Dropbox with a heavy use of Google docs and spreadsheets, you might never need to send an email attachment again.

Make sense? Cool.

Let's change the subject. It's intern time.







*Treat interns with respect. They will provide you with management training and ease your workload.*

They might look like shy 19 year olds tucked into a cubicle at the far end of the office, **but interns can have a major impact on your productivity.**

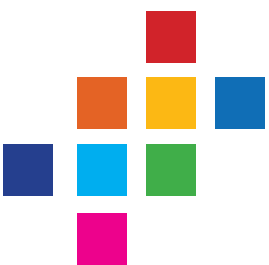
Interns show up every day ready to work for zero compensation (and maybe not even course credit). You should take advantage of such generosity but in a considerate fashion. Let interns handle some (ahem, all) of your busy work but along way, do your best to manage and teach them.

If your company puts interns under your dominion, pretend you are the 'intern boss.' Oversee their work, offer guidance when necessary and always be willing to answer questions.

We were all interns at one point; college freshmen or sophomores afraid to **spill coffee on an office run or blurt something dumb in a staff meeting.** All we wanted was to fit in and be helpful.

Same goes for interns today. Go ahead and keep a college kid busy – as long as you also mentor him or her throughout the day. Then, you both get something out of the deal.

Free help is a beautiful thing. Don't abuse it.





*To impress older business associates, ask about their own career path. You may also learn a thing or two.*

Want to make a friend for life?

Ask an older co-worker how he or she got to where they are.

Much like a thank-you note, which we often ignore during a hectic work day, a simple Q & A with someone you respect can win over even the most stubborn Gen Xer or Baby Boomer.

**Let's be real.** People in their 40s, 50s and 60s (and beyond) have been around a few years. They have stories, experiences, life lessons and wisdom we can't even fathom.

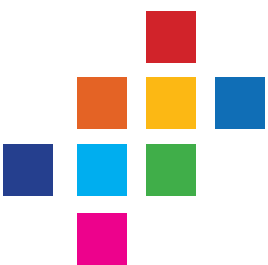
If you listen – I mean really listen – you may glean the knowledge an older co-worker spent years, if not decades, trying to learn. What a massive life shortcut!

In addition, the person will walk away and think “Wow. He is one impressive kid.” All you did was ask questions and sit quietly. Such a genius, you are.

**Let's pretend you are in sales. You could ask:**

- “Imagine you are 25 years old again. What do you wish you would have known about sales?”
- “What strategies work best for you on a sales call?”
- “Tell me some of the best sales stories from your career.”

Similar to handling interns, both parties win in this scenario. You learn a ton, and your co-worker feels important.





## *Under-promise. Over-deliver.*

In the intro to this e-book, remember what I wrote?

“25 Things Every Young Professional Should Know by Age 25” is a comprehensive list of the leadership skills and practical tips all Millennials should know.”

I gave you the facts and a general sense of what to expect. I didn't write:

“25 Things Every Young Professional Should Know by Age 25” will change your life and land you a 30% raise.”

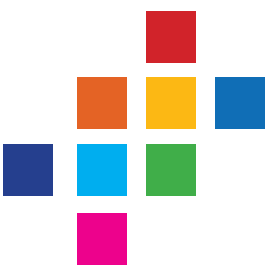
In the business world, anyone can talk a big game. Don't set the bar too high by guaranteeing mind-blowing work.

**It's far better to surprise people with a terrific end-product they did not expect.**

Then they will say, “You really went above and beyond.” Well, you only went ‘above and beyond’ because you didn't promise the world from the get-go.

Let your work speak for itself. Kinda like a grown-up version of ‘Show and Tell.’

**Show** people what you are capable of, and they will **tell** everyone.





*The less you write, the tighter the message.  
The less you talk, the stronger the speech.*

Attention spans are a premium commodity today. We use 144-character tweets, 6-second Vines and 15-second Instagram videos.

Basically: **get to the point.**

The most effective communicators covet a person's time. They write only what is necessary, cut out the excess (like 'in order' from point #25) and deliver speeches in a concentrated, focused way.

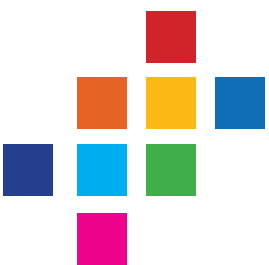
Why is it so hard to keep things short ~~and simple?~~ With writing, the culprit is the **loathsome college essay**. Only in college are we forced to write a paper a certain length. We end up being wordy ~~and say too much~~ to fill out eight, 10 or 12 pages.

**At 25, we have to teach ourselves the power of brevity. Constantly ask yourself:**

- Did I already make this point once?
- Are there sentences in my writing or my speech I can remove?
- What is the quickest way to put my message across?
- Does it 'feel' like I'm going on too long?

The sharpest writers and communicators excel in our need-it-now culture. Play fast and loose with the English language, and the audience will get bored, play with their phones and find better things to do.

The last thing I want to do is abuse your time. Plus, we have almost reached the end.





*The only failure in your 20s is inaction.  
Everything else is trial and error.*

The next time someone asks you, “What do you want to do with your life?”

It’s okay to answer, **“I’m working on it.”**

In our twenties, that’s the only response we are required to give.

Everyone is taking their best guesses on how to spend 40, 50 or 60 hours each week.

If a job comes along and feels like ‘you,’ then go for it. If it leads to a thriving career until age 75, awesome.

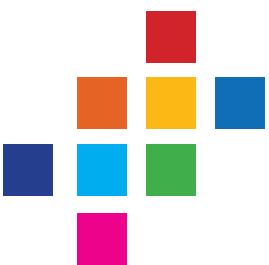
If the gig ends, **then it ends.**

Some of the greatest lessons happen when plans don’t work out, anyway. You are only wasting time...if you are wasting time. Stay busy, say ‘yes’ a lot and work hard at every opportunity.

I don’t believe in magic, but there’s something cosmic about this next line:

**The harder you push yourself, the sooner you arrive at the career you are meant to have.**

If you are deliberate in your search and live with intention, your twenties and the years beyond will fall into place.





*You are halfway through the most formative decade of your life. You don't need all the answers, but you must keep asking questions.*

**Start with this one:** *what is something new I can learn right now?*

Thomas Friedman, a columnist for The New York Times, on how our economy works today:

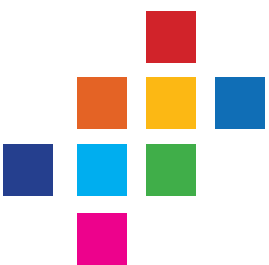
**“If you are self-motivated, wow, this world is tailored for you. The boundaries are all gone.”**

You heard the man. Anything you want is within reach...as long as you are willing to buckle down and devote your twenties to discovery and self-improvement.

Try new things, ask a lot of questions, go where the wind takes you and maximize every opportunity.

Your twenties go fast.

Make it count.





## *What now?*

Like any other project in our twenties, a blog is an endless series of trial and error. I always look for ways to make News To Live By better and my content more appealing.

To continually improve, I rely on a lot of outside opinion. Most importantly, I want to thank Shikma, my super supportive wife, who always has a brilliant insight to offer or words of encouragement to keep me going.

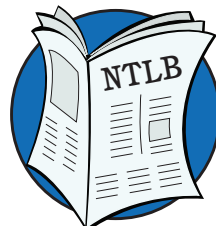
I am also eternally grateful to the many friends who give me blog topic ideas and feedback (positive and negative – I take it all). If [News To Live By \(NTLB\)](#) is going to have a meaningful impact, honest critique is key. If you have advice, ideas or comments, email [danny@newstoliveby.net](mailto:danny@newstoliveby.net). I am all ears.

Special thanks to my sister, Molly Nizhnikov, for serving ably as my editor and Jessica Bensten for the killer graphic design.

The BEST way to get involved is to tell other twentysomethings to visit News To Live By and subscribe to the newsletter.

New NTLB columns come out twice a week (generally Tuesdays and Thursdays), and they are always based on the latest headlines.

Join the NTLB community and get better at your job – just by reading the news.



**NEWS**  
*to live by*

