1. Envision the life you want to live before you assign numbers to it.

2. Invest early and often to create as much magic money as possible.

3. Create systems that help you succeed with minimum willpower required.

4. Constrain your spending while increasing your earnings to supercharge your savings faster than you will by pinching pennies.

5. Remember that everything compounds—investments, earnings, inflation, everything!

6. Prioritize contentment over buying more stuff, which rarely brings lasting happiness.

7. If you’re in a couple, include your partner at every stage of planning so it’s truly a mutual effort.

8. Always invest in your health.

9. Prioritize close social connections at every stage of life.

10. Strive to live a purpose-filled life, not just a life without work.