

Life Cheat Codes for 2026: Lessons Worth Carrying Forward

As we step into 2026, I've been reflecting on time — how quickly it moves, how easily it slips away, and how important it is to use it intentionally. I turned 48 this year, and according to the U.S. Social Security life table, a man my age has roughly 31 years left on average. That means I'm about 60% of the way through my life. Not old, not young — just aware. Aware that the clock is ticking, and aware that the most valuable lessons I've learned didn't come from a classroom.

When my daughter left for college, I wanted to share everything I had ever learned — every mistake, every win, every scar, every shortcut. But eighteen years goes by fast, and you hope your kids were listening even when you weren't sure they were. Now she's finishing her second year of college and will graduate next fall. And maybe she was listening. She's flying through school — literally. She earned her pilot's license at 18. I'll never forget that first flight with her above Colorado Springs. Teaching her to drive at 15 was nerve-wracking enough; at least then we could pull over. At 8,000 feet, with your teenage daughter at the controls, you learn a new definition of trust.

As she stepped into adulthood, I started writing down the "cheat codes" I wish someone had handed me at her age. I'm still adding to the list, but here are the ones I've shared with her — and now, with you.

It's the beginning of a new year.

Write down your goals.

Make a plan.

And take whatever you want from the list below.

Life Cheat Codes for 2026

1. Who you decide to marry is the biggest financial decision of your life. Choose wisely.
2. Wealth building is a game. You can circle the board collecting \$200, or you can start buying assets.
3. Invest 6% of your income and you'll work 50 years. Invest 30% and you can retire in 25.
4. No one cares about you except your family and maybe your closest friends. Learn this early.
5. Time is the only asset you can't buy more of. Spend it intentionally.

6. If you're blessed to still have your parents, call them. They sacrificed everything for you.
7. Never post your location online. You don't know who's watching.
8. If you don't start today, you won't start tomorrow.
9. Being selfish isn't bad. Fill your own cup before you pour into others.
10. Comfort is a drug. Once you're addicted, your goals disappear.
11. Money doesn't change you — it reveals you. Pay it forward.
12. Donate. It's not about how much you have, but how much you give.
13. Most people are inconsistent. You can outperform 99% of them by simply showing up every day.
14. Be careful who you trust. Loyalty is rare.
15. Wealth isn't how much you make — it's how long you can live without working.
16. Your health is your greatest investment. You can't buy your way out of neglect.
17. Keep 6–12 months of expenses in cash. Invest the rest. Saving without investing is a costly mistake.
18. If you have the choice between a 401(k) and a Roth 401(k), choose the Roth. Pay tax on the seed; let the harvest grow tax-free.
19. Invest in your education. Never stop learning.
20. The only thing worse than failing is having no dreams at all.
21. If you're playing the game, learn the rules. Understand the tax code and use it to your advantage.
22. Only take advice from people who are actually playing the game.
23. Keep your circle small and loyal. Avoid chronic complainers.
24. In your 20s, avoid liabilities and stack assets. Compounding is your best friend.
25. Never hide your goals from your partner. The right partner will help you achieve them.
26. People say money isn't important, yet they work 40 hours a week for it. Money is a tool — go earn as much as you can.

27. A few bad financial decisions early in life can haunt you for decades. Know the difference between having fun and being foolish.
28. You're not anxious because you "need a break." You're anxious because you haven't done what you said you would do.
29. The world owes you nothing. Everything you want has to be earned.
30. Money doesn't buy happiness, but it does buy freedom — and freedom matters.
31. Loyalty flows upward. Lead those below you; learn from those above you.
32. Never apologize for your ambition. If people want you to shrink your goals, distance yourself.
33. Compete with yesterday's version of yourself, not with others.
34. Your legacy is measured by the values, skills, and wealth your great-grandchildren inherit. Think bigger than yourself.
35. Debt isn't always bad — it's a tool. Use it wisely to get ahead.
36. Your future is built one decision at a time. Make them count.

If any of these resonate with you — or spark a goal you want to pursue this year — I'm here to help you turn intention into action. Let's make 2026 a year of clarity, purpose, and progress.

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual.