Personal Development for SMART PEOPLE
Hay House Titles of Related Interest

YOU CAN HEAL YOUR LIFE, the movie, starring Louise L. Hay & Friends
(available as a 1-DVD program and an expanded 2-DVD set)
Watch the trailer at: www.LouiseHayMovie.com

✦✦

ATTITUDE IS EVERYTHING FOR SUCCESS: Say It, Believe It, Receive It,
by Keith D. Harrell

THE COMPASSIONATE SAMURAI: Being Extraordinary in an Ordinary World,
by Brian Klemmer

HOW SUCCESSFUL PEOPLE WIN, by Ben Stein

INTERPERSONAL EDGE: Breakthrough Tools for Talking to Anyone,
Anywhere, about Anything, by Daneen Skube, Ph.D.

THE RICHES WITHIN: Your Seven Secret Treasures, by Dr. John F. Demartini

SECRETS OF SUCCESS: The Science and Spirit of Real Prosperity,
by Sandra Anne Taylor and Sharon A. Klingler

SUCCESS INTELLIGENCE: Essential Lessons and Practices from the World’s
Leading Coaching Program on Authentic Success, by Robert Holden, Ph.D.

21 DISTINCTIONS OF WEALTH: Attract the Abundance You Desire,
by Peggy McColl

✦✦

All of the above are available at your local bookstore, or may be ordered by visiting

Hay House USA: www.hayhouse.com®
Hay House Australia: www.hayhouse.com.au
Hay House UK: www.hayhouse.co.uk
Hay House South Africa: www.hayhouse.co.za
Hay House India: www.hayhouse.co.in

✦✦
For Erin.
Thank you for teaching me how to love.
Our souls are dancing.
## Contents

*Introduction* ....................................................................................................................... ix

**PART I: Fundamental Principles**

<table>
<thead>
<tr>
<th>Chapter</th>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Truth</td>
<td>3</td>
</tr>
<tr>
<td>2</td>
<td>Love</td>
<td>27</td>
</tr>
<tr>
<td>3</td>
<td>Power</td>
<td>47</td>
</tr>
<tr>
<td>4</td>
<td>Oneness</td>
<td>69</td>
</tr>
<tr>
<td>5</td>
<td>Authority</td>
<td>85</td>
</tr>
<tr>
<td>6</td>
<td>Courage</td>
<td>101</td>
</tr>
<tr>
<td>7</td>
<td>Intelligence</td>
<td>115</td>
</tr>
</tbody>
</table>

**PART II: Practical Application**

<table>
<thead>
<tr>
<th>Chapter</th>
<th>Title</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>8</td>
<td>Habits</td>
<td>137</td>
</tr>
<tr>
<td>9</td>
<td>Career</td>
<td>161</td>
</tr>
<tr>
<td>10</td>
<td>Money</td>
<td>177</td>
</tr>
<tr>
<td>11</td>
<td>Health</td>
<td>199</td>
</tr>
<tr>
<td>12</td>
<td>Relationships</td>
<td>215</td>
</tr>
<tr>
<td>13</td>
<td>Spirituality</td>
<td>235</td>
</tr>
</tbody>
</table>

*Afterword* ......................................................................................................................... 253

*Resources* ......................................................................................................................... 255

*About the Author* ............................................................................................................... 257
Do you remember the exact moment you first became interested in personal development? I certainly do. It happened in January 1991 while I was sitting in a jail cell. I’d just been arrested for felony grand theft. This wasn’t my first run-in with the law, so I knew I was in trouble. I was 19 years old.

I began stealing shortly after moving to Berkeley, California, during my first semester at UC Berkeley. I didn’t steal for money or to build a reputation—I stole for the thrill. I was addicted to the surge of adrenaline. The compulsion to steal was so strong that shoplifting was part of my routine, nothing more than my daily espresso. Usually I didn’t care what I stole; it was the act of stealing that seduced me. On a typical outing, I’d lift a dozen candy bars and then drop them off in a public place, figuring that other people would eat them. I didn’t eat the candy because I didn’t think it was healthy.

As I sat in jail for several days that January with nothing to do but wallow in my own stupidity, the reality of my situation came crashing down upon me. In high school I’d been a straight-A honors student, president of the math club, and captain of the Academic Decathlon team. My future as a computer-science major looked unbelievably bright, but somehow I’d torn it to shreds. Now I was expecting to spend the next year or two behind bars.
Upon returning to my studio apartment after three days in jail, I received a letter from UC Berkeley informing me in no uncertain terms that I’d been expelled. Apparently schools do that sort of thing when you don’t bother showing up to classes and your grade point average starts with a decimal point. In that moment, I realized I had two basic options for how to deal with my situation: grow up or give up.

During the next few months while waiting for my court date, I was in a total funk. Most days I slept until well past noon. I buried myself in video games, sometimes for 18 hours at a time. (We’re talking single-player Nintendo games here, not massive multiplayer online games.) It’s hard to feel motivated when you’re expecting to go to jail for a while.

Eventually I secured a lawyer and met with him at his office to discuss my situation. Before I could open my mouth, he blurted out, “Steve, I’ve reviewed your case, and since this is your first offense, I’m pretty sure we can get it reduced to petty theft. If we plead no contest, you’ll get off with a lesser conviction and end up with some community service. I’m on great terms with the district attorney, so I’m sure he’ll go for it. I strongly advise against going to trial, as the evidence against you is overwhelming, seeing as you were caught red-handed.”

Immediately my thoughts began to race. First offense? Is he deluded? Why does he think this is my first offense? Doesn’t he know about my priors? If he thinks this is a first offense, will the rest of the court think so, too? Should I correct him on this serious oversight?

While trying to decide how to respond, I heard a voice in the back of my mind: Keep your damned mouth shut! I realized that speaking up now might backfire on me later, but there was a slim chance it could “frontfire,” too. I figured that the worst case was that I’d have an angry lawyer somewhere down the road, but the best case was too good to pass up. Grand theft is a felony; petty theft is only a misdemeanor. I decided I had to risk it. Taking risks was an all-too-familiar pastime.

Several weeks later we went to court, and I was a nervous wreck. My plan was to keep my mouth shut as much as possible and only say the absolute minimum. Outside the courtroom, I reviewed the
posted documents about my case. None of my priors were listed. Was it human or computer error? Either way, it was one huge mistake in my favor.

Sure enough, when my lawyer and I entered the courtroom, the court remained under the assumption that this was a first offense and diligently processed it as such. I pled no contest to the reduced charge of petty theft and received 60 hours of community service. My head was spinning as I raced out of the courtroom. The next two years of my life were mine again.

I did those 60 hours like I was at a dream job, knowing full well my sentence could have been 17,520 hours. It’s hard to imagine a more joyful time in my life than those days spent picking up trash at the Emeryville Marina. You have no idea how good freedom feels until you expect to lose it. I felt immensely grateful for this second chance, a chance I felt I didn’t deserve.

I wish I could say my recovery after these events was fast and easy, but it wasn’t. Despite this amazing gift, turning my life around was still incredibly difficult. I said good-bye to my Berkeley friends and moved back to my hometown of Los Angeles. I landed a minimum-wage job in retail sales. Even with a criminal record, I probably could have found a more lucrative position, but I just didn’t want one. I only wanted to play it safe, stay below the radar, and eke out a “vanilla” life devoid of stress and excitement. Courage had become my enemy.

During this year of quiet, uneventful living, I worked on myself. I gradually developed a new code of ethics to guide me, integrating values such as honor, honesty, integrity, humility, and fairness. This conscious reconstruction process would continue for at least a few more years. As the months went by, I began to feel good about myself again, and I decided it was time to go back to school. I figured that if I could earn my degree in computer science, it would somehow erase my past mistakes.

In the fall of 1992, I enrolled at California State University–Northridge (CSUN), starting over as a freshman. CSUN’s computer-science program wasn’t impacted, meaning that it had plenty of room for new students. I was guaranteed admittance just by filling out an application, so they didn’t care that I’d flunked out of UC Berkeley.
Now 21 years old, I was no longer the same person I’d been at 18. Something was different. I’d developed a passion for personal growth, and I felt an intense desire to do my absolute best this time.

In my mind, I was already three years behind, and I couldn’t stomach the thought of taking four more years to graduate. I knew I was responsible for this situation, and I intensely desired to speed things along. So I set the ambitious goal of earning my degree in only three semesters by taking triple the normal course load. Those who knew me thought I’d gone insane, but they couldn’t see into my heart. I was 100 percent committed, and I knew that nothing could stop me from achieving this goal. It was the only way I could honor my tremendous gift of freedom.

To prepare myself for the heavy workload, I studied time-management techniques and immediately applied what I learned. I listened to motivational tapes every day to keep my attitude positive. I exercised daily to manage stress, and I found creative ways to increase my productivity. I experienced a tremendous flow of energy and drive because I knew I was finally doing my best. I worked hard and aced my classes. I even added a double major in mathematics along the way. At my graduation, I was given a special award for being the top computer-science student of the year.

In my final semester, I also worked as a contract programmer, developing several computer games for a local games studio, and I served as vice chair of the school’s computer club. It took a lot of hard work and conscious effort, but I successfully achieved my goal of graduating from college in three semesters. Somehow this achievement helped me release the pain and guilt of my past while retaining the valuable lessons I’d learned.

During the months after my graduation, I launched my own computer-game development business and began dating my future wife, but personal growth remained my top priority. Little did I know at the time, my lifelong pursuit of conscious growth was only beginning. Over the next several years, I read hundreds of books and listened to dozens of audio programs on a diverse selection of personal development topics, including psychology, motivation, success, productivity, career development, problem solving, health, wealth, conscious living, spirituality, meditation, and more.
Admittedly, most of the self-help information I absorbed wasn’t very helpful. The authors were enthusiastic, but their ideas were often unoriginal, inconsistent, incongruent, incomplete, impractical, or simply incorrect. I suspected that many of them exaggerated their results. If you’re an avid reader of such works, I’m sure you’ve encountered similar problems, such as buying a diet book and discovering that it’s nothing more than a disguised sales pitch for expensive supplements. Nevertheless, I did encounter some nuggets of wisdom that gave me new insights and helped me improve my life. However, my greatest breakthroughs usually came from personal experimentation, not from devouring information products.

I ran my computer-games business for many years (sometimes successfully, sometimes unsuccessfully) while maintaining a passionate interest in personal development on the side. But as time went by, I lost interest in game publishing, and running my business became less fulfilling. I decided it was time to expand my personal development hobby into my primary career.

Creating StevePavlina.com

In 2004, my wife and kids and I moved from Los Angeles to Las Vegas, and in October of that year I officially retired from computer-game publishing to launch a new online personal development business, StevePavlina.com. I started a blog, wrote articles, and recorded audio programs to share what I’d learned from more than a decade of personal-growth efforts. Within three years I’d created enough material to fill about 20 books, and I still felt as though I was just getting started. I shared all of this content for free. The Website generated income from advertising, affiliate programs, promotional offers, and donations.

Although I had virtually no credibility in the personal development field when I began, StevePavlina.com exploded with traffic, quickly becoming the most popular personal development Website in the world with readers in more than 150 countries. This happened by word of mouth, since people who benefited from the free content
often referred their friends, family members, and co-workers to the site. I never spent a dime on marketing or promotion. Soon the site was bringing in tens of thousands of dollars a month, even though I had no products, no employees, and no customers. This drew even more visitors, since people wanted to know how I could be earning so much money by giving everything away for free. All of this free content is still available on the site today, with more being added every month.

Running StevePavlina.com massively advanced my personal-growth knowledge because I had the opportunity to communicate with so many people about their unique challenges. After thousands of interactions with my readers, I began to detect recurring patterns and themes. I also noticed that when I wrote an article on a specific subject, often someone would take a general concept from the piece and find a way to apply it to a totally different area. For example, if I wrote about sleep, someone would figure out how the same general advice could be applied to their business. I began to suspect that there was a hidden order beneath our seemingly chaotic growth experiences.

What Is Personal Development for Smart People?

Personal development for smart people is a phrase I use to describe my approach to personal growth. Instead of going after the low-hanging fruit and solving the easy problems, such as how to make healthier food choices or earn more money, I wanted to answer a really tough question: what does it mean for us to grow as conscious human beings, and how do we intelligently guide that process?

There were two threads in my life that led me to tackle this question. The first thread was my long-term fascination with the concept of intelligence. The second thread was my direct study of the field of personal development.

While earning my computer-science degree, I specialized in artificial intelligence (AI). I learned how difficult it is to create intelligent computer programs, largely because we don’t really understand intelligence. I incorporated basic AI techniques in some of my early
computer games, but those programs only mimicked intelligent behavior and couldn’t be considered truly intelligent. I soon asked myself: How do I actually know that I’m intelligent? I couldn’t find an answer that satisfied me. Eventually my pursuit of personal development led me to adopt a new definition of intelligence that satisfied both my logic and intuition. You’ll learn that definition in Chapter 7.

While studying personal development for many years, I learned that this field is very broad and fragmented. Any area of your life can reasonably slide under the umbrella of self-improvement, including your health, career, finances, relationships, and spiritual beliefs. Each subset of this field has its own purported experts, all of them sharing different ideas, rules, and advice. Relationship experts tell you how to maintain successful relationships, wealth experts teach you how to manage your money, and health experts help you improve your body.

Unfortunately, these experts often disagree with each other. Some people recommend a high-protein diet; others recommend high carb. Some say you can achieve success through hard work and self-discipline; others advise letting go and allowing God or the universe to handle the details. Some experts encourage you to change; others say you should accept yourself as you are. If you try to incorporate all these different ideas into your life, you’ll end up with a fragmented, incongruent mess.

I soon realized that an intelligent approach to personal development would have to resolve these incongruencies somehow. Such an approach would have to make logical and intuitive sense, satisfying both head and heart. It would have to appear logically correct in order to satisfy the left brain, and it would have to feel intuitively correct in order to engage the right brain.

Qualities of the Core Principles

The laws of physics are universal. Although their specific applications can vary tremendously, these governing laws don’t change based on our location, our culture, or our moods; the core principles are the same whether we’re dealing with rockets or submarines. Why
should the field of personal development be any different? Couldn’t universal laws of consciousness exist as well?

I decided to tackle this problem head-on, doing something I’ve never seen done before. I set out to find the common pattern behind all successful growth efforts, to identify a complete set of core principles that would be universally applicable. To define what this set of principles would have to look like, I outlined several criteria, all of which would have to be satisfied by the final solution. These criteria include universality, completeness, irreducibility, congruency, and practicality:

First, these principles must be universal. They must be applicable by anyone, anywhere, in any situation. They must work equally well for all areas of life: health, relationships, career, spiritual growth, and so on. They must be timeless, meaning that they can still be expected to work 1,000 years from now, and they would have worked 1,000 years ago. They must be culturally independent. They need to work for all those living on Earth, as well as for people aboard a space station in orbit. They must work both individually and collectively, so they’re effective for any group of any size.

Second, these principles must be collectively complete, so all the critical elements are present and none are missing. It should be possible to trace all other effective universal laws of personal growth back to these basic building blocks. Ideally, these principles should lend themselves to a structure that is both simple and elegant.

Third, the primary principles must be irreducible, similar to prime numbers in mathematics. They must serve as the fundamental atomic building blocks of conscious human growth. Therefore, it must be possible to combine two or more primary principles together to form secondary principles, and the resulting combinations must also be inherently sound and universally applicable.

Fourth, these principles must be internally congruent. They can’t be in conflict with each other. They must be logically and intuitively consistent.

Finally, these principles must be practical. They must be able to generate intelligent real-world results. You should be able to use these ideas to diagnose personal development challenges and devise
workable solutions. Knowledge of them should accelerate your personal growth, not obfuscate it.

Consider the statement “Love your neighbor as yourself.” This concept can and does assist many people on their path of personal growth, but unfortunately it violates most of our criteria, so we can’t include it as part of our framework. First, the concept isn’t universal. It applies well to some areas of life such as relationships and even business, but it doesn’t make as much sense if we try to apply it to improve our physical health. Second, it isn’t irreducible. This statement actually derives from the more general principle of oneness, and oneness itself can be derived from the principles of truth and love (see Chapter 4). Taken in isolation, this statement is incomplete, so it only provides partial guidance. “Love your neighbor as yourself” is sound advice that may help you improve your interpersonal relationships, but it probably won’t help you pay your bills. There are many similar concepts that have positive applications but that we can’t include as part of our underlying framework because they don’t satisfy all of our criteria.

Finding the hidden order behind all conscious human development is extremely difficult because the solution has to be fairly general and abstract, but it must also have abundant practical applications. Because we’re dealing with the realm of pure conscious thought, the solution won’t be as crisp as a mathematical formula, but it should bring us as close to that ideal as we can reasonably get.

I researched various philosophical, psychological, and spiritual frameworks that had previously attempted to address this challenge. Some had clearly identified one or more of the core concepts, but none provided satisfactory explanations of the big picture. I racked my brain again and again, asking repeatedly: What is the underlying pattern? There were clues everywhere, but the complete structure remained a mystery. The task seemed nearly impossible, and I had no guarantee there even was an answer. I ended up rejecting an almost endless progression of partial solutions. It was frustrating to find a solution that looked good at first glance, only to discover that it was full of holes.
Introducing the Seven Principles

It took me almost two and a half years, but I eventually found the solution I was looking for. It consists of just three core principles: truth, love, and power. Four secondary principles are directly derived from the first three: oneness, authority, courage, and intelligence. Oneness is truth plus love. Authority is truth plus power. Courage is love plus power. And intelligence is the total combination of truth, love, and power. Consequently, we can say that the intelligent, “smart people” approach to personal development is the direction that moves you into greater alignment with truth, love, and power. As you’ll learn in Chapter 7, this also provides us with a very elegant definition of intelligence: Intelligence is alignment with the principles of truth, love, and power.

Don’t worry if you don’t understand these principles yet. We’ll spend a full chapter exploring each one, and several additional chapters will address their practical applications. Once you learn these seven principles and recognize how they operate in all areas of your life, you’ll never look at personal development the same way again.

Some of these principles will appear to be common sense at first glance. The principle of truth is intuitively understood by any scientist. The principle of love is common to all major religions. And the principle of power shows up repeatedly in business and government. Unfortunately, our society tends to compartmentalize these principles. We’re taught to favor truth during our early education, while our power is simultaneously weakened by external authority figures. We’re encouraged to align with love in our relationships and spiritual practices while truth and power are de-emphasized. And we’re conditioned to seek power as we build our careers and improve our finances, while truth and love take a backseat in these areas. This is an enormous mistake. These principles are universal; they cannot be successfully compartmentalized without sacrificing something far more important—our true nature as conscious beings.

The goal of this book is to teach you how to bring all areas of your life into alignment with these universal principles. This requires injecting truth into your relationships, aligning your career with love, and
introduction

bringing power to your spiritual practice. This is what it means to live as a conscious, intelligent human being. The more your life aligns with these principles, the smarter you become.

This book offers you a new way of thinking about personal growth from high-level concepts to practical actions. You won’t need different rules for maintaining your health, building your career, and caring for your relationships. The core principles of growth don’t change from one area of life to the next, nor do they vary from person to person. Once you understand how they work, you’ll be able to use them to improve your results in any endeavor.

How to Read This Book

This book is organized in two parts. Part I explores the seven fundamental principles of personal development, starting with the three primary principles of truth, love, and power. By internalizing these basics, you’ll build a solid foundation for improving your growth efforts in all areas of your life. Your goal for reading this part of the book is simply to gain an understanding of these seven principles. There are some suggested application exercises to deepen your understanding, but you don’t need to do them on your first pass. Those exercises are mainly intended to illustrate how the ideas can be applied through action. Because some of these principles build on those before them, it’s best to read these first seven chapters in order.

Part II is the down and dirty application section. This half of the book explains how to apply the seven principles to generate positive, practical results in your life. Every chapter tackles a different area of life, including your career, health, relationships, and more. You can read these chapters in any order, so feel free to jump straight to the section that interests you most. However, it’s best if you read all the chapters in Part I before progressing to Part II.

This is a very content-rich book, packed with fresh ideas. Take as much time as you need to read it, and don’t feel you have to race to the end. This book is meant to serve you in your pursuit of personal growth, and how that plays out is up to you.
If you want extra help or if you’d just like to explore personal development with like-minded folks, be sure to take advantage of the Personal Development for Smart People discussion forums at www.StevePavlina.com/forums. There you’ll find a welcoming and supportive community of thousands of growth-oriented individuals from around the world. The forums are completely free, too, so there’s no catch to participate.

Incidentally, some Web pages will be mentioned in this book to refer to you additional free content at StevePavlina.com. Rest assured that this book is complete as is. These Web pages are offered as supplemental resources, such as the discussion forums mentioned above. If for some reason you don’t have Web access at home or at work, take note that most public libraries provide it for free.

My promise to you as you read this book is threefold. First, in accordance with the principle of truth, I’ll be completely honest and straight with you. I have no interest in filling your head with false notions and leading you astray. Second, in accordance with the principle of love, I’ll do my best to connect with you, human being to human being. I’m here to serve as your friend and guide, not your guru. And finally, in accordance with the principle of power, I intend to help you embrace your true power and face your fears. Sometimes that means I’ll be encouraging and supportive; other times it means I must challenge you. Applying what you learn from this book won’t be easy for you. It hasn’t been easy for me, either. Real conscious growth is seldom undemanding, but it’s always worthwhile.

Let us now begin our journey into conscious personal growth.