PRODUCTIVITY & FOCUS

The 4-Hour Workweek

by Timothy Ferriss

Stop trading your whole life for money - cut, outsource, and automate until work fits around life.

BEST POINTS FROM THE BOOK

01 **Don't save all your living for retirement.**

The New Rich reject the deferred-life plan. Instead of one retirement at 65, they spread mini-retirements - one to six months of living somewhere new - across their whole lives.

02 **Judge your income by the hour, not by the year.**

Ferriss calls it relative income: $50,000 earned working 10 hours a week beats $50,000 earned in 80. The real goal is not to be a millionaire - it is to live like one.

03 **Write your fears down and they shrink.**

Fear-setting: define the worst case in detail, list how you would prevent it and repair it, then weigh the cost of doing nothing. Most feared disasters turn out temporary and fixable.

04 **Price your dream life before you chase it.**

Dreamlining means listing what you would have, be, and do in 6 to 12 months, then costing it out per month. Most dream lives need a target monthly income, not a million in the bank.

05 **80% of your results come from 20% of your efforts - fire the rest.**

Ferriss found 5 of his 120 customers produced 95% of his revenue while eating nearly all his time. Ask which 20% of sources cause 80% of your results and 80% of your problems, then cut accordingly.

06 **Work expands to fill the time you give it.**

Parkinson's Law: give a task all day and it swells to fill the day. Set short, hard deadlines and only the important survives - the end product is usually as good or better.

07 **Eliminate before you automate.**

Doing something unimportant well does not make it important - and being busy is often just lazy thinking. Never pay to speed up work that should not exist at all.

08 **Go on a low-information diet.**

Start with a one-week fast from news and non-essential media, then check email just twice a day. Most information is neither urgent nor actionable - selective ignorance buys back your focus.

09 **Outsource everything that does not require you.**

Virtual assistants can take email, research, scheduling, and routine business tasks off your plate for a few dollars an hour. Start with one painful, recurring task and delegate it completely.

10 **Test your business idea before you build it.**

His 'muse' is a low-maintenance product business - but first you micro-test: a simple sales page and cheap ads prove strangers will actually pay, before you spend a dollar on inventory.

11 **Don't quit your job - make it remote first.**

Ferriss's escape plan: become too valuable to lose, prove you produce more outside the office, then propose a short trial that is easy for your boss to reverse. Expand the days once the results speak.

THE BOOK, IN SHORT

The big idea: the goal is not to be a millionaire, it is to live like one - with time and mobility now, not after 40 years of work. Ferriss calls this group the New Rich, and their real currencies are time and freedom. Money only matters as a tool to buy both back.

His system is spelled DEAL. Definition comes first: judge wealth by relative income (what you earn per hour, not per year), put real monthly numbers on your dream life with 'dreamlining', and use fear-setting - writing out your worst fears, prevention, and repair plans in detail - to break the paralysis that keeps people stuck in jobs they hate.

Elimination comes next. Using the 80/20 rule, he finds the small share of work and customers creating most results - and most problems - and cuts the rest. Parkinson's Law - work expands to fill available time - becomes a weapon: short, hard deadlines, a low-information diet, and a not-to-do list make tasks finish faster with less stress.

Automation follows, never before. With the waste gone, the remaining work goes to virtual assistants and simple systems, and income gets rebuilt around a 'muse' - a low-maintenance product business that is micro-tested with cheap ads before real money is spent, then run by other companies so the owner barely manages it.

Liberation is the payoff: negotiating remote work step by step instead of quitting, using geoarbitrage - earning in a strong currency while spending in a cheaper place - and taking mini-retirements, long slow travel that often costs less than staying home. The 4-hour week itself is a symbol; the real target is a life where work serves you, not the other way around.

DO THIS WEEK

Do one fear-setting page this week: name the change you keep avoiding, write the worst that could happen, how you would recover from it, and what staying put costs you. Then take the first small step before the week ends.

By Timothy Ferriss, first published 2007. Read it if your job eats your whole life and you want your time and freedom back.