Generation WTF

By Christine B. Whelan, PhD

From "What the #$%&?" just like you
To a wise, tenacious, and fearless you

Advice from Experts and WTFers Just Like You
Generation WTF
G E N E R A T I O N

W T F

From “What the #%$&?” to a Wise, Tenacious, and Fearless You

Advice from Experts and WTFers Just Like You

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I was on track, or at least I thought I was. I did well in school. Yeah, I was in some debt, but everyone else was, too. I was planning on a good job out of college to pay it all back, anyway. But then, in the last year or so, everything changed. Where are the jobs? Where are all the opportunities that our generation thought we’d have? It was like, WTF. I mean, what just happened here? The rug just got pulled out from under us and suddenly you want us to become these resilient, frugal people? How? —Adam

If you’re in your twenties trying to excel in a world that doesn’t seem to be working the way you’d hoped, then you’re part of “Generation WTF”—savvy, but frustrated, young adults who are asking:

▸ What happened to the promises of a bright future?
▸ What happened to the jobs?
▸ And what do we do now that the rules have changed?

Until recently, the vast majority of Generation WTF thought they’d earn $75,000 a year by thirty. Now, fewer than half of you think you’ll be financially better off than your parents someday. Gone are the dreams of big-ticket jobs: The median income for young adults is
about $27,000—for those fortunate enough to find work at all. After being raised to believe that fame and fortune were around the corner, suddenly the road has more twists and turns than you expected.

We all know what “WTF” usually stands for: It’s an exclamation of frustration and anger. It’s a protest in the face of defeat—What happened? Why did things get so messed up?—and it’s an understandable reaction to a recession that has hit young adults harder than any other group.

But if you’re like most of Generation WTF, despite the bleak headlines, you’re still optimistic. So rather than focusing on the frustration and protest that WTF usually stands for, it’s time to reclaim the acronym as a battle cry for a positive future: Generation WTF will be a Wise, Tenacious, and Fearless generation, strengthened by purpose and hope.
This book is your guide to moving from frustration and protest to a wise, tenacious, and fearless you.

In this book you’ll:

**Get Wise**

- Figure out what drives you—and where you want to go.
- Uncover the purpose and meaning behind your choices.
- Get honest about your feelings.

**Get Tenacious**

- Set SMARTER goals.
- Determine the tricks that work for you as you set a path to achieve those goals.
- Find out how it’s possible to break out of the procrastination-stress cycle.

**Get Fearless**

- Be empowered to make smart choices about money.
- Learn how to avoid arguments and ace interviews.
- Begin thinking outside the “you” box to strengthen relationships with family, friends, and community.

**What Happened? And Where Did All the Jobs Go?**

For two decades, Americans believed the only direction was up: Housing prices rose, the stock market climbed ever higher, and individual
spending soared. Materialism beat out thrift, instant gratification was cooler than self-control, and the runaway self-help bestseller of 2006, *The Secret*, told us that all we had to do was think about success hard enough, and it would magically find its way to us.

Then, in the fall of 2008, the zeitgeist changed: The stock market plummeted, jobless rates rose—and the era of seemingly never-ending prosperity came to a screeching halt. Restaurants replaced their $150 tasting menus with $30 prix fixe options, companies “downsized,” eliminating jobs in nearly every sector of the economy, and families canceled holiday travel plans as they searched for fun on a limited budget. By the end of the year, some 60 percent of Americans reported they were “struggling,” according to the Gallup well being index. Time didn’t heal all wounds: 2009 and 2010 weren’t much better with unemployment topping 10 percent and disillusionment about the aftereffects of costly corporate bailouts.

And this bad news hit your generation particularly hard. For some, there was a panic about how to afford the skyrocketing cost of college. Others were overwhelmed by a sinking feeling about the bleak job prospects on the other side. The average college graduate will leave school with more than $20,000 in school loans, and upwards of $4,000 in credit card debt, a figure that’s spiked some 40 percent since 2005. And jobs to pay off these debts are harder to come by: In May 2009, as college seniors graduated, one national study found that only 20 percent of students who had applied for a job actually had one. By 2010 the job market was picking up a bit, but still only about a quarter of seniors who wanted jobs landed gigs by graduation day.

Even if the economy improves dramatically in the coming years—which we all hope it does—Generation WTF has been shaken up. Many of you feel pissed off, and understandably so. But all hope is not
lost: In your hands right now are some powerful strategies for long-term success.

The Experiment That Could Change Your Life

This is no ordinary self-help book, because I’m no ordinary self-help book writer. I’m a young sociology professor, and I wrote my doctoral dissertation on the self-help industry. In the decade or so since college, I have studied who buys self-help books, what advice is popular and why. I have crafted rigorous content analyses of bestselling titles to uncover the “formula” of their successes. I catalogued the advice of hundreds of guides to find the ones that had real research (and the ones that were mostly made-up garbage). I’ve explored the assumptions, sociology, and psychology of personal improvement. And along the way, I’ve combed through the advice to find the nuggets of enduring wisdom in these popular paperbacks.

The advice in this book comes from three sources: bestselling, time-less self-help books, psychology experiments about behavior change, and real-life experiences of Generation WTFers just like you. In January 2009 some eighty students enrolled in my class on self-help books in modern society. The goal of the course was simple: Students read a few of the bestselling (and best) advice books from the last 150 years and applied them in their own lives. They wrote weekly journal entries on how the advice was working (and not working) on a personal level—and suggested techniques and tips for how to adapt the advice to be most useful for Generation WTF. In 2010 I tested more advice with a different group of students in a class on social change. And along the way I kept in touch with many of these young adults as they graduated and entered “the real world.”
The book you are holding in your hand is the product of all the advice books I’ve analyzed—and the road-tested experiences of Generation WTFers like you. While some names have been changed, the quotes in this book are from real WTF testers and used with their permission. Wherever possible, they are unedited to give you the most accurate version of their experiences. Think of this as a condensed guide to the best advice out there—specifically tailored to focus on the concerns of your generation.

In the 2009 test I chose seven core books and sections from dozens more guides, nearly all of which spent weeks—if not years—on bestseller lists and have been highly ranked and lauded by mental health, business, or financial professionals. My testers read *Self-Help* by Samuel Smiles (1859) and *The Road Less Traveled* by M. Scott Peck (1978) for advice on stick-to-itiveness. They weighed advice from *Thrift* by Samuel Smiles (1876), Suze Orman’s *The 9 Steps to Financial Freedom* (1997), and *The Finish Rich Workbook* by David Bach (2003) for advice on budgeting and personal finance. For relationships with friends, significant others, and colleagues, they read *How to Win Friends and Influence People* by Dale Carnegie (1937), and for future planning they took *The 7 Habits of Highly Effective People* by Stephen Covey (1987) for a spin. In the 2010 test, I asked a different group of students to read a new book, *59 Seconds: Think a Little, Change a Lot* (2009), by respected psychologist and social critic Richard Wiseman.

And while the best nuggets of self-help advice in these books made a real impact on their lives, the Generation WTF testers told me they wanted to know why. Sure, nice stories could be inspiring, but was there any research on the *why* and *how* of breaking bad habits and making positive changes? “I really don’t like being told what to do without some
“proof,” said Kim. “I want to see the research. Does the advice work in reality, or just in some ideal universe?”

These were excellent questions—and ones that guided me as I wrote this book.

Carnegie, Covey, and other bestselling advice authors studied the work of ancient philosophers and thinkers to craft their now-classic guides. But in the last few decades psychologists and behavioral economists have taken things a step further: They’ve tested out what advice works—and why.

The advice in this book has been tested—and proved worthy—in a number of ways:

- It’s got real research to back it up;
- It’s been tested by your peers;
- It’s based on some long-respected (if forgotten) advice that’s been personalized for your generation.

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**Generation WTF on Old-School Self-Help**

- 95 percent of testers said the advice offered was **valuable to their lives**.
- 86 percent of testers agreed that they had **learned some new information**.
- 92 percent reported that they had **learned something new about themselves**.
- 86 percent of testers reported that advice **reminded them of skills they’d forgotten**.
Self-help earned its reputation as a frivolous genre after decades of quick-fix solutions and meaningless platitudes. But advice literature didn’t used to be so vapid. Indeed, historically the message of self-help advises individuals to build their character through virtuous behavior, build a career through hard work and delayed gratification, build relationships through commitment, and build a nest egg through thrift.

**Exclusive Bonus Features Online!**

Go to www.generationwtf.com to check out a special bonus chapter: “Why Most Self-Help Books Suck (and Why This One Is Different).” Learn the tricks of the self-help trade, how to be a savvy consumer, and how to take control of your own reading experience.

PLUS:

- Personality tests and psychological inventories to help you get honest about who you are
- Ways to connect with others on the same path
- WTF-specific planners and other tools to get you started on your goals
- And lots more—available only to those wise, tenacious, and fearless enough to join the Generation WTF community

You’re a no-BS generation. You tell it like it is and aren’t afraid to challenge authority. You want honest advice, not inner-child soul-searching or corner-cutting business tricks. But you don’t have to come up with these axioms on your own. By turning back to some of the most useful advice offered by bestselling self-help books of the last 150 years,
you can revive the virtues that will carry you through today’s crises. In short, you need yesterday’s self-help today.

**How to Read This Book**

This book will give you examples, exercises, and real-world guidance for how to successfully navigate school, work, and personal life in your twenties. It’s geared toward college seniors and young adults just entering the job market—and its advice has been road-tested by members of your generation.

Based on my extensive academic research on self-help books and the experiences of young adults like you, this book will highlight the best advice from retro gurus and put a modern spin on it. My job as a self-help scholar, professor, and advice-giver is to present these ancient truths in a new form—one specifically crafted for Generation WTF as you head into an uncertain workforce. The rug has been pulled out from under you in many ways, but redefining that exclamation of angst into one of hope is within your reach.

While the speed-readers among you could probably knock it out in a day, the point isn’t to get through this book in a certain period of time. *Generation WTF* is an action manual full of tips, techniques, and exercises that will only make a difference in your life if you actually do them. So take your time. Challenge yourself to make commitments and personalize the suggestions. Get out a pen, pencil, or go online. Repeated studies show that just reading or thinking about personal change isn’t nearly as effective as writing down goals and trying things out in your own life.

Learning the skills you need to thrive ain’t a cake-walk, which is why this is a book, not a pamphlet. I’ve consciously divided the advice into
three big steps that build on each other. The first two steps are focused inward, on you, and the last step is devoted to taking that character growth and personal understanding into the big wide world. Think of it this way: If you want to have a meaningful career, you have to learn some skills first. If you want to have loving relationships, you’ve got to be clear on who you are. This book is built on those same principles.

To get the most benefit, you might consider reading one section over the course of a week and then testing out the advice for another week or two before going on to the next section. There’s no prize for finishing fastest, and there’s no one who will force you to be thoughtful about the exercises. (Welcome to the joys of adulthood.) But my research about behavior change tells me that since you are reading this book, you’ve got what it takes to become wise, tenacious, and fearless.

In the first section, you’ll get Wise—and learn about yourself. You’ll fill out surveys to uncover your strengths and growth areas and learn dozens of strategies to keep you focused on honest self-reflection throughout the book. Then, with lots of interactive exercises, you’ll figure out your values and lay out a personal mission statement that will guide you as you become Tenacious by setting—and achieving—goals. Finally, in the last section, you’ll get Fearless about your finances and interpersonal relationships. By combining these three elements of your personality—your inner wisdom, the tenacity to achieve your goals, and a fearless understanding of how to use money wisely and get involved in your community—you’re off to a great start for an empowered future. It’s all ahead, so let’s get started for a wise, tenacious, and fearless you!
part i

GET WISE