

# AI-03012 Myth of I Want it NOW

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There was a commercial in the US a few years back "I want my money and I want my money now". The phrase is repeated several times in the commercial segment that after listening to it, it becomes like a song stuck in your head and started looping in your mind and you can't get rid of it. Today, as I observed that the Fed cuts 25 bps for 2025 and market reaction, the initial response was muted and it feels like there was no effect and some equities were down instead of looking forward what a Fed cut really means long term. In life, there are things we want and we want it now and in my opinion, money is not one of those. Synthesize the concept into the realm of quality living, health, relationships, career, finance, investing. List 22 examples of each domain.

A synthesized perspective on "I want my money and I want it now" in the context of quality living, health, relationships, career, finance, and investing.

The phrase "I want my money and I want my money now" encapsulates a powerful human desire for immediate gratification. While this sentiment is particularly relevant to finance and investing, where patience is a virtue, it also mirrors our approach to various aspects of life. The desire for instant results often conflicts with the reality that true, lasting progress requires time, effort, and a long-term perspective.

A high-quality life, good health, meaningful relationships, a fulfilling career, financial stability, and successful investing are not outcomes of a single action but the result of a consistent, patient process. The "I want it now" mentality can lead to shortcuts that may provide temporary relief or a fleeting sense of achievement but often fail to produce sustainable results.

Quality Living: The "I want it now" mindset might lead to a life of superficial pleasures, such as binge-watching shows, impulse purchases, or instant vacations, without the deeper satisfaction of a well-lived life.

22 Examples of Long-Term Quality Living over "I want it now" gratification:

1. Cultivating a hobby that requires skill development over time vs. buying a new gadget to feel a temporary thrill.
2. Nurturing a garden vs. buying pre-cut flowers.
3. Building a sustainable home with eco-friendly features vs. buying a McMansion with a high carbon footprint.
4. Developing a personal style that reflects your values vs. chasing fast fashion trends.
5. Learning a new language over years vs. using a translation app for a quick trip.
6. Volunteering for a cause you care about vs. making a one-time donation for a tax write-off.
7. Curating a personal library of books you've read vs. buying bestsellers you'll never open.
8. Building a strong local community vs. seeking online validation from strangers.
9. Mastering a complex recipe vs. ordering takeout.
10. Creating a home environment that promotes tranquility vs. constantly redecorating to follow trends.
11. Planning and taking a long, meaningful trip vs. a weekend getaway for the 'gram.
12. Learning to play a musical instrument vs. listening to a curated playlist.
13. Regularly reflecting on your life's purpose vs. mindlessly scrolling through social media.
14. Developing a deep appreciation for art and culture vs. going to a museum for a photo op.
15. Maintaining a tidy and organized home vs. doing a last-minute deep clean when guests are coming.
16. Investing in quality, durable goods vs. constantly buying cheap replacements.

17. Building a spiritual practice vs. seeking a quick-fix self-help guru.
18. Cultivating a deep understanding of history vs. getting news from soundbites.
19. Prioritizing rest and proper sleep vs. relying on caffeine to power through.
20. Honing a skill like woodworking or knitting vs. buying a pre-made item.
21. Writing a personal journal vs. just posting on social media.
22. Taking a long walk in nature vs. just driving to your destination.

Health: The desire for instant results can lead to crash diets, quick-fix supplements, and neglecting preventative care in favor of a "pill for every ill" approach. True health is a lifelong commitment to nutrition, exercise, and mental well-being.

22 Examples of Long-Term Health vs. "I want it now" gratification:

1. Following a balanced diet vs. a fad diet for a quick weight loss.
2. Consistent exercise vs. cramming a week's worth of workouts into a single day.
3. Prioritizing quality sleep vs. pulling an all-nighter.
4. Learning to cook healthy meals at home vs. relying on meal delivery services.
5. Meditation and mindfulness vs. a quick-fix anti-anxiety pill.
6. Regular dental checkups vs. only going when you have a toothache.
7. Developing a consistent stretching routine vs. going to the chiropractor after an injury.
8. Staying hydrated vs. drinking a sugary sports drink for a burst of energy.
9. Investing in therapy for mental health vs. bottling up emotions.
10. Getting a flu shot every year vs. just taking a bunch of cold medicine when you get sick.
11. Running a marathon you've trained for over months vs. a 5k you did on a whim.

12. Taking a leisurely walk vs. just taking the elevator.
13. Learning to manage stress through breathing exercises vs. having a panic attack.
14. Learning about nutrition vs. just taking a multivitamin.
15. Getting regular checkups with your doctor vs. ignoring symptoms until they're severe.
16. Engaging in a sport that builds strength and stamina vs. playing a video game that mimics it.
17. Limiting sugar intake vs. relying on caffeine for energy.
18. Building a balanced, strong physique vs. just focusing on abs for beach season.
19. Spending time in nature to de-stress vs. drinking alcohol.
20. Learning to cook vs. always eating out.
21. Building a consistent sleep schedule vs. relying on caffeine.
22. Taking a long walk to clear your head vs. using your phone.

Relationships: The "I want it now" attitude can lead to shallow, transactional relationships built on convenience and social status rather than genuine connection.

**22 Examples of Long-Term Relationships vs. "I want it now" gratification:**

1. Working through a disagreement with a partner vs. just breaking up.
2. Maintaining long-distance friendships through consistent communication vs. relying on a quick text.
3. Building trust over time vs. expecting unconditional love on a first date.
4. Planning a surprise for a loved one vs. just buying a gift at the last minute.
5. Listening to someone's story without interruption vs. just waiting for your turn to talk.
6. Forgiving a past mistake vs. holding a grudge.

7. Going on a long walk with a friend to talk vs. just texting.
8. Planning a special date night vs. just grabbing dinner.
9. Writing a handwritten letter to a friend vs. sending a quick text.
10. Meeting someone for coffee vs. just following them on social media.
11. Consistently showing up for family events vs. just sending a gift.
12. Planning a road trip with a friend vs. just meeting up for a quick drink.
13. Taking time to call a loved one on their birthday vs. a quick text.
14. Investing in a child's education and development vs. just buying them a toy.
15. Learning about a partner's family and background vs. just focusing on their physical appearance.
16. Volunteering together with a friend vs. just going to the movies.
17. Nurturing a long-term friendship vs. just having a bunch of acquaintances.
18. Being a good listener vs. just talking about yourself.
19. Building a shared history with a partner vs. a new relationship every few months.
20. Giving advice that may not be what the person wants to hear but is what they need vs. just saying what they want to hear.
21. Planning a trip to see a long-lost friend vs. just sending a text.
22. Calling your parents just to say hi vs. only calling when you need something.

Career: The "I want it now" mindset in a career can lead to job hopping, a lack of deep expertise, and a constant search for the next big promotion rather than building a solid, fulfilling career.

## **22 Examples of Long-Term Career vs. "I want it now" gratification:**

1. Mastering a skill over years vs. taking a weekend course.
2. Building a professional network through genuine relationships vs. just adding people on LinkedIn.

3. Working on a complex, long-term project vs. seeking quick wins.
4. Mentoring a junior colleague vs. just focusing on your own success.
5. Earning a promotion through merit vs. lobbying for a new title.
6. Working at a company where you believe in the mission vs. taking a job for the highest salary.
7. Building a solid reputation through consistent, quality work vs. getting a reputation through self-promotion.
8. Taking on a new challenge at work that stretches your skills vs. staying in your comfort zone.
9. Earning a professional certification vs. just getting a quick online certificate.
10. Taking a sabbatical to reflect on your career vs. working nonstop.
11. Learning a new programming language vs. just relying on a simple tool.
12. Building a team that trusts each other vs. just having a bunch of colleagues.
13. Working on a project that you believe in vs. just doing the bare minimum.
14. Starting your own business and growing it organically vs. taking on a bunch of debt to scale quickly.
15. Investing in your own professional development vs. waiting for your company to pay for it.
16. Becoming a leader through a solid track record vs. just having a title.
17. Taking a new role that requires you to learn new skills vs. just staying in the same role.
18. Learning to code vs. just using a website builder.
19. Building a solid portfolio of work vs. just listing a bunch of projects on your resume.
20. Being a great public speaker vs. just winging a presentation.
21. Becoming an expert in a niche vs. just being a generalist.

22. Building a business you believe in vs. just chasing a trend.

Finance: This is the most direct application of the "I want it now" mindset, which can lead to living paycheck to paycheck, racking up debt, and a lack of financial security.

**22 Examples of Long-Term Finance vs. "I want it now" gratification:**

1. Saving for a down payment on a house vs. renting forever.
2. Building an emergency fund vs. relying on credit cards.
3. Paying off a loan over time vs. just making minimum payments.
4. Creating a budget and sticking to it vs. impulsive spending.
5. Automating savings vs. hoping you have money left over at the end of the month.
6. Saving for retirement vs. relying on social security.
7. Building a diverse portfolio vs. putting all your money in one stock.
8. Learning about personal finance vs. just relying on others to manage your money.
9. Investing in yourself and your skills vs. relying on a quick promotion.
10. Buying a car you can afford vs. a car you can't.
11. Building a credit score over time vs. just opening a bunch of credit cards.
12. Saving for a big purchase vs. just using a credit card.
13. Taking on a second job to pay off debt vs. just making minimum payments.
14. Creating a will and estate plan vs. ignoring it.
15. Saving for a child's college education vs. just hoping for a scholarship.
16. Opening a high-yield savings account vs. just keeping money in a checking account.
17. Paying down your mortgage vs. using your home as an ATM.
18. Investing in real estate for the long term vs. trying to flip a house quickly.

19. Building a solid credit history vs. living on cash.
20. Using a robo-advisor for a diversified portfolio vs. just buying a bunch of stocks you saw on a TikTok video.
21. Learning about tax law to save money vs. just doing the bare minimum.
22. Getting life insurance vs. hoping for the best.

Investing: The "I want it now" mindset is the most dangerous in investing. It leads to chasing trends, buying high and selling low, and a focus on short-term gains rather than long-term wealth creation.

## **22 Examples of Long-Term Investing vs. "I want it now" gratification:**

1. Investing in a low-cost index fund vs. a hot new stock.
2. Dollar-cost averaging vs. trying to time the market.
3. Rebalancing your portfolio vs. letting your winners run.
4. Holding a stock through a downturn vs. panic selling.
5. Investing in a dividend-paying stock for income vs. a growth stock with no dividends.
6. Diversifying your portfolio across asset classes vs. putting all your money in one sector.
7. Conducting thorough due diligence on a company vs. just reading a quick news article.
8. Investing for retirement vs. a quick-flip on a meme stock.
9. Taking a long-term view of the market vs. reacting to every daily news cycle.
10. Investing in a company you believe in vs. a company that's trending on social media.
11. Compounding your returns over decades vs. a quick gain.
12. Learning about the fundamentals of investing vs. just following a stock tip.

13. Investing in a company with a solid balance sheet vs. a company with a lot of debt.
14. Putting a small amount of money away every month vs. a big, one-time investment.
15. Investing in a company that is innovating vs. a company that is just a flash in the pan.
16. Investing in a company with a great management team vs. a charismatic CEO.
17. Investing in a company that has a moat vs. a company with no competitive advantage.
18. Learning about different types of investments (e.g., bonds, real estate, commodities) vs. just stocks.
19. Reading a company's financial statements vs. just looking at the stock chart.
20. Consulting a financial advisor vs. just a bunch of YouTube videos.
21. Learning about the history of the market vs. just reacting to the present.
22. Having a long-term investment plan vs. just winging it.