

Want to Be Happier? Use These Five Charts to Improve Your Life.

By Esther Haynes

01.01.25 — [Health](#)

When Sahil Bloom went out for a drink one evening in 2021, his friend said something that upended his life: “You’re going to see your parents 15 more times before they die.” That calculation—based on his parents’ ages (mid-60s at the time) and his infrequent visits home from California to Boston—shook Bloom and, ultimately, made him reprioritize everything. He realized he had been brainwashed, in a way, into focusing on cash as a source of contentment when there were other types of wealth he needed to build.

To find true happiness, Bloom says in his latest book, “[The 5 Types of Wealth: A Transformative Guide to Design Your Dream Life](#),” we need to think of other kinds of prosperity beyond finances, including time, social, mental, and physical wealth. Each is important individually, Bloom writes, but woven together they help build a “comprehensively fulfilling existence.” The book is also inspired by a conversation with an acquaintance who had recently sold his company and made \$100 million. When Bloom asked if the man felt happier with all those riches, the friend told him a story: To celebrate, he had rented a yacht for a week, but then one of his guests looked over to an even more luxurious yacht and said, “Whoa, I wonder who’s in that one!”

The comment deflated him.

Bloom’s point? “There’s always going to be a bigger boat.”

Or, in other words, stop chasing whatever mega-yachts the world says you should want. In an adapted excerpt from his book, Bloom offers advice on how to build the five types of wealth—along with handy tools, graphs, calculators, and exercises—so you can design your own “dream life” around your priorities.



Time Wealth

How many moments do you have remaining with your loved ones?

Time wealth, Bloom says, is “the freedom to choose how to spend your time, whom to spend it with, where to spend it, and when to trade it for something else.” To assess your time wealth, Bloom offers five statements and asks you to assign a number to each, from zero to four:

Zero=Strongly disagree

One=Disagree

Two=Neutral

Three=Agree

Four=Strongly agree

Here are the statements:

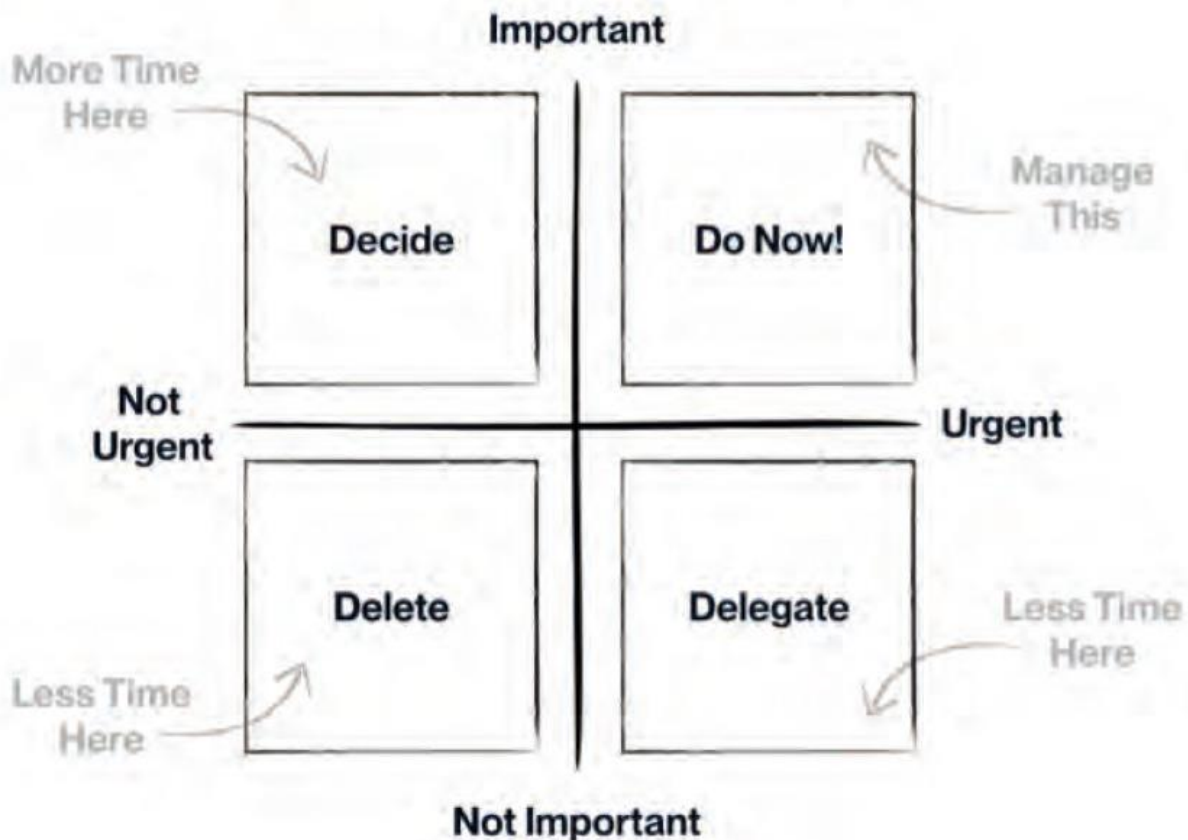
- 1. I have a deep awareness of the finite, impermanent nature of my time and its importance as my most precious asset.*
- 2. I have a clear understanding of the two to three most important priorities in my personal and professional lives.*
- 3. I am able to consistently direct attention and focus to the important priorities that I have identified.*
- 4. I rarely feel too busy or scattered to spend time on the most important priorities.*

5. *I am in control of my calendar and priorities.*

The higher your total, the more time wealth you have.

To increase your time wealth, try this: Bloom swears by Stephen Covey's Eisenhower Matrix, inspired by President Dwight D. Eisenhower, who is thought to have said: "What is important is seldom urgent and what is urgent is seldom important."

EISENHOWER MATRIX



To use it, evaluate every task on your to-do list, using two criteria: important / not important and urgent / not urgent. Then plot them on a two-by-two matrix and act accordingly:

- **Important and urgent:** These are "Do now!" actions, which also contribute to your long-term mission or goals. "You want to handle these immediately," Bloom says, "but in the long term, you want to manage the important tasks so they rarely become urgent."
- **Important and not urgent:** These are the opportunities you want to dedicate focused attention toward over time. "In the long term, this is where you should try to spend most of your energy," Bloom says.
- **Not important and urgent:** Delegate these tasks.
- **Not important and not urgent:** Delete these tasks.

Social Wealth

Who will be sitting in the front row at your funeral?

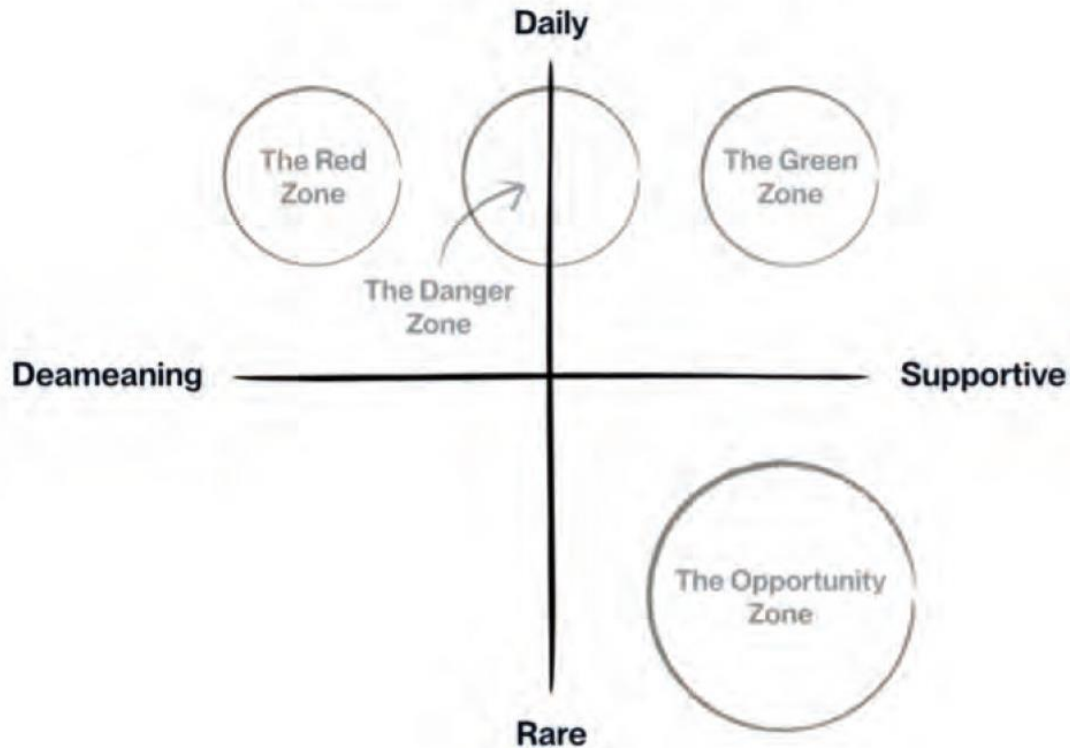
Social wealth is the connection to others, both personal and professional—“the network you can rely on for love and friendship but also for help in times of need.”

To assess your social wealth, review the five statements below and assign a value from zero to four for each.

- 1. I have a core set of deep, loving, supportive relationships.*
- 2. I am consistently able to be the partner, parent, family member, and friend that I would want to have.*
- 3. I have a network of loose relationships I can learn from and build on.*
- 4. I have a deep feeling of connection to a community (local, regional, national, spiritual, and so on) or to something bigger than myself.*
- 5. I do not attempt to achieve status, respect, or admiration through material purchases.*

To increase social wealth, try this: Bloom suggests using a Relationship Map, adapted from an exercise proposed by Robert Waldinger and Marc Schulz, to spotlight areas for focus and improvement. For each core relationship you have, ask two questions: *Is the relationship supportive, ambivalent, or demeaning? Is the relationship interaction frequent or infrequent?* Next, place them in the associated quadrant:

RELATIONSHIP MAP



Bloom explains the implications of each zone and reveals his own experiences with the Relationship Map:

- **Green Zone:** Highly supportive and frequent. These relationships should be prioritized to maintain their strength. “I will make sure I am letting these people know how much they mean to me,” Bloom says.
- **Opportunity Zone:** Highly supportive and infrequent. Aim to increase the frequency of interactions with these people. “I increased the frequency of interactions with this group in various ways,” Bloom says, “including through group trips and more casual check-ins.”
- **Danger Zone:** Ambivalent and frequent. These relationships should be managed to “reduce the frequency of impact or to improve the supportiveness of the interactions.” Bloom flagged three of his relationships in this quadrant: “In one case, I communicated directly with the individual (a family member) to explain how certain behaviors felt demeaning. The open communication led to improved interactions, and this relationship is now pushing into the Green Zone. In the other two cases, I reduced the frequency of my interactions with the individuals.”
- **Red Zone:** Demeaning and frequent. These relationships should be managed or removed. “There was one professional relationship—a partner in one of my businesses—that I identified

as being both frequent and demeaning,” Bloom says. “I made the decision to communicate a staged exit for my involvement with the business. It took six months, but once it was completed, the frequency of the demeaning interactions was significantly reduced.”

Mental Wealth

What would your 10-year-old self say to you today?

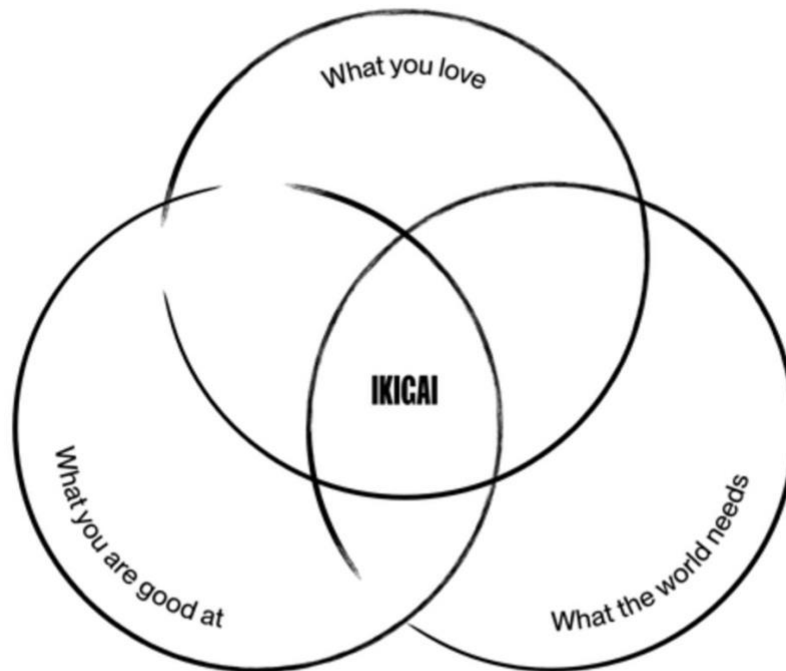
Mental wealth is the “connection to a higher-order purpose and meaning that provides motivation and guides your short- and long-term decision-making.”

Here are Bloom’s mental wealth statements to assess from zero to four:

- 1. I regularly embrace a childlike curiosity.*
- 2. I have a clear purpose that provides daily meaning and aligns short- and long-term decision-making.*
- 3. I pursue growth and consistently chase my full potential.*
- 4. I have a fundamental belief that I am able to continuously change, develop, and adapt.*
- 5. I have regular rituals that allow me to create space to think, reset, wrestle with questions, and recharge.*

To increase mental wealth, try this: If you want to get better at anything, Bloom suggests, do it for 30 minutes per day for 30 days straight. “A little dedicated effort each day is all you need,” he says. “Nine hundred minutes of accumulated effort is enough for you to make dramatic improvements in literally anything.”

To help focus on your purpose, Bloom suggests using a visual tool adapted from the Japanese concept of *ikigai*—which connotes “a reason for life.” Bloom’s version of *ikigai* can be visualized as three overlapping circles: (1) what you love, (2) what you are good at and (3) what the world needs. The area where the three circles overlap represents your *ikigai*.



Physical Wealth

Will you be dancing at your 80th birthday party?

Bloom defines physical wealth as “a focus on the controllable actions around movement, nutrition, and recovery and the creation of consistent habits to promote vigor.”

Assess Bloom’s physical wealth statements from zero to four:

- 1. I feel strong, healthy, and vital for my age.*
- 2. I move my body regularly through a structured routine and have an active lifestyle.*
- 3. I eat primarily whole, unprocessed foods.*
- 4. I sleep seven or more hours per night on a regular basis and feel rested and recovered.*
- 5. I have a clear plan in place to allow me to physically thrive into my later years.*

To increase physical wealth, try this: Bloom offers physical wealth exercises, macronutrient calculations, guidelines, challenges, and more, including eight “Common-Sense Diet Principles,” such as: “Find a meal frequency that works for your life. Don’t buy into the dogmas of one right way to do it.” And be sure to move your body for at least 30 minutes every day through a combination of cardiovascular exercise and resistance training, he recommends. Below, find the physical challenge for your level, and stick to it:

Bronze Challenge

- Move your body for thirty minutes per day.
- Eat whole, unprocessed foods at 90 percent of your meals.
- Sleep for seven hours every night.

Silver Challenge

- Execute a morning routine each weekday.
- Move your body for forty-five minutes per day.
- Eat whole, unprocessed foods at 95 percent of your meals.
- Increase protein consumption (0.8 grams of protein per pound of body weight is a good baseline).
- Sleep for seven to eight hours every night with fixed sleep and wake times on weekdays.

The Gold Challenge

- Drink sixteen ounces of water when you wake up.
- Execute a morning routine each weekday.
- Move your body for sixty minutes per day, including at least three strength sessions per week.
- Eat whole, unprocessed foods at 95 percent of your meals.
- Establish and hit full macronutrient consumption targets (protein, carbs, fats).
- Sleep for eight hours every night with fixed sleep and wake times.
- Complete one additional recovery method per day (e.g., cold shower, sauna, calming breathing).

Financial Wealth

What is your definition of *enough*?

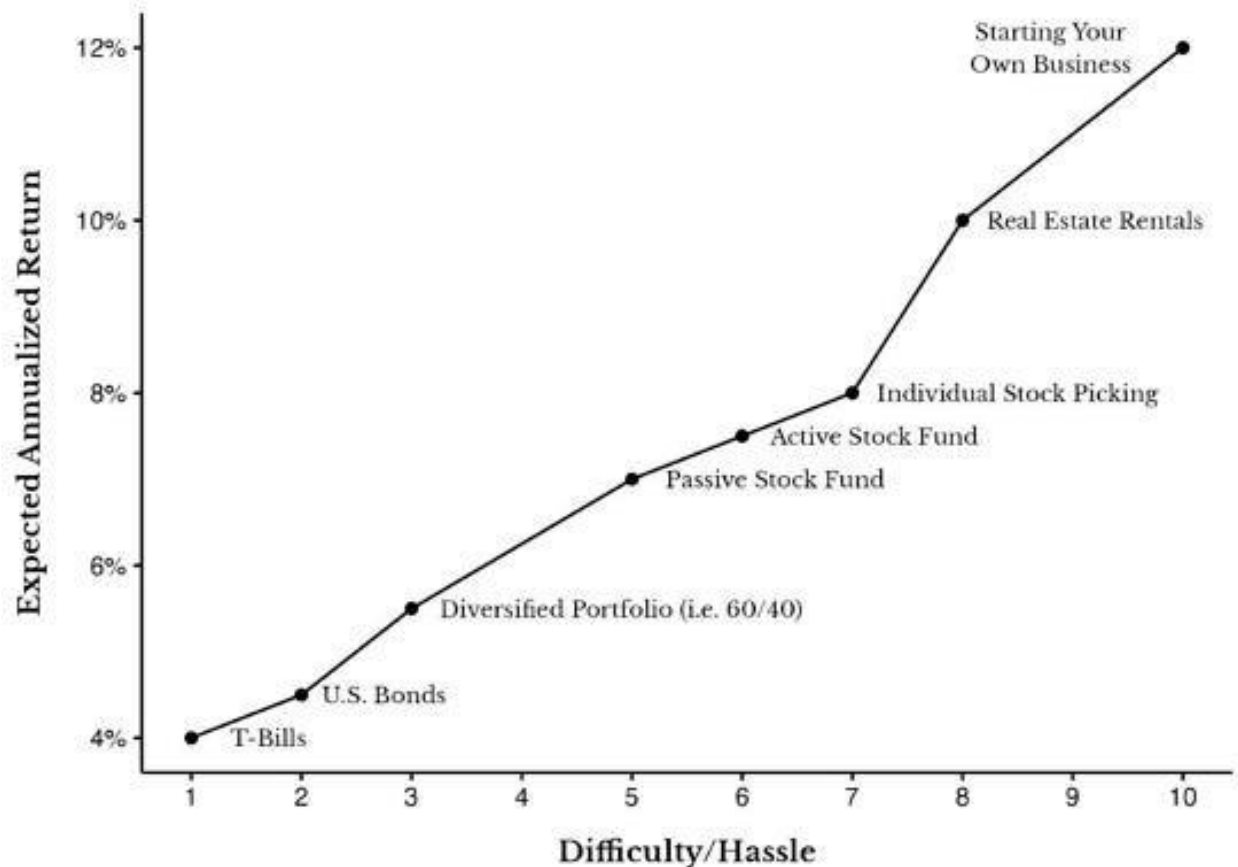
Financial wealth is typically defined as financial assets minus financial liabilities, a figure often referred to as *net worth*. Bloom adds some nuance: Your liabilities include your expectations of what you need, your definition of *enough*. “If your expectations rise faster than your assets,” he says, “you will never have a life of true financial wealth because you’ll always need more.”

Assess these financial wealth statements from zero to four:

1. *I have a clear definition of what it means to have enough financially.*
2. *I have income that is steadily growing alongside my skills and expertise.*
3. *I manage my monthly expenses so that they are reliably below my income.*
4. *I have a clear process for investing excess monthly income for long-term compounding.*
5. *I use my financial wealth as a tool to build other types of wealth.*

To increase financial wealth, try this: Define your *lagom*, Bloom suggests. The Swedish word for “enough life,” *lagom* means having just the right amount of financial wealth to live out your ideal days. To do this, take stock of your situation—where and with whom you live, what you spend your time on, how much is in your savings safety net, and so on. Calculate any gaps between your present situation and “enough,” and use it as a tool for planning. “Your life of *lagom* is waiting,” Bloom says. “Define it, imagine it, then start working to build it.” When assessing financial investments and business decisions, try using Nick Maggiulli’s Return on Hassle Spectrum, illustrated below. “For most people, the lower middle of this difficulty/hassle spectrum will be the sweet spot,” Bloom says.

The Return on Hassle Spectrum



Source: Simulated data (OfDollarsAndData.com)

TL/DR: Use a Life Razor

If you want one tactic to ease decision-making and “shave away” unnecessary actions across each of the five wealth types, Bloom suggests what he calls a Life Razor. It’s simple. Just fill in the blank in this sentence:

“I am the type of person who _____.”

Bloom’s Life Razor is “I am the type of person who coaches my son’s sports teams.” When making big decisions, he asks, “What would the type of person who coaches his son’s sports teams do here?” Bloom says, “This person is present, connected to his family and community, committed to his purpose as a father and husband; he takes care of himself and others and declines opportunities that may infringe upon freedom or jeopardize reputation . . . This helps me think through the trade-offs, so I can either adjust the opportunity to fit my life or turn it down.”

After Bloom’s jolting realization about how little time he had left with his parents, he used the Life Razor and other lessons in his book to challenge his assumptions and maximize every minute. He and his wife moved across the country to be closer to their parents and siblings, whom they now see frequently, “creating ripples of laughter, love, and memories.”

“I am living my dream life because I embraced a better way—I measured the right things, I took the right actions, and I created the right outcomes,” he says.

“I’m sure I gave up money by leaving the track I was on,” Bloom adds, “but as far as I’m concerned, I’m the wealthiest man on the face of the earth.”

Copyright © 2025 by SBloom Advisory Inc.



The Free Press earns a commission from any purchases made through all book links in this article.