#### EPISODE 283

### [INTRODUCTION]

**Samuel Salzer (SS)**: When we set a little bit smaller goals for ourselves, something that we can do even on a bad day, what that means is that we set the minimum viable dose, we can always do more, but at least, we've done something. And I think that makes for huge difference than if we're setting like real high goals that we rarely achieve. The lesson to ourselves is that, I suck, like I can never reach my goals. But if we had smaller goals, that we actually find time to overshoot, if they're more like, we will do cold calling for five minutes, 10 minutes. But actually, after having started, we're like, hey, I'm going to do 20 minutes more, then we feel amazing. It's okay to keep it small, keep it simple. And then build on that as we go.

**Announcer:** Welcome to Elevate, the masterclass where we dissect the elements of exceptional achievement and lifestyle design with a focus on personal growth and real estate investing. Now, here's your host, Tyler Chesser.

**Tyler Chesser (TC)**: Elevate nation, welcome back. This is Tyler Chesser. I'm so thankful to have you here and I'm blessed and grateful to be sitting with behavioral science expert, Samuel Salzer. You're going to learn today about habit formation and how to transform your life from thoughtful to thoughtless, we're going to transform your life from a position of instead of it being overwhelming and feeling like we have to climb seven mountains in one day, too. You know what I climb mountains and I create tremendous results in my real estate business. And it's effortless, and it starts with thoughts. It starts with intentions. It starts with clarity, and you're gonna gain that clarity today, you're going to understand what is most important to you, and how to choose the inventory of habits that you'd like to transform, and the reasons for transforming those habits.

**TC:** Beginning with the end in mind, there's so much value in today's episode, I just want to encourage you to buckle up because today's podcast is phenomenal. Elevate podcast is all about mindset, mind expansion, and personal development for high-performing real estate investors. I'm your host, Tyler Chesser, and I'm a professional real estate investor and

entrepreneur. It is my job to decode the stories, habits and multifaceted expertise of world-class investors and other experts to help you elevate your performance and lifestyle. Are you ready to take it to another level? It is time. Let's raise the bar today.

**TC:** I want to encourage you to pay the fee. Thank you so much for listening. By the way the fee is to pay it forward. All you have to do is share this episode with one person. Grab the link, send it in a text message email, social media, whatever you need to do, share this message because this is a game changer. Today's episode will change your results if you really listen, if you really apply and if you create new behaviors as a result because that's what it's all about. This is a long game real estate investing is a long game and it comes down to installing long-term behaviors.

**TC:** And that's what this episode is all about. There's pure science behind it and Samuel is gracious enough to share that with us today. I also want to encourage you to give us a rating and review and subscribe or follow Elevate podcast and wherever it is that you listen or watch podcasts. If you haven't done that already. It is so helpful and so appreciated by myself and our team because we are putting in a great deal of work to bring this value to you. So, if you are enjoying Elevate podcast please give us a rating review and subscribe or follow and if you're watching on YouTube, hit that like or subscribe button to show us some love because at the end of the day, we certainly appreciate that we want to hear from you.

**TC:** And without further ado, I want to introduce you to Samuel Salzer, who is a leading behavioral strategist specializing in helping value-driven organizations apply behavioral science to build user-centered and habit-forming digital products and services. He is currently senior advisor of behavioral science at Doconomy and Kilo.Health as well as the founder of Habit Weekly, the largest online community for people interested in behavioral design. Of course, we'll put links in the show notes as to where you can find Samuel and I hope that you truly find tremendous value in transformation in today's episode, so without further ado, please welcome Samuel Salzer.

#### [INTERVIEW]

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TC: Samuel Salzer, welcome to Elevate my friend. How are you doing?

**SS:** I'm good calling from Ikea country. Very cold here, but happy to be with you.

**TC:** Yeah, very happy to have you very excited about our conversation today and appreciate you toughing out the snowstorm you're in the middle of a move as well. So I know that you've got a lot going on. So I just want to just go ahead and set that intention of gratitude and thankfulness for you spending time with us today because I know you're going to bring a tremendous amount of value and wisdom to this episode. And so while we dive into this episode, I always like to give our listeners a bit of context in terms of who exactly are we talking to. Of course, you know, bios are fun and we can sort of share that information we always do. But talk a little bit about your upbringing, your backstory, who is Samuel Salzer?

**SS:** Yeah, that's always a big question. I contain multitudes as we all do. I started my life in Sweden. It's my home country, and grew up mostly with some older siblings, but mostly with my mom in a small apartment in Milla Milla, Sweden, in a place called Västerås, which is only known from Game of Thrones, but probably no one has actually been in the real place. And yeah, I actually started more being interested in business and economics and got a scholarship to study economics at the Austrian School of Business in Sydney. And so I left everything I knew and jumped on a plane to Australia when I was about 18, 19. I probably had seen Crocodile Dundee, but it was about it. So I didn't really know what to expect. When there I got exposed to not only economics, but also behavioral economics, and that kind of defined my career in many ways.

So, from that discovery, I really have dedicated my life to understanding what makes us do what we do. And how can we start changing that? How can we make significant changes in our lives? And I would say, obviously, habits are a big part of that I've been focused a lot on habits. But in general, just thinking about that idea that we often have a lot of good intentions. But intentions are not the same as actions. And so how do we get someone to get from intention to action, and from action to habit? So, my motto has been to try to make the world

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better one good habit at a time. Yeah, these days, I work a lot with a variety of organizations, usually with kind of big, multimillion kind of user groups. But I also work with, you know, I have a course platform on habit coaching for, you know, bringing behavioral science and to habit coaching. And so there's a lot of things I do, but maybe that's the first period.

**TC:** That's beautiful, thank you for that. And, you know, it's really interesting that we're talking, you know, in the very beginning of 2023, because you just mentioned it, you know, intentions are not the same as action. And a lot of people set their intention for what they see the new year to be, or they say, well, here are my new year's resolutions, or here are my goals for 2023. And more often than not, you know, a few weeks into the new year, or maybe even a month or two into the new year, you look back and say, wow, you know, I really, I had a tall task ahead of me. And you know what, I don't really want that anymore. And you know, that intention was what it was. But my reality is now what it is, and most people fall off that wagon. And so I think it's really interesting that we're talking at this time of the year, but I actually wanted to kind of dig back into your, your history there. As you went to Sydney, Australia, you started to, you know, at university, you were studying economics, and then you somehow stumbled into behavioral economics. I mean, what was actually the catalyst there? I'm curious.

**SS:** So, this is literally the case in that I had a professor who started to kind of smuggle me books on behavioral economics because it was kind of not something that was much on the scene at the time. And so, I was very fortunate to have that professor. He was like, hey, no one is talking about this but this is going to be the next thing, you should really look into this. And for me, I think the catalyst was this feeling of, obviously, I wear glasses, right? But it was this feeling that I was starting to see the world with each of these books that I was reading. I was starting to see the world with a new layer of color or nuance. And it's kind of like this perspective change of feeling like I've seen the world in 2d or whatever, or in black and white. And then through this understanding of how we make decisions, you know, how what actually means with motivation, what it actually means in practice, and more nuance, what actually comes from going from intention to habit, that really profoundly changed the way I saw my own life, initially, which was a big thing. How I saw the life of the people around me that I care about, because I care a lot about the people in my life. So I want to help them. And then you

know, the final stage, like the people that I could help through interventions, like apps, or various things that can scale this. So I think that was the kind of profound shift or being like seeing things in my own life initially, like, interesting. And again, I never saw that before. That was like staring right at me, but I couldn't see it, but now had the glasses to kind of notice it. And so I think that that was really the big shift.

**TC:** It is such a valuable thing to understand what makes us do what we do, not only personally, but also as a business owner, as an investor to understand and anticipate future behavior, and perhaps maybe even be able to shape that can be a very, very valuable skill. Like you, I mean, I'm endlessly fascinated with it. I mean, I actually originally got into business marketing, and I didn't really realize why. But the reason why was because I was fascinated with human behavior and consumer behavior, and patterns and perceptions of brands and you know, the psychology of colors, the psychology of fonts, the psychology of copyright, and you know, the feeling that we get when we interact with a brand. But that leads to behavior that leads to habits. So I'd love to really kind of dive in and really talk about the science behind behaviors and habits. Could you talk a little bit about that and maybe share some insights, sir?

**SS:** Yeah, so I guess there's some things that should be really kind of established at first. We can start with a formula that came about as like the basic formula for behavioral science, which is that person plus situation equals behavior. So, in simple terms, it means that everyone is different. And every situation is different. So you have to approach things from a contextual lens which means that the bad news is that if you read a book by Elon Musk, that's probably worthless in some ways, like not per se that some lessons can be gathered, but if you follow exactly his path, doesn't mean that you get to the same destination, right? I think people know that intellectually, but maybe struggle to find ways to actually apply that in practice. I think as part of a successful applied behavioral science approach, you will always go from that approach.

**SS:** You will start by understanding what is the behavior that I'm trying to change and becoming very specific. We can get into some more details on how we can do that. Then to understand what are the barriers and potential drivers of this behavior, and then only come up

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with solutions once we understand the problem. And so what that allows us to do is to not just copy a solution from Elon Musk or someone else, but actually understand that it's based on what we have uncovered of our situation, and our motivations and our barriers, and then solve for those, not solved for some abstract thing. And you mentioned resolution, you know, it's very tempting to just take off-the-shelf solution. So you see someone share that we're going to read a lot this year, great, I'll do the same. But why, you know, what is the end behavior you're trying to build there? To what degree are actually optimizing your reading habit based on you and your situation? And how much are you doing just based on whatever someone wrote in the blog post about themselves?

**SS:** So, that should hopefully lay the theme here in that when we're doing these things, we need to always think about what is the behavior we're trying to change? What are the barriers and drivers of that behavior? In other terms, like, if it's a good habit, what could potentially drive me to build this good habit? What is currently preventing me from doing this good habit. If it's a bad habit, vice versa? You know, what are the things that are stopping me from getting rid of this, and what could potentially drive me to actually quit this. And then come up with some solutions that are based on those identified problems. And that's, that's where we get to, a lot would call it, exciting and effective interventions because they're actually personalized. And I think that is the step where I always want to go, I don't really care about like, you just giving a generic thing, like just do this, because it worked for one person, they will say, oh, this is amazing, you should also do this, but 10, people will say, I failed, it must be because of me, I must be a failure. And I think that's something we really want to get away from. We want to get away from this off the shelf solutions and find ways to get people to kind of empower themselves through this process.

**TC:** So Samuel, it almost seems like what you're suggesting is that beginning with the end in mind, or having a higher sort of viewpoint of this entire, you know, set of behaviors is really what you want to do to go where you want to go. It's not just saying okay, well, I want to read more, it's all right, well, who am I? In what situation am I in? What behavior am I looking to sort of form? And you know, understand, well, what sort of behavior am I looking to change? And

then what's preventing me from you know, changing this habit, or the set of habits is that am I saying this correctly, Samuel?

SS: I think a good book recommendation is Start At The End by Matt Wallaert, a friend of mine who is based in New York, or maybe San Diego these days. Anyway, he, in the book, kind of covers some of these things on it. It starts with a basic idea if you want to, you know, really understand specifically the behavior you're trying to change. Because if that's unclear is this basically, something I saw recently if you go on a transatlantic flight, and if you're one degree off, while you get 60 miles off, so kind of setting the direction is really, really important. And kind of the illustrative example, I will usually use this idea that most people, what they do is they say, let's say they want to read more, their resolution is I want to be more reading into my life, or like I want to build a reading habit. But they never go to the point of like actually specifying what that means. They don't specify, you know, how much they want to read, why they want to read, when they want to read, what type of books they want to read. All these things that starting to build more of a clear context of, okay, if I want to read for 20 minutes a day on my commute to work, for example, in the morning, you can then find a solution for that that optimizes for that. You probably don't want to find a solution before you really specify like, what is actually the thing I'm trying to do here. So yeah, start off down is a good mental model for this.

**TC:** One thing I'd like to dive into is, you know, because of the fact that our lives are largely shaped by our habits, you know, a lot of times we think, well, you know what, I'm going to accomplish this big goal and then all of these things are going to happen. But it's really the little steps and the daily actions that lead to, you know, massive transformation and massive elevation, really, at the end of the day. I mean, at the end of the day, our listeners are looking to expand their lifestyle through this vehicle of real estate. But I think they've recognized that it comes down to how they're showing up day to day. But also recognizing that we've got, you know, thousands of different activities that we're engaged in. But we also have so many micro-decisions that are shaped by habits on a daily basis. It can almost be overwhelming to begin at the end and say, well, wait a minute, this is where I want to go because there's so many different choices. I mean, where would you suggest folks start if they are looking to start

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to make some transformations and start to make some shifts. Is it to just, you know, look across the list of, you know, health and fitness and, you know, mindset? Or, you know, other sort of habits from a nutrition standpoint or from a behavioral standpoint between your relationships? I mean, is it prioritizing? Or what would you suggest in terms of starting to climb this mountain of transformation?

**SS:** Yeah, so great question. I think we can cover some maybe common mistakes here as well. One common mistake is that when people start the new year, they start only with one habit they want to build instead of like at least 15. They'll be like, this is gonna be the year when I read more, I exercise better, I do X, Y, and Z. And, you know, there's no in some ways, super easy way to start to reduce signal or increase signal in the noise, other than becoming more self-aware. And that is not easy like building self-awareness in terms of self-knowledge takes time. And what I would, you know, include in self-knowledge, is things like your values, like what are things that are important to you? Prioritize those based on the kind of where we are in our life right now. But also a little bit more expanding on you know, what actually are my general preferences for doing things. What works for me, and what doesn't work for me?

**SS:** So, in my companies, whenever I hire someone, I asked them to fill in what's called a user manual. So literally, what that means is that they have to fill in how they work as a person, like their user manual for kind of as a team member. So if someone wants understand, like, you know, when are the times they work the best? How can they communicate with a person the best? What are known bugs about this person? Like people have to fill this in by themselves? That's a really valuable thing to start in the context of working, seeing, okay, what is my self-knowledge here? Like, when actually do I do my best work? In what context? In what time? How do I actually prefer to be communicated to? Is it via Slack? Is it via voice message? Is it is via email? And so on. And so that journey of developing our self-knowledge is not something that goes from, you know, zero to one in a day. But it takes time.

**SS:** But I think a very valuable exercise is just, you know, that ties into a lot of things you do in conflict hero therapy, as well. Like really understanding, what are my values, what are the things that are kind of like core to me, and then from a behavior standpoint, how to standpoint,

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the best thing you can do is starting simple. You've probably heard this before, but it's something I would say that, by far, the most successful thing to do is to start small, and then build momentum and then build on that momentum. So, you start with saying that, okay, for some for me this year, as you mentioned, I'm moving and part of this transition, I really want to kind of make this as a fresh start, which is a little science concept where in a new year, in a new place, we can kind of get a sense that we actually have a little bit of a space to restart.

**SS:** And so in this fresh start, for me, health and eating is going to be the main thing that I'm going to focus on. Because I felt like last year, I kind of had still some bad eating habits from 2020, as maybe many people did. And I feel like that was a little bit tied to my day to day life. Now, when I'm moving, I'm going to really take advantage of this opportunity, because it means that when I'm moving to new place. A lot of the triggers or cues that existed in my old place are not there anymore. So I can be a little more thoughtful of like, okay, how can I architect this new place in supporting me to have a clean diet, and that's the only thing I'm going to focus on for January, especially, just setting up those good habits within eating, especially a good breakfast and a good dinner, and I'm gonna be happy, if that's what I've seen with then I'm gonna be so happy. And then I can build on that in February to maybe add some tweaks to my sleep to whatever other things I want to do. But for me, that's kind of where I'll start, for example.

**TC:** I love that. And if you don't mind, I'd love to stay on this example. Because I think it's very instructive. And I'd love to also kind of dig down into really the science behind habits that I know that you're extremely aware of. And you're actually you're using yourself as sort of a test case here, obviously, to implement, you know, the science. And so when you think about the theme of this year, and going back to, by the way, your comments on self-awareness, and understanding that your values hierarchy, I think is a critical task and a critical part of the process to go through to understand what's most important to you. So I really do appreciate you sharing that. And now when you think about okay, well once I've done that, and I've decided to start simply and start small and build momentum, with your example of health being your focus for 2023. And you started with maybe the part of nutrition, right? In breakfast and in dinner, and then perhaps, along the lines of sleep, maybe in a month or two. Talk to me a little

bit about that process. I mean, how do you expect that playing out? And then also, how long does it really take to build a habit? Because I think there's been a lot of debate between the amount of days and you know, all of those kinds of factors. So talk to talk to me a little bit about that.

**SS:** Can I ask you to make a prediction? How many days do you think? What's your prediction?

TC: My guess is, I'm gonna say, two months, 60 days. What do you think?

**SS:** So you're actually pretty close to the science you know, in terms of what we generally would say. So, there's a lot of numbers thrown around, and most of them are wrong. I would say the closest we have is some research done, which say that, on average about 66 days. But that was, I would say, not the best study. There wasn't the highest number of participants, it was kind of a mix of habits, that maybe makes it hard to really know for sure. But I would say it's part of the picture. It takes sixty-six days, it's not 21 days. It takes a little more than just three weeks. 20:29 If we're talking about the science of habits, I want to maybe underline a few important components. So one is probably something that people heard a lot about, it's the trigger, or the cue, or the prompt, a lot of words. People are probably blind to how much the environment impacts their behaviors. So our environments are, in many ways are like, the choice architecture we talk about today. We're building our homes, but the homes build us up in turn. Because depending on our homes, or our living spaces, or workspaces are designed, they will design us. We can't really do much about it, we can swim upstream but if there's an elevator, we're probably gonna take it. It's going to influence the amount of steps we're taking, in case of stairs and so that's a huge thing.

**SS:** But even more so probably is understanding that we have a lot of internal triggers as well. And maybe for your audience, something to be a little bit curious about, I can talk about this more, but it's, it's really these internal triggers. Because it can kind of intuitive to say that, okay, externally, I'm going to remove the sugar stuff, I'm going to put healthy stuff on front. I'm going to, you know, turn off my notifications on my phone, I'm going to like do all of that stuff that's

kind of intuitive. What's probably harder, if you wanted to excel as being very productive, is to understand what's stopping you from being productive is actually obviously external stuff but oftentimes, the internal stuff, your internal emotions. And how your internal emotions are connected to habits that you have.

**SS:** And so when we think about someone who is not very productive and procrastinates a lot, that person has a lot of habits, where it comes from having a sense of discomfort internally, feeling bored, feeling overwhelmed, feeling stressed to a habit. So, instead of being productive, they go from starting to experience a sense of overwhelm, boredom, stress, and then going to escapism, or snacking, or XYZ. So those internal ones are really, really important to be aware of, and be curious about and just be aware of. We're going to talk about the stuff but that's internal and external triggers. Then we have, you know, doing the behavior, and their repetitions is the name of the game. So, what separates behavior from habits is automaticity, meaning that a habit to do without much conscious thoughts happens automatically. And behavior generally, could be something you also do very thoughtfully and very purposefully. And so the journey from going from very thoughtful to thoughtless, in a sense, takes a lot of repetitions, and with each repetition, effectively, if you want to build a habit, you're trying to teach your brain not to think.

**SS:** So, I'll repeat that, because it's really, really important concept here is that 23:16 the goal should always be when we're repeating a behavior to make it so that it's very, very clear to our brain when, where and what we're doing. So that, you know, for example, when I go into a car, I automatically reach for a seatbelt, right? But when I sit down on this chair that I'm saying, now, I never reached for a seatbelt. So context matters a lot. And that's very true here when we're trying to train ourselves.

**SS:** So what I did as a mistake couple of years ago with Duolingo was that I pretty much forgot this. And I used to want to learn Spanish and I actually had a streak of like 200 days. But doing Duolingo you have this streak freezes, which pretty much saves you when you miss a day. And after 200 days, I looked back on the week past and I saw that three of the seven days were freezes. I was like, you know, we talked about 66 days for 60 days like it's got like 200 days like

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how am I needing to rely on a streak freeze this should be a habit by this point. And what I realized is that I didn't keep the context fixed. So when I repeated my language learning habits, I sometimes did in the morning sometimes evening sometimes on the way work sometimes while eating breakfast sometimes while you know watching or you know going on the bus or something like that. And going back to what I said before, I never helped my brain not to think. So, I always kept my brain on the toes of being like okay, when is the right time to learn a language? Is it now? Is it now? But if I only had repeated it, always at breakfast, at some point your brain would be like okay, I get this like starting to read the room but I can't really think of that breakfast in this is where we learn language. So I'm not gonna even bring this up I'm just gonna like almost trigger this automatically for you. So you just gonna be like finding yourself on your phone going through Duolingo lesson and be like, oh, how did I get here? How did this happen?

**SS:** But we all want to get there once we teach our brain not to think. So I've been ranting a little bit. But again, this is my passion. I'll give you some justice to give some questions. But the last thing I'll say is the concept is that when we then go to the final part of what happens after the behavior, we want it obviously, to be rewarding. We want to be something that's rewarding, but often that's something that sometimes misunderstood. So it's rewarding in the sense that it net positive. But it could also mean that you're doing this behavior to remove pain, not only to give you some pleasure or something. And so a lot of people will feel like what they need to do to get a habit to stick, they gotta like you know, read the book, and then eat the chocolate like some form of like positive pressure reward.

**SS:** But that's not always the case. Like a lot of I always say the most ingrained habits we do has nothing oftentimes that it would directly like adding positive, but oftentimes with removing pain, removing discomfort, like coffee. Sure, you drink coffee because it tastes good but why do most people drink coffee in the morning? Because they feel tired and they know that it's going to remove that tiredness and grogginess. So to repeat, triggers set the habit up for the behavior in general, but also habits. Internal triggers are oftentimes overlooked. When we're doing the behavior, we need to think about it as like repetitions. And repetitions only happen effectively to form habit, if they're done in the same time, same place, same context. Lastly, we

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will only want to repeat something, if it gives one that positive thing, either remove some pain, or add some positive things. And they're actually, we have a lot of freedom to find ways to do that. But that's kind of the basic lay of land. And oftentimes what we can do is focus too much on maybe, I would say, focus on the outcome, and less about just tweaking some of these things initially. So less about did we lose weight, they will get quicker, they will get more productive, but more like, how am I doing with these components? Like, am I triggered? Am i repeating the right thing? Do I feel a reward?

**TC:** I love that. Man, that is a masterclass in habits. And so I just want to encourage the listeners to go back and re-listen that entire section because there's so much gold there, and you went really deep, pretty quickly. But also, you shared a lot of nuggets of wisdom. I did actually want to dive back into the internal emotions in particular because I think that that is that's one piece that's not talked about enough. And I think it almost feels like that's, that is like the underlying mechanism here that drives our behavior is how we're actually feeling and you were talking about self-awareness earlier, let's dive back into this because I feel like this is a self-awareness piece that perhaps is a blind spot for many of our listeners. So when you think about internal emotions, and they're obviously connected to our habits, the goal, I would think and you could correct me if I'm wrong, is to understand those internal emotions and understand well, what is it that I'm craving? Or what is it that my internal emotions are telling me to do to get to a certain reward? Is that fair to say?

**SS:** Yeah, so I would say, a big unlock is in general use noticing these things. I guess, noticing that there's something that happens between your so you have someone who wants to be productive, who's like who's, you know, really motivated this year, and they want to build a, in this case, maybe plan for for some investing or something like this. So they really like, okay, I'm gonna smash this year, I'm gonna set up my plan. But 30 minutes into their plan, they find themselves on YouTube, right? There was something that happened between them having that kind of early intention to get started and getting into that task, to them leaving the task and binding net for YouTube. It was probably something that and so that's really valuable to notice. And it's really valuable to have two set of strategies for this.

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**SS:** One is to have proactive strategies. So understanding some of these things. So let's say maybe we often feel overwhelmed at the start of a new process of doing something like a plan. If we know that about ourselves, we can maybe use things like either like now we have capital t, we can just like have that as part of our process and be like, okay, let's shut TPT, generate the bullet points for my plan. So I had wanted to start with this, you know, white paper and feeling overwhelmed. So that's kind of like knowing that you can be a little bit proactive with some of these things. So that if you know that you often feel a certain emotion attached to a certain situation, you can actually practically engage.

**SS:** Secondly, really focus on reactive strategies. So in this scenario, reactive strategy can often be something like the 10-minute rule. So the version of that is pretty much to say that, okay, I can feel like I struggle here, and I want to go to jump onto YouTube and see what's going on. But I'm just going to just for ten minutes get started. And it can be shitty, it can be terrible, but I'm just going to do this. So that is kind of like, in a way also managing. So, if you can find ways to practically reduce the chances of you feeling these negative emotions that you might feel sometimes, great. It's a struggle, obviously removing all of them. That's what it means to be human being. So then having some reactive strategies like that, to find ways for you to kind of snap back and say, okay, how can I at least move the needle a little bit? How can I build some momentum, some traction. That can be really powerful.

**TC:** I love that. And it goes back to starting small, you know, it's like almost look at I think of like running a race. It's like you got hurdles, right, you got hurdles, you gotta jump over. And you know, the, if you're in the Olympics, these are very tall hurdles. And this is tough to get over. But you know, you're not going to start at the Olympics, you're going to start at, you know, like, let's take a step over a power cord, you know, it's like, oh, wait a minute, I could do it, I did it. And there's this little thing that's like you, you register a win. And then when you stack up these wins over time, you start to gain more confidence. And you start to say, you know, what, well wait a minute, maybe that emotion that I was feeling that was uncomfortable, or maybe wanted me to go to YouTube, instead of doing what I set out to do is actually just, you know, sort of my inner lower self saying, you know, don't engage in that task, because it's not worth it. It's not worth this change. Change is scary, you know, change can be scary. It can

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be something that, you know, it feels like we're going uphill, I mean, does that resonate with you? Or does that make sense, Samuel?

**SS:** I will say, while I represent behavioral science here and sharing these insights on behavioral science, I always represent myself, right? I was that person who wanted to be productive and then went on YouTube. And going back to what I mentioned before, my solution initially was to add a blocker to add a YouTube blocker. So that like, Okay, if I wanted to be productive, it's certainly harder for me to get go YouTube. But, you know what? I found something else, I found Instagram or found LinkedIn, or I found some other way for me to kind of get away from my productive task. And so this was, in the end, the only way that I was able to do, you know, significant changes to my productivity was actually realizing that if I don't really go to the core here of like, what is actually triggering me internally to wanting to lead this productive task? You talked about underlying beliefs, like, is there some underlying belief here? Is there some form of emotion that I'd have a hard time dealing with, you know, without actually solving for that, I'm just going to be jumping from the next to the next to the next distraction. And it's not going to really solve the underlying issue. So 100%.

TC: That's great.

**TC:** Hey, guys, I want to remind you to check out CF Capital. CF Capital is the premier boutique real estate investment firm in the Midwest and southeast region of the United States. We are a national real estate investment firm with a purpose. We provide property investment and asset management solutions to help passive investors maximize returns on high-value multifamily communities. But our investments go far beyond acquisitions, we invest in people. We are in the business of elevating communities and raising the bar for everyone within our ecosystem. CF Capital is a real estate investment firm focused on the acquisition and operation of multifamily assets. We confidently deliver tax-advantaged stable cash flow and capital appreciation with a margin of safety. By investing alongside our team, investors can preserve and grow their wealth without having to deal with tenants, termites, or toilets. Investors come and stay for the outsized returns we create in our deals while appreciating the ancillary opportunity to make a bigger impact that only CF Capital can provide. If you're an investor and

want to invest with us, here's how to learn more about CF Capital at CFCapLLC.com or by simply clicking the link in the show notes of this episode. We will see you on the inside of this powerful community. So, let's elevate communities together.

**TC:** One of the things that you said earlier too was and I wanted to go back to was bringing the "it's a journey from thoughtful to thoughtless". And I love that I mean, it's something that I've not heard before, but it makes so much sense. And really, that's what we're talking about. And that's why habits are so powerful is because we can find ourselves transforming without so much more thought and so much more effort and so much more energy. And that's really the purpose of habits at the end of the day. I mean, if you think about it, when you sit in a car, as you mentioned, and you put in, you know, you put in your seatbelt, and you know, put the car in reverse and you go down the driveway, or you do whatever you're taking the path to your office or wherever you're going on a daily basis. A lot of that is second nature, and it's thoughtless. And because of that, now we have the energy to take on the more important issues of the day. And so could you talk a little bit more about the power of that, and really how to engage in the thoughtful to thoughtless journey more effectively?

**SS:** Yeah, for sure. Given where we're coming from, it's useful to say that we've done ups and down. We've talked about ups going from thoughtless to thoughtful, can also be very valuable, because he talked about this idea of you know, having maybe some bad habits or distractions and being more thoughtful initially and kind of resetting them and then going towards the process again. But yeah, so I don't know if I had a perfect definition initially. But to summarize, again, habit is the behavior done automatically. We're not much conscious thought in a specific context, based on a specific, usually we call it a trigger antecedent or some form of thing that triggers this may be complex.

**SS:** And so knowing that our behavior only becomes a habit, if it's tied to a specific context, that's a huge unlock, because then we have to realize that we have to, if we want to be maximizing our chance of success, we should tie the behavior we want to do to the context in the form of place, time, or I would say, you can either think about this as like past behaviors, kind of like thinking as a sequence, you know, what did you do before this as a context as well,

but generally, those are the three things you were thinking about. So as an example, you have a, do you want to throw out a behavior that we could use as kind of a template here or a case study for?

**TC:** Yeah. So I think about like for investors, maybe a behavior that they would like to install in their daily actions, or, you know, at least part of their weekly plan would be perhaps doing a bit of outreach and some cold calling, maybe that could be a behavior that, you know, would be a valuable piece to sort of look at here for this example.

**SS:** Yeah. And it's perfect, because it's probably going to be a lot of those internal emotions as well, that you should be aware of that could lead to some barriers here. But yeah, so if you think about it, okay, the behavior is to sit down for, let's say, I don't know, 30 minutes a day is that enough?

**TC:** I think 30 minutes is great.

**SS:** Yeah. Usually, that's where we will say, I'm going to spend every day to cold call for 30 minutes. If they're a little bit more organized, and putting a time in the calendar and say, I'm going to do it at 12, or at 9, or whatever. That solves one context element, which is time, but what you can do even more so is start to build a more original roundest. So you're actually wanting to maybe add also the place. So you're thinking about, I'm going to do cold calling from this place that I feel confident and secure, which could be your couch, could be, I don't know, where it could be for you? But it depends, your desk, you know, whatever, whatever it is, coffee table, whatever. You're really thinking about which place should I really want to associate with cold calling. And maybe also which places I don't want to associate with cold calling. Is there someplace that I want to come like protect from that if we think about our home, working from home as well, you know, maybe we don't want to do it from the couch. Because then we're sitting on the couch, we think about cold calling impact. So it could also be thought thinking about in that regard.

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And then lastly, thinking about, okay, which the behavior and I'm going to do before this, maybe even after this as well. And if we're combining that time, place, and prior and post behavior, we're starting to see how this ritual could fall into place where we could decide to say that, okay, every morning, after I've made my morning coffee, I'm going to sit down at 8:45 or 8:30 at my desk, and I'm going to do cold calling for 15 minutes or so.

**SS:** There's still a lot of things we can do from a behavioral standpoint, they will stand standpoint to make that even more kind of motivating or increase the drive for doing that. But just doing that part, honestly, is where people can 2x or 3x chances of actually building habits, because at least then you've covered the basic components of habits, you know, that you're going to teach your brain that every morning, once I have my coffee, you're going more and more so like naturally as be like a getting into the mindset of doing the cold calling. So that's going to start sitting by itself coming, you know, week by week, and it can become stronger and stronger. So if you leave it to yourself to be like, okay, I'm gonna at some point during the day, well, hopefully you should learn at this point that you've probably done shooting yourself in the foot, because you've done pretty much saying I'm not gonna do this today.

**TC:** Man, I love that you continue to go back to that context piece. Because I think that is a huge distinction. A huge takeaway. If you want to install a new habit, it comes down to where place time, what you were doing before and understanding and being intentional, being thoughtful to then get to a point where it becomes thoughtless, and you then put things on autopilot, you then put your transformation on autopilot, which I think is so valuable. Is it important and valuable to take inventory of habits you were talking about, obviously values hierarchy and self-awareness and that kind of stuff? Would it be helpful for listeners to really take a step back and say, alright, well, what have I been engaging in on a daily basis? And what are my habits? Is that helpful as well?

**SS:** Yeah, so one exercise would do within our Habit Coach Pro Training, we do certification for people that wants to become habit coach professionally. We actually give them a version of this kind of tool and exercise where it's really useful for both in-depth case coaches, but also obviously the people that are coaching in this case, anyone you know, to start to become

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curious about what are the habits that I'm currently having already? Because if you're not learning from them, we have a huge loss in potential wisdom we can gain because it's so tempting to be looking at okay, again, what does this people do on Instagram? What is this other people doing? What are their habits? Great, fantastic, but maybe the biggest unlock is understanding what had been successful for you have in the past, like which actually good habits do you have and why? Like why did you build those good habits? Conversely, what are the bad habits? Could you start to kind of starting to based on some of these things we've covered, break them down a little bit more to understand? Okay, what seems to be happening before I do this bad habit? What is happening around me? External triggers. What is happening inside me? Internal triggers. Where and when do I usually do this? It's a certain context component to this and what's happening afterwards? You know, how do I feel afterward?

**SS:** And if there was ever like the, call it like the mother of all boring exercises, I feel like this could be potentially no fighting for that top spot. Because it really ticks a lot of boxes, you're really engaging a lot of levels of your day to day experience. And you're kind of starting to not only learn about yourself, but also suddenly see how you're kind of going back to what I mentioned before how you're adding like a lens to your life, you're just starting to see the thing you already do with this habit with the behavioral science lens. And so then when you're starting to kind of shift those things, you can then actually see them as components. And you can be like, Oh, it all makes sense. Like, I have struggled with this habit, because I never had a good trigger. Like I like or have the strongest break this habit, because I never dealt with this internal trigger that is really important. It was this specific reward that I don't get from anything else. So yeah.

**TC:** Samuel, this is so good man, I really appreciate your perspective. I appreciate your expertise. And thank you for sharing this, before I transition us into the rapid fire section of the podcast, I have to ask you this question. It may fall flat. But of course, our listeners are investors, and they're looking to elevate their performance. So there's many things that go into that in terms of those habits. But if you are to say, the highest ROI habits that people can focus on, what do you think those are? I mean, again, this question may fall flat. And when I say ROI, obviously I'm referring to return on investment. And that may be financial, but it also may lead

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to higher levels of performance, higher levels of focus, improved communication, improved thinking. I mean, are there any habits that you believe are sort of cornerstones and maybe that give us sort of the highest ROI that we could focus on? And I'll caveat that by saying, well, you know, we've got to think about our values as well, as we were talking about earlier. Right?

**SS:** Yeah. So I think there's certainly some truth in that if we look at things like sleep, exercise, eating, and so on, like there's, wherever you go there, you're probably going in the right space, because oftentimes what happened with some of these, like fundamental health habits, for example, is that if, because I want to flip this a little bit to what I mentioned before. I guess it depends on where your barriers lie. Like where you're feeling like you're kind of short sunning yourself. Do you think that like are you getting enough sleep and recovery? If so, fantastic. If not, maybe that's the one focus. Same thing with diet, nutrition, same thing with movement, exercise, and same thing with probably like something like social bonding and social connection.

**SS:** So, I will kind of start there to be like, okay, where am I deficient? That's probably the best way to start. But the good news there is that, let's say you, you have deficiency across the board, let's just say. We've all been there where you feel like, life is hard. Let's say we started with sleep. The good news is that if you're starting with sleep, and you're expanding your sleep quality and recovery time, good chances are that you're going to be more likely to be focused and productive. More likely to have the energy to exercise. More likely to have the capacity to hang out with friends or meet people or those things. And so, you know, wherever we go there with some of those key fundamental stuff, I think the good news is that they have a positive, overflowing effect. So going back to what I mentioned, as well, and not a good argument for just focusing on one, like, why try to do everything at the same time. Like just knowing that you can optimize one, you know that it's going to be this positive flow-on effect. Not sure if I gave you the best answer or what you were looking for. But that's kind of where I would go with that.

**TC:** Well, it's the perfect answer. And it's exactly what I was looking for. And I think it just is a good reminder to say, look, if we have a lot to change in our life, you know, we're not going to climb that mountain in one day. And so start small and start simply and allow yourself to build

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momentum and recognize that if we don't do that, we're just going to end up where we started. And so I just think that there's a lot of value in what you shared today. Samuel, I want to transition to the rapid-fired fire section of the podcast, it's called the Rare-Air Questionnaire, it is all about being uncommon. And you know, I think a lot of what we talked about today is that we can turn our common day into an uncommon day by starting small and by understanding the science behind our behavior and our habits. So, thank you for all of this. This is so great. If you were to point to two or three of the most impactful books that you've read over the past few years, what would those be and why?

**SS:** The first that comes to mind is "Mistakes Were Made But Not By Me". So it's a great book because it covers this thing called cognitive dissonance and self-justification. And so this is something we all are extremely guilty of like we feel kind of dissonance between two things. And then we solve for it like creating maybe some internal lies. And so it's a really, really good book in terms of both covering valuable research but also highlighting a really valuable topic. Second book, I would say I feel like a hypocrite if I wouldn't say "Good Habits, Bad Habits" by Wendy Wood. You know, Wendy Wood is the legend in the field of habit research. So if you use and want to get the best research in a book, that's you have to go to, go-to book. Then maybe as the third book, I would say, I'm thinking about good sci-fi because I love reading sci fi, maybe you know, "Dark Matter". You know, if you want to build a good book reading habit, the best thing you can do is just find good books. So you kind of like make it fun to read, right? That's a heck of a good book. Like it's hard to not enjoy that. So "Dark Matter" by Blake Crouch. That's a fun read.

**TC:** That's great. Yeah. And I've been saying this for years, and every single time I read fiction, I enjoy it so much more than I would have thought. And it's funny because I have to convince myself that I should be reading fiction. But when I read fiction, especially books, like Dark Matter, which I've not read, and I will check out, it's funny, it's like, it reinforces, hey, go have some fun, and go learn and explore some creative thinking through science fiction as well. I love that. That's awesome. What's the biggest way that you elevate your life on a daily basis, Samuel?

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SS: So I would say a huge thing is this small, small detail in my email signature, which is that in my email, email's signature, I say something to the effect of - don't expect me to answer emails before 12pm, or on Fridays, and I'll be doing deeper sessions between 10 and 12, and two to four. So don't expect me to schedule meetings during this time as well. I won't receive anything including smoke signals, something to that effect. And that has really been a really blessing in two ways. It communicates my priorities of like, doing deep work at certain times of days, as people know, not to bug me, but also a kind of quick accountability for myself to really keep those hours of the day sacred to the work that is most valuable for me. And most important, so. And surprise, surprise, obviously, like I thought about, okay, when do I feel at best? Like when do I feel the most clear in mind, productive and, you know, energetic, that should be the time I do the most important work, right? So that's what I have my like 90 to 120 minutes, like deep-work sessions. And so if you want to know like, what I do is I do about 90 to 120-minute deep-work session, which consists of about 30 minutes, kind of incremental session of Pomodoro. So what I do, 30 minutes, walk for five minutes, 30 minutes, grab a coffee, 30 minutes and then once I feel like I've emptied enough, then I take a longer break. Take up that kind of stuff like emails, less important meetings that afternoon, for example.

**TC:** What a fantastic share. I mean, no one over the past 300 episodes has shared anything like that. So I love that share. And it's something that we can all implement immediately. If it's something that resonates with us, you know, that accountability factor and the communication factor of saying, look, here's when I'm focused, here's what I'm not responding. I love that. And I think people appreciate that as well. When you give that direction people tend to obey it. I mean, there's certainly some who kind of stepped out of balance, but ultimately, it is what it is that's on them. So thank you for that share. I love that elevation of your own life on a daily basis. What's the biggest way that you elevate others around you, Samuel?

**SS:** Yeah, so this is something I actually think a lot about. Because it can sometimes feel hard to set expectations on, like, what is enough to give to other people, and so on. So I would say the biggest thing that I've done probably is before I try to be the person that reaches out to everyone that I have on my friends list on Facebook, or whatever, but maybe five years ago, it took a shift to let go from that and have a much smaller list and focusing on that smaller list of

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people that really mattered, and making sure that I feel like I'm kind of in touch with them and, you know, connecting with them on a regular basis. So I don't feel I think like, because I feel like the hardest thing for me is when I have someone that I really care about. And then you come to this time of year where you're like, realize, like, you've seen your message chat. And like the last time I spoke with them was last time in the new year. But I really care about this person, and I want to be there for that person but clearly I'm not. And so I think you just kind of shrinking that list of people, to the people that matters more. And I think for me, it's just expectations to them. Of course, I can be nice to everyone else as well. But like I really want to serve those people. And so that's the biggest one

**TC:** Man, what a pattern that correlates with kind of starting small, but also, you know, sort of, I guess, lowering that barrier across the board for us and lowering the barrier of staying in touch with others and serving others. So thank you so much for sharing that. Samuel, I want to acknowledge you for you know, living in your passion and really sharing your expertise and continuing to dive deeper into behavioral science, and behavioral economics, which by the way, we didn't really touch on enough today and I'll look forward to our next conversation. We'll talk more about behavioral economics and perhaps Implementing behavioral design And within your investing within your business. And so we'll talk more about that. I'm glad that we were able to focus on, you know, that personal interaction with habits and your own behavior, because I think that's a catalyst to take things to the next level. So Samuel, I just wanted to acknowledge you, I just wanted to let you know how much I appreciate you. Do you have any parting thoughts or words of wisdom that you'd like to share with Elevate nation today?

**SS:** Yeah, so thanks for those kind words, I would say is the last thing tying in to what you said, and really bring something home here. It's not about starting small that I want to really emphasize, but more so make it easy to feel successful. And so going back to my example, just before, though, it makes it much easier for me to feel good about myself, when I know that I have covered like, the most important people in my life, I kind of then feel like I have this basis of, okay, I am a good friend, or I got my good, you know, relative or partner, for example. And so, I think that really transcend to much of what we do if we want to be successful. When we set a little bit smaller goals for ourselves, but something that we can do, even on a bad day.

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What that means is that we set the minimum viable dose, we can always do more, but at least we've done something. And I think that makes for huge difference than if we're setting like real high goals that we rarely achieve. The lesson to ourselves is that, I suck, like I can never reach my goals. But if we had smaller goals, that we actually find time to overshoot, if they're more like, we will do cold calling for five minutes, 10 minutes. But actually, after having, get started, we're like, Hey, I'm going to do 20 minutes more, then we feel amazing. But if we set the goal of like saying, I'm going to do it for 45 minutes, but only doing it for 30 minutes, we feel like a failure.

**SS:** So, setting ourselves up as feeling successful, shouldn't be a bad thing. Like it's a good thing that we're finding ways to use that as a motivational kind of look in a way like a momentum drive to do better and do more. But, it's okay to keep it small, keep it simple. And then build on that as we go.

**TC:** Samuel, that's a great share and a great bookend for our conversation today. It goes back to that feeling and you know, giving ourselves the opportunity of feeling successful and putting ourselves in position where it's easier to feel successful. What a great catalyst and Samuel what an amazing conversation. Just want to thank you again, tell the listeners where they can find you and learn more about what you do.

**SS:** You know, LinkedIn is the best place you should go if you want to connect with me. That's where I share a lot of general things as well. I also have a newsletter specifically into behavioral design or behavioral science called Habit Weekly which is the leading newsletter for people who are actively wanting to become behavioral definers or applied behavioral practitioners. So HabitWeekly.com. My website SamuelSalzer.com. But yeah, click on your LinkedIn. I always love to connect with people and share some stuff.

**TC:** Absolutely. We'll put links in the show notes where the listeners can find you across all of those platforms. Samuel until next time, my friend. Thanks again for being on Elevate.

**SS:** Really nice to be here. Take care.

TC: Talk to you soon.

## [END OF INTERVIEW]

**TC:** Elevate nation, what a great conversation with Samuel Salzer. I just hope that you recognize how valuable what he shared today can be for you, and also hope you recognize that there are so many different components of a habit that can turn into thoughtless transformation. And so what I would love for you to do is to identify your top one, two or three distinctions, they could be the entire part of the process around behavioral science. They could be around the science of habits, they could be along the lines of, well, maybe it's about you understanding your values, what's most important to you, maybe it's about starting small, and hey, maybe it's about what can I do to have an easier way of feeling successful in whatever habit or whatever behavior I'm looking to install in my life. Those are just a few examples.

**TC:** I want to encourage you to identify your top one, two or three distinctions or takeaways from this episode, and share those with a friend. Have a discussion with someone else and share with them what is it that you are looking to accomplish? What is it that you are looking to create in your life, maybe there's a habit that you want to remove, or maybe there's a habit that you want to replace, or maybe there's a habit that you want to create to elevate your own performance, to elevate your own thinking, to elevate the way that you evaluate opportunities to evaluate deals, to build your team to negotiate or just your energy level and your focus. I mean, there are so many different components and there are dominoes that we can knock over in our life. And a lot of what we talked about today was you know, it came down to health, it came down to fitness, but a lot of that stuff translates into higher outcome and improved results in business. So I hope that you recognize that.

**TC:** I want to encourage you to re-listen to the show because repetition is the mother of all skills. We talked about that actually in this episode. When it comes to creating habits, repetition is powerful. But if you want to learn this stuff, you've got to listen twice because you're going to learn twice as much. I just want to encourage you to pay the fee again. I asked you to do that

earlier in this episode, please Pay It Forward, share this episode with someone else. And until next time Elevate nation. I just want to thank you so much for tuning in. And by the way, take massive action.

Until next time, Elevate nation. We'll see you then. Talk to you soon.

# [OUTRO]

**Announcer:** Thank you for listening to Elevate. If you enjoyed this episode, be sure to rate, review, subscribe, and pay it forward by sharing with a friend. Most importantly, take this opportunity to elevate your results by taking immediate action on what you learned. For more, visit elevatepod.com.

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