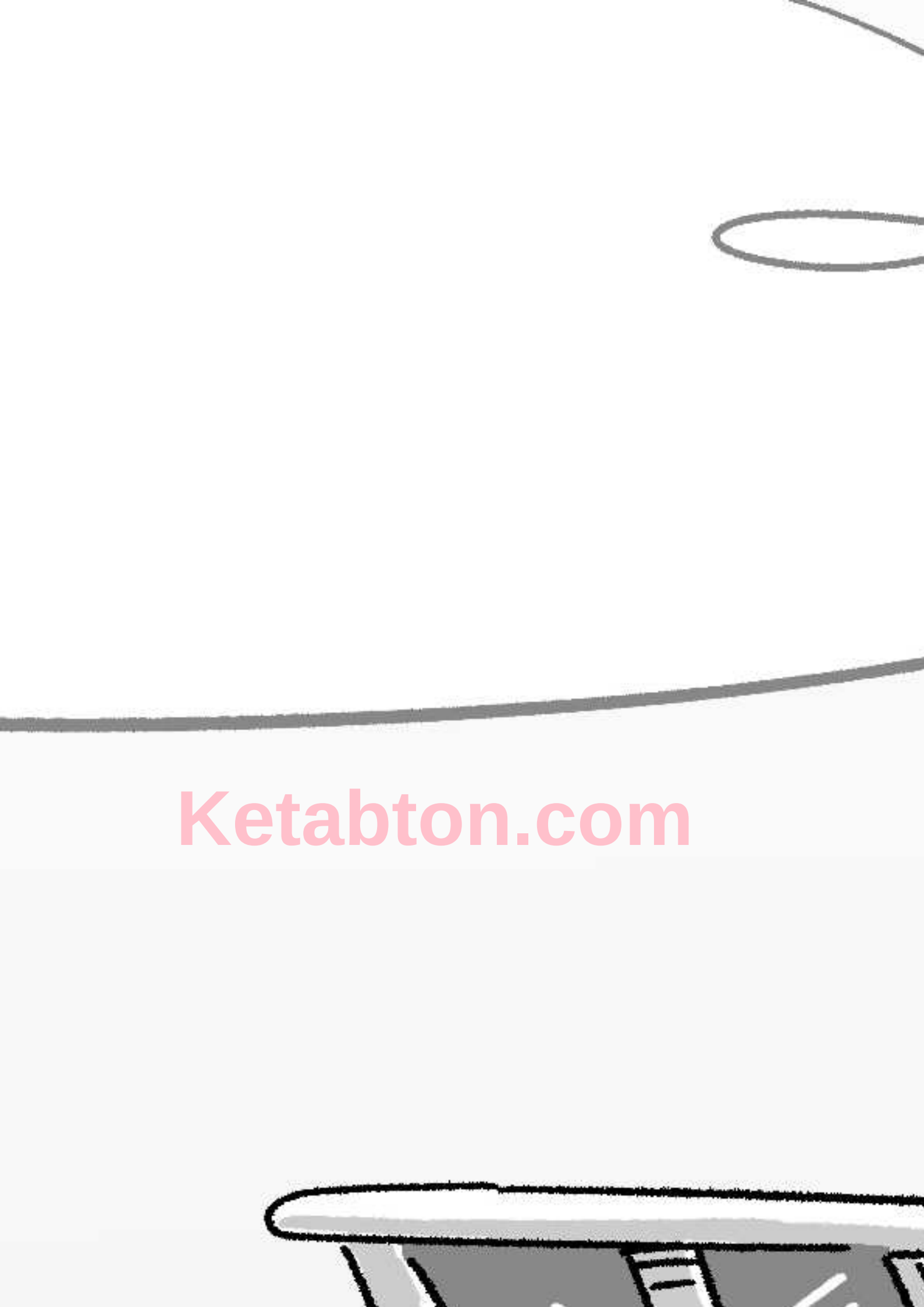


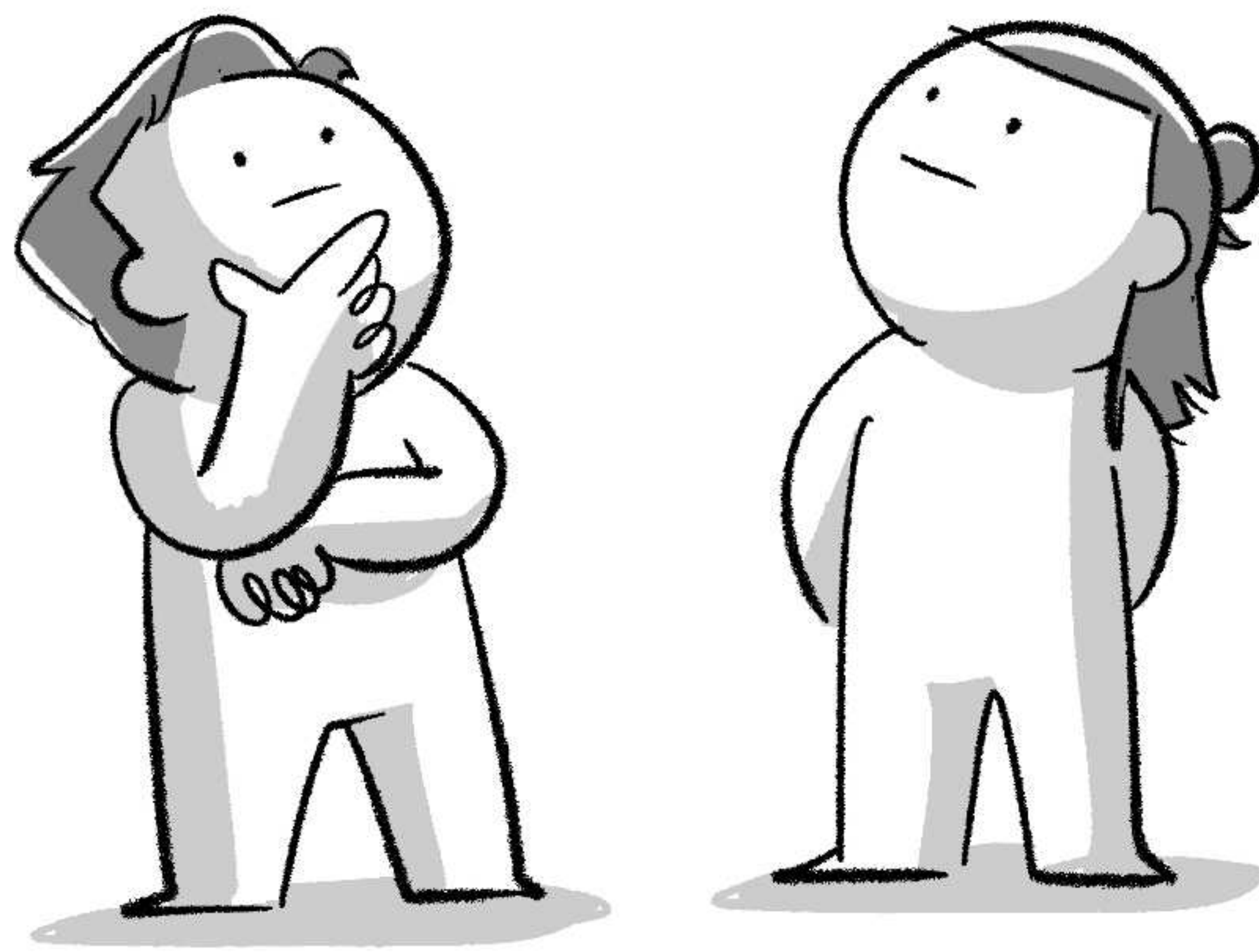


A hand-drawn sketch of a face is visible in the top right corner, showing an eye and part of the nose. A horizontal line runs across the middle of the page. At the bottom, there is a sketch of a book with a curved spine and some text on its cover.

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In sociology, there's a concept called:

STRUCTURE VS Agency

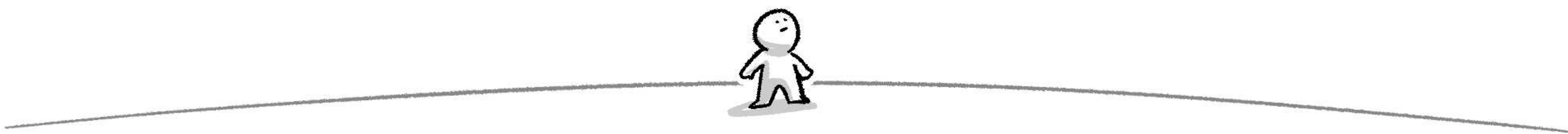


These two factors make huge impacts on how our lives play out.

STRUCTURE:

Stuff that influences or limits
choices and opportunities available.

SOCIETY
CULTURE
POLITICS
NATURE
GEOGRAPHY



AGENCY:

How much free will an individual has in their choices.



Structure is like the ocean;
the environment around you.

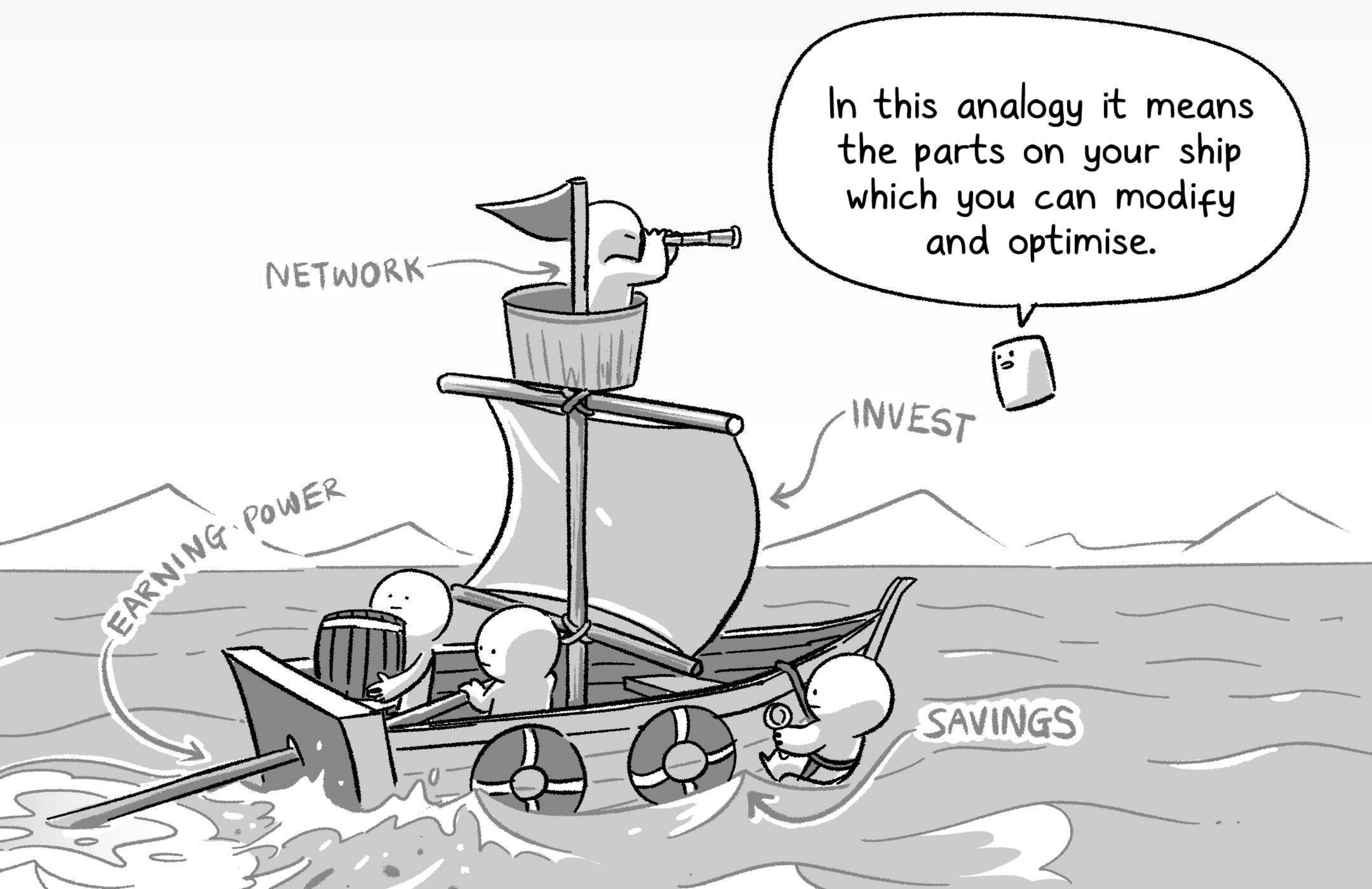
Agency is like the direction
you want the boat to sail.



As a personal finance page focused on self-improvement, we often focus a lot on the 'agency' - what the person can do.

These include:

- Your habits,
- The company you keep
- Your values,
- Your ability to make the right decisions

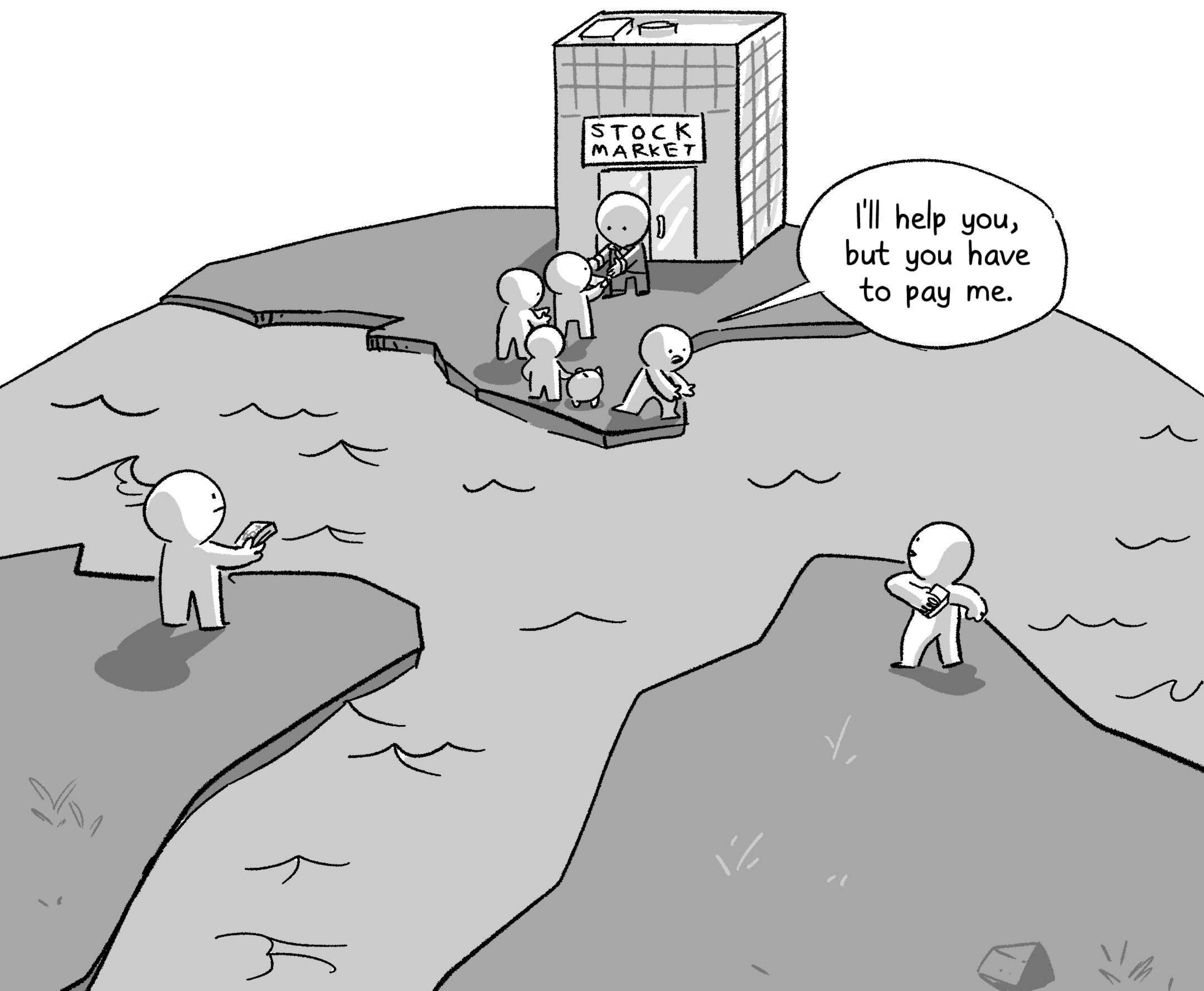


However, it's also important
to recognise the role of structure -
in limiting the choices that we have.



Structure can be where you're born:

If you are born into a developed country,
it's far easier to invest than if you were
in a undeveloped country.



Structure can be cultural:

If a female is born into a culture that thinks women should not deal with money, it will be more difficult for her to start investing, or run a business.

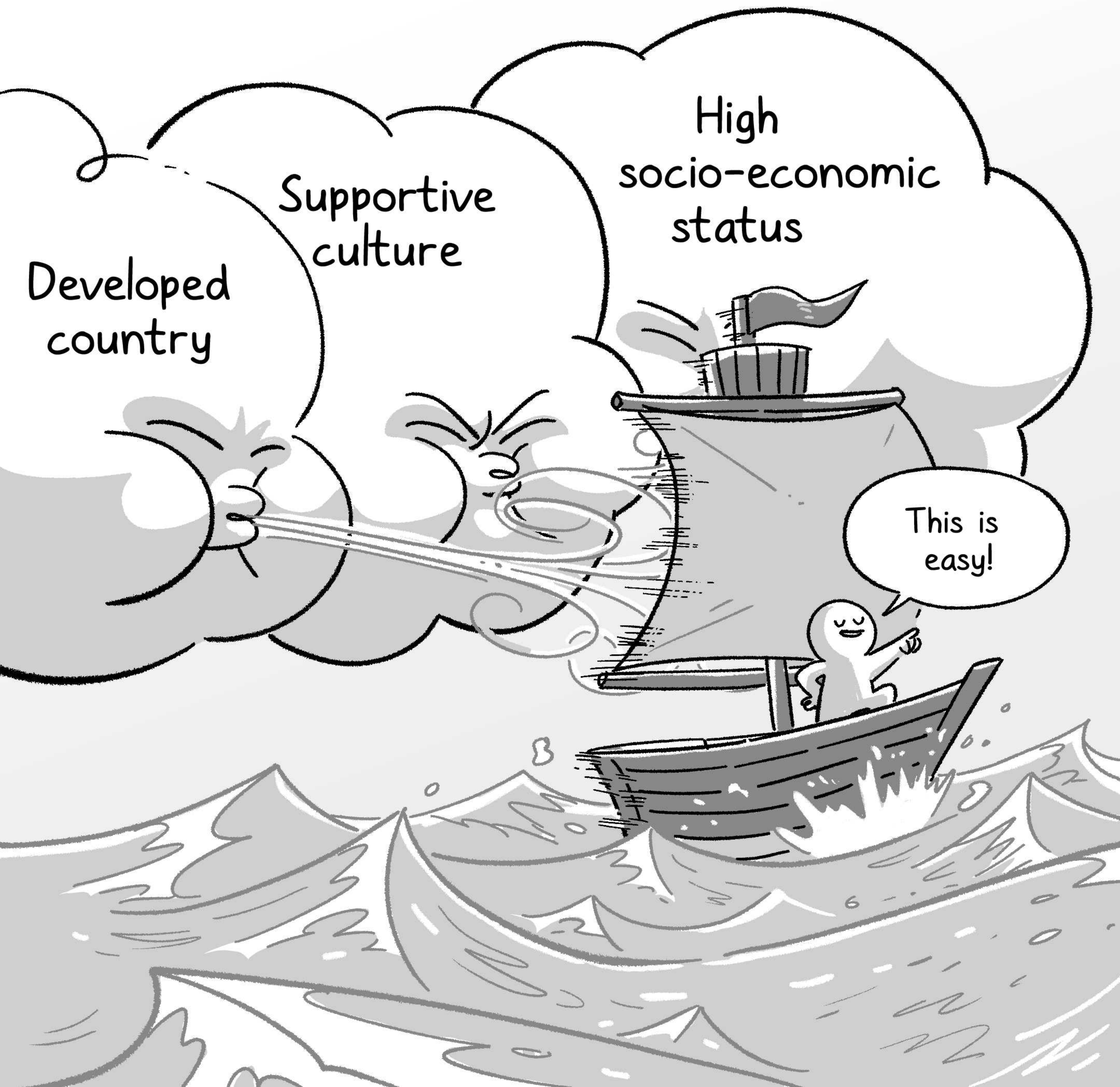


Structure can also be class-ist:

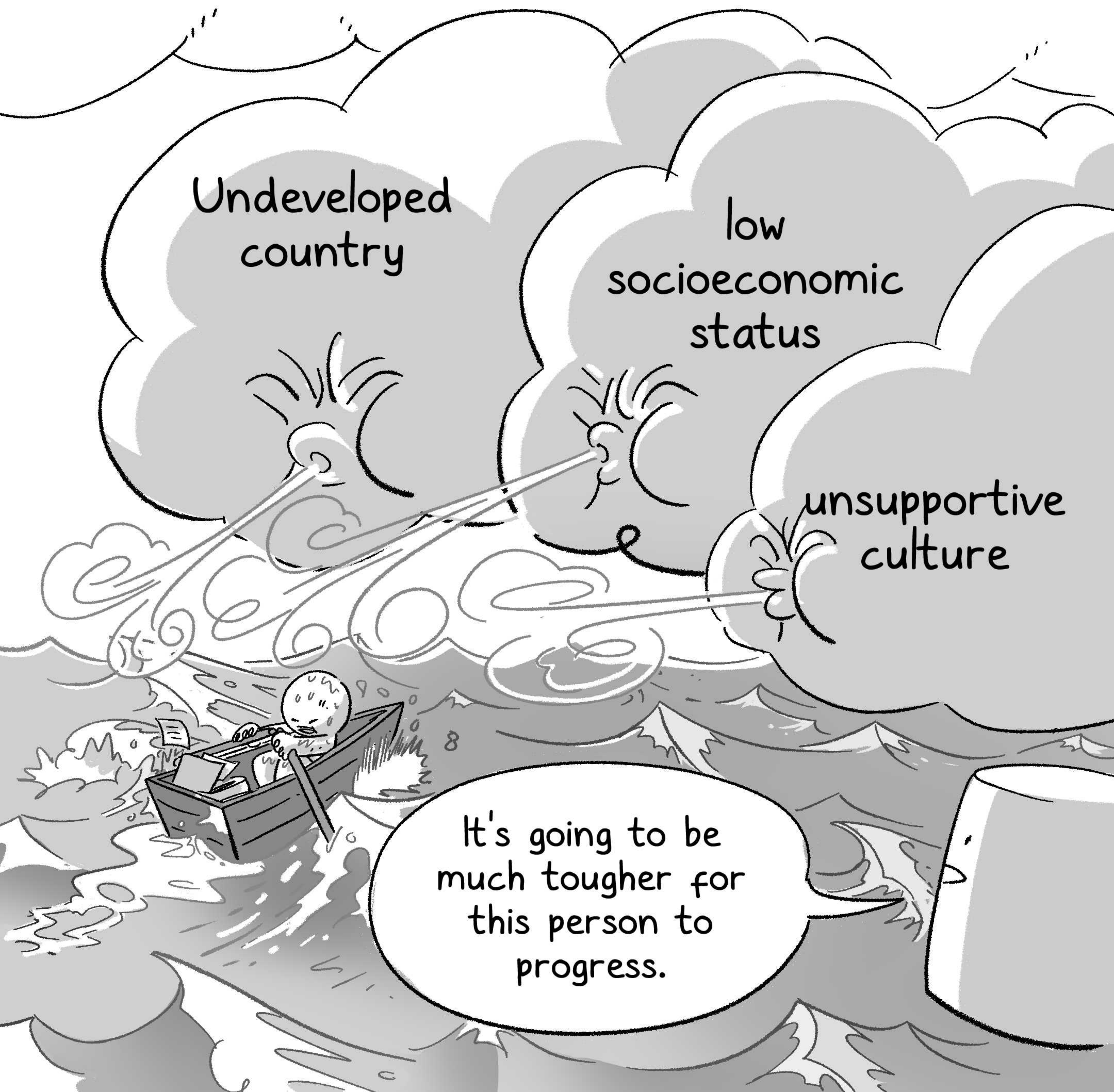
If you are born into a less well off family, you might find it harder to make important connections that might help in your career.



You will find that the effects
of structure compounds -
can be extremely powerful.

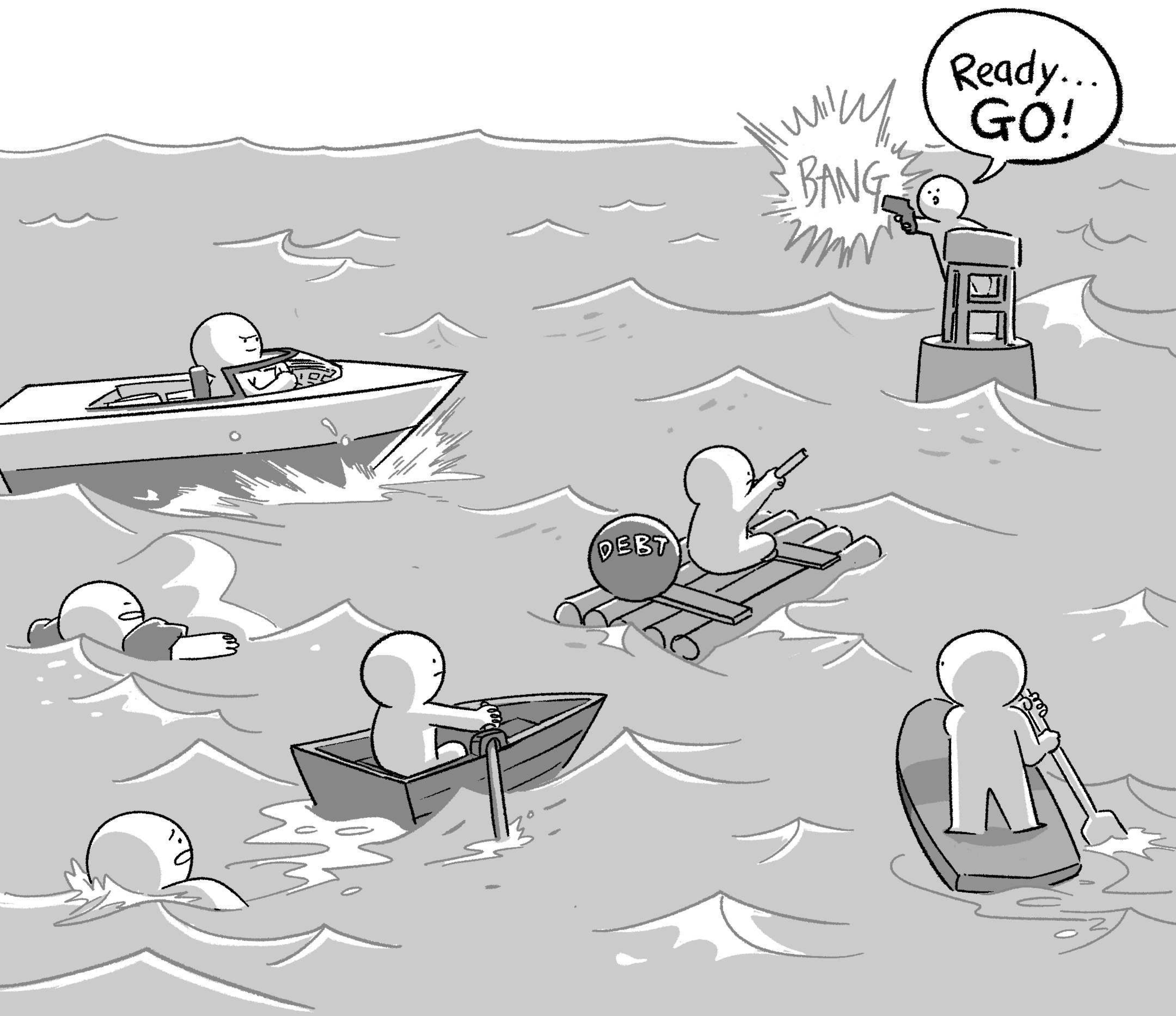


They can also be extremely limiting.



What does this mean?

The obvious one is that life is definitely unfair, and we start off at unequal points with unequal resources.

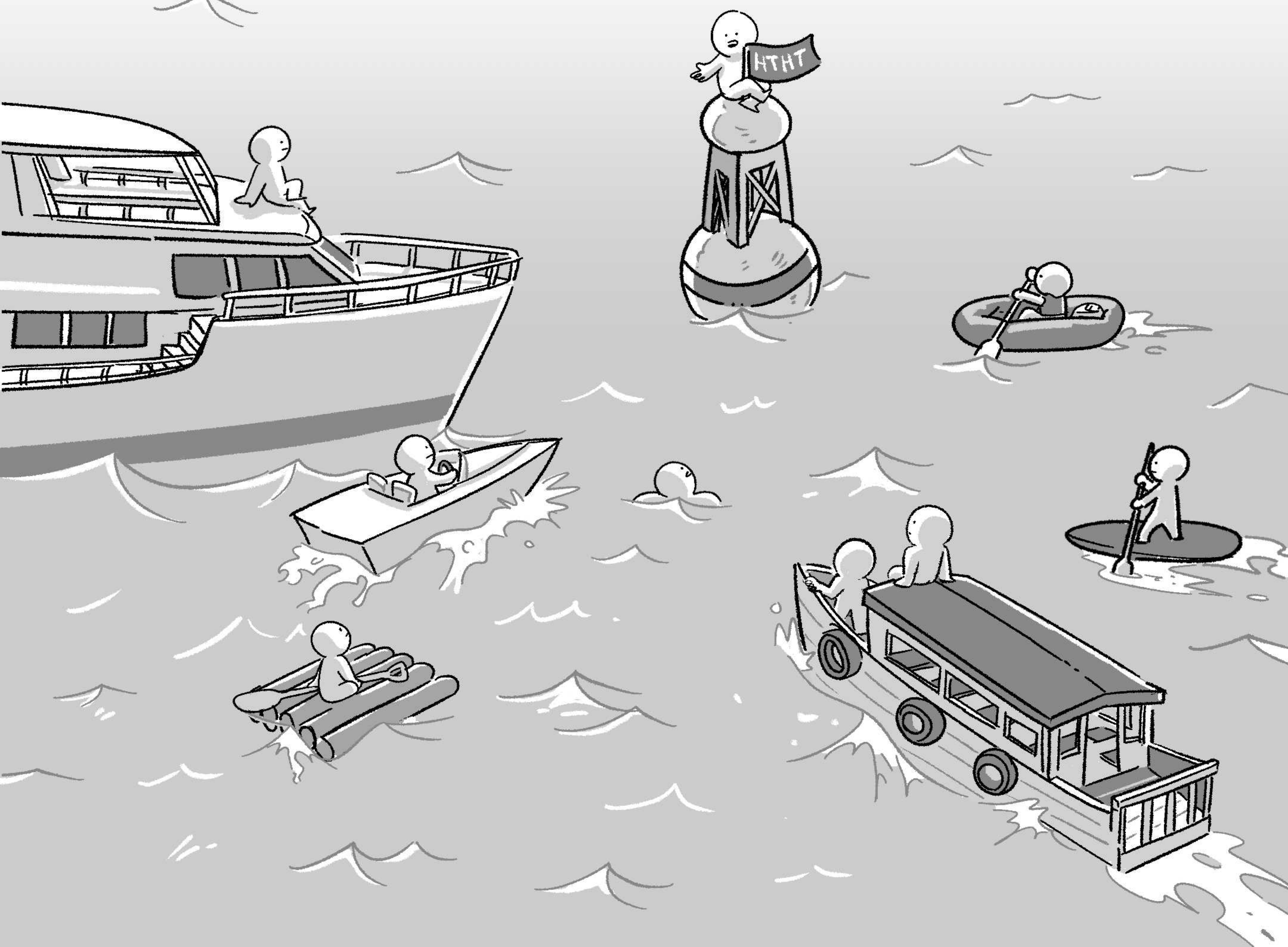


For that reason, it's important to be empathetic to others less privileged, and be grateful for the opportunities you have.



Remember - people don't choose whether they start off rich or poor.

On another level it also means that everyone has not only different paths to success, but different definitions of success.



For someone who inherited wealth,
success could be creating a
multi billionaire dollar company.

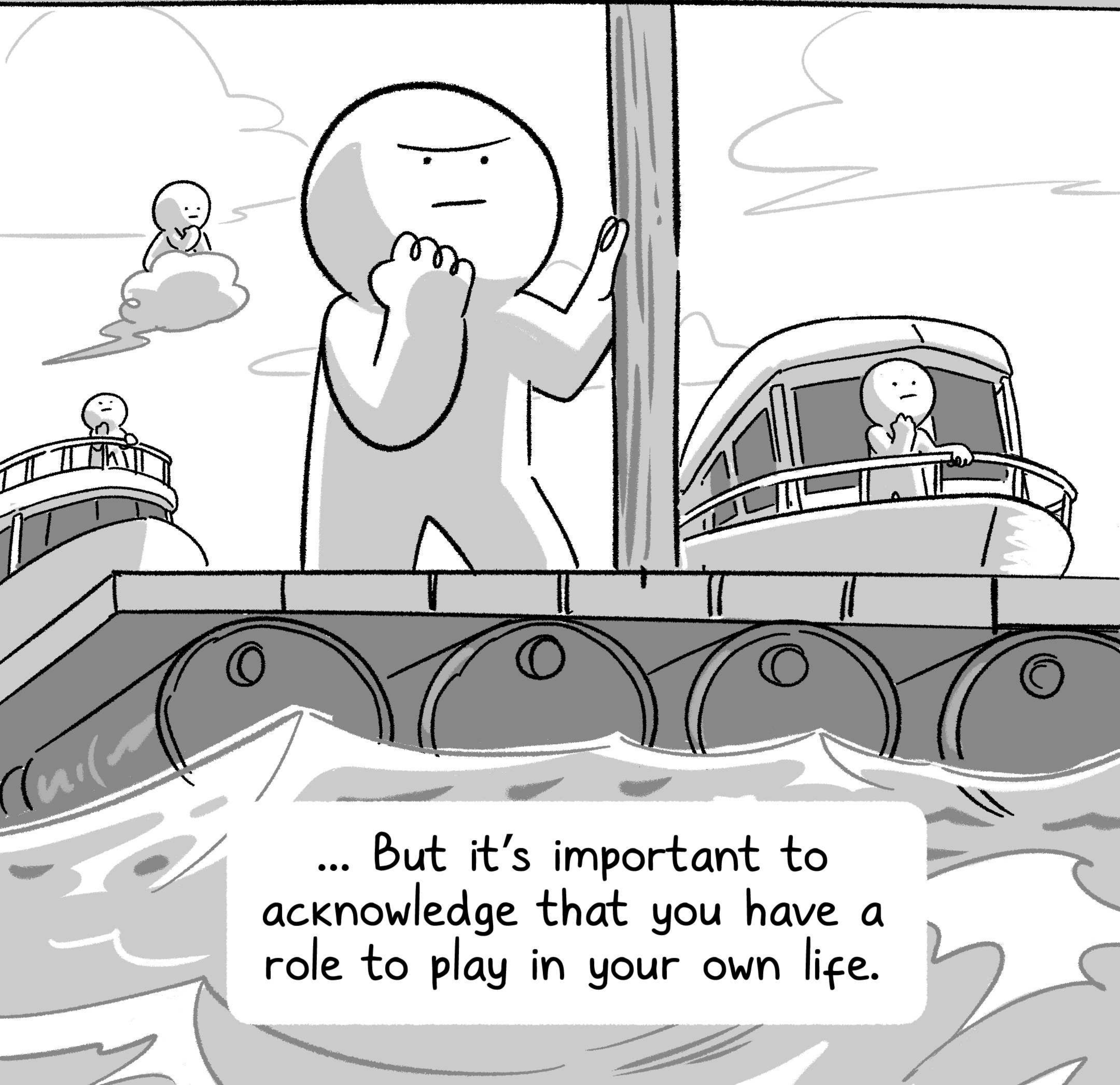


For someone who inherited debt,
success could mean just getting
out of debt.



Don't compare!

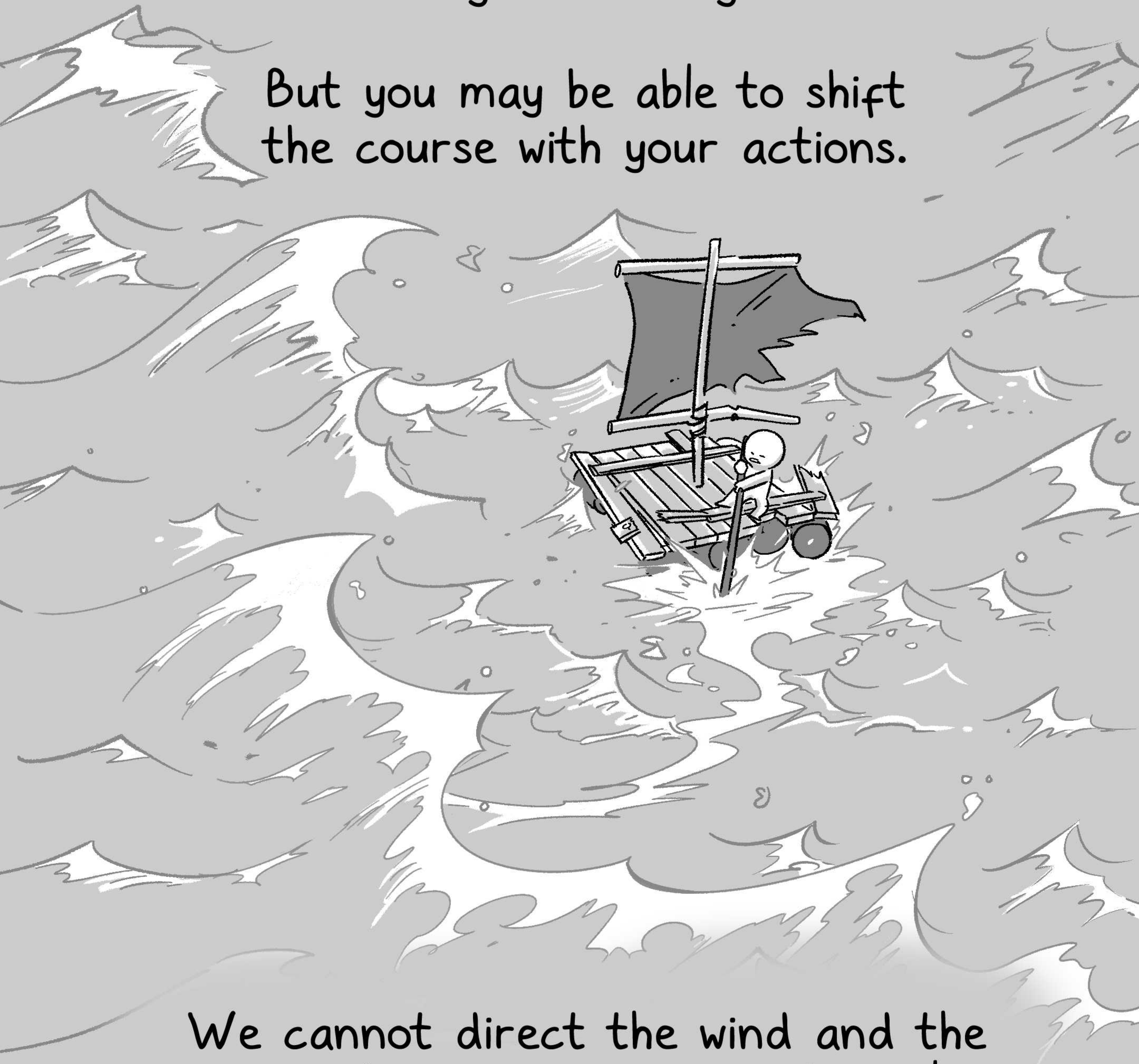
Finally, there is no such thing as you being 100% control of your destiny.



... But it's important to acknowledge that you have a role to play in your own life.

After all, you may not be able
to write your destiny 100%.

But you may be able to shift
the course with your actions.



We cannot direct the wind and the
oceans, but we can adjust the sails.

Survive, then thrive.



Stay woke, salaryman.



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