



5 KEY STRATEGIES TO TURNING YOUR LIFE AROUND

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MY STORY

ADDICTION, DEPRESSION, AND DEBT, OH MY.....

ADDICTION, DEPRESSION, AND DEBT, OH MY.....

How it all started

The year was 2004, and I had just graduated from college. Like most college graduates, I was excited to finally leave school and embark on the next chapter in my life.

I also had the fortune of spending the last two years of college interning at Sun Microsystems, one of the largest tech companies in the world at the time. Upon graduating, I was offered a full-time job.

As a new grad, I couldn't ask for a better start. However, there was one thing I didn't account for that derailed everything I had worked so hard for. This thing was heartbreak.

During the last two years of school, I met a girl who would become my girlfriend. On paper, we looked like the perfect couple. We were both ambitious, studied computer science, and graduated together.

Upon graduating, I had two simple goals. The first was to begin building my illustrious career in high tech. The second was to marry my college sweetheart. She, however, had other plans.

ADDICTION, DEPRESSION, AND DEBT, OH MY.....

How it all started

While I was looking forward to marriage, she wasn't ready to settle down. I was only the second boyfriend she ever had. Although she loved me, what she wanted more was to explore the world and find herself.

And so, four months after graduating college she broke up with me. I begged her to stay. I told her we could make it work, but she already made up her mind. Even though I understood why she left, it didn't change the fact that my heart was broken.

As an outlet, I started to dabble with sports betting. I've always enjoyed playing and watching sports so adding a \$50 bet on a game made it more exciting to watch. By betting on sports, I was able to distract myself from the pain.

Each game lasted about three hours on average and during that time, I was more concerned about my bet than the breakup. However, once the game ended, the pain came back. Eventually, I started betting on more games.

Before I knew it, this hobby became a full-blown addiction.

ADDICTION, DEPRESSION, AND DEBT, OH MY.....

How it all started

From 2004 – 2012, I estimated that I lost over \$250,000. I blew my savings, racked up tons of credit card debt, and spent every paycheck I had to fund this addiction.

When I lost more than I could afford to pay, I lied to my friends and family so they could let me borrow money. I wasn't proud of myself, but the addiction had taken over my life.

Even though I lost a lot of money, what made things worse was the severe depression I developed as a result. I hated who I was and couldn't stand looking at myself in the mirror.

While my friends were enjoying their 20's, moving up in their careers, and traveling the world, I was broke, living with my parents, and going nowhere with my career. I felt like such a complete failure. Every day I prayed that it was all a dream.

At my worst, I constantly thought about suicide. I had so many self-limiting beliefs that I didn't think life was worth living anymore. I knew suicide wasn't the answer, but the pain was too much for me to bear.

ADDICTION, DEPRESSION, AND DEBT, OH MY.....

How it all started

I began to focus on getting through each day one at a time. My focus was to stay alive just for one more day. I felt like I was fighting for my life. Even though I didn't have any answers, I knew I couldn't give up yet.

Then in 2012, I finally committed to getting help. I checked myself into therapy for three months to stop gambling. While it was a good start, my life was far from perfect. I was 32 years old, \$50,000 in debt, and I hated my job.

I knew I had a lot of work ahead of me if I wanted to rebuild my life, but I had no choice. It was either work hard and make every minute count or fall back into depression. The choice was clear; I had to keep fighting, and that's exactly what I did.

I'm happy to say that I'm now in a much better place. I'm completely debt free, haven't placed a bet since 2012, and am 1000% happier. I also redefined my career and became an entrepreneur in the process.

ADDICTION, DEPRESSION, AND DEBT, OH MY.....

How it all started

Looking back, it's hard to imagine that it took so long for me to snap out of it. My life is much different these days, and while I don't regret anything that has happened, I don't plan on ever making the same mistakes again.

In this book, I'm going to share with you the five key strategies I used to begin turning my life around. I know everyone's situation is different but if you adopt these strategies, I'm sure you will start seeing improvements in your life.

If there's anything you can take away from my story, just remember that no matter how bad it may seem, you can always start over. I'm living proof of this.

Life is definitely worth living.



STRATEGY #1

REMOVE YOUR SELF-LIMITING BELIEFS

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Strategy #1

When I struggled with my gambling addiction, I constantly had self-limiting beliefs. If you're not familiar with self-limiting beliefs, tell me if any of these sound familiar to you:

- "I'm not good enough."
- "I'm such a failure."
- "Nobody wants to be with me."
- "I don't deserve better."

If you've ever had any of these thoughts or something similar, then you know what self-limiting beliefs are. Self-limiting beliefs are the worst.

Self-limiting beliefs are nothing more than our false thoughts that we impose upon ourselves. The key word here is **false**, and it's important to me that you understand that.

All the negative things that we believe about ourselves are NOT true. Instead, these thoughts stem from some other sources. They are usually a result of some outside factor or external event.

REMOVE YOUR SELF-LIMITING BELIEFS

Strategy #1

The key to destroying your self-limiting beliefs is to reframe your thinking. During the eight years where I struggled with my gambling addiction, I constantly thought that I would never find love again.

When I looked at myself, I saw a train wreck. I was in tons of debt, my credit was destroyed, I lived at home with my parents, and had no money whatsoever. I would never be with someone like myself so I couldn't imagine why anyone else would.

This thinking was completely false and toxic, but I couldn't see it. I only saw what I thought was true and what I was most ashamed of. Our self-limiting beliefs are one of the biggest obstacles that we face.

In order to turn our life around, we have to overcome and remove these self-limiting beliefs. My best advice is to do the following.

First, grab a piece of paper and something to write with.

REMOVE YOUR SELF-LIMITING BELIEFS

Strategy #1

Next, I want you to write down all the things about yourself that you are proud of. These could be accomplishments, your personality traits, anything that makes you proud to be you.

For example, if I were to do this, here's what I would write about myself:

- I'm dependable and responsible
- I'm loyal to the people I care about
- I'm a pretty smart guy
- I have a good heart

Now, I want you to take a self-limiting belief you are struggling with, look at what you wrote about yourself, and ask yourself the following:

“Do I believe this to be true about myself?”

REMOVE YOUR SELF-LIMITING BELIEFS

Strategy #1

One of my self-limiting beliefs that I struggled with was thinking that nobody would ever want to be with me because of my problems.

When I looked at what I wrote down, I asked myself, *“Is this true? Do you really think nobody would ever want to be with you?”*

I’m smart, I have a good heart, and I’m loyal to the people I care about. Those are great qualities to look for in a partner, yet I couldn’t see that because all I focused on were the negatives.

Once I understood that these self-limiting beliefs were false and that I was still the same person deep down, I slowly began to build more confidence in myself.

And sure enough in 2012 I found a great woman who I married not too long after.

The next time a self-limiting belief crosses your mind and prevents you from moving forward, I want you to do this quick exercise we just went through in strategy #1.



STRATEGY #2

TAKE YOUR OWN ADVICE

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Strategy #2

Have you ever heard of this saying, “*I should take my own advice?*” or maybe you’ve been guilty of this once or twice in your life? I know I have.

Giving advice is pretty easy. Making recommendations, providing opinions, sharing insights, we’ve all given advice. However, just because someone gives you their opinion doesn’t mean it’s the right advice for you.

That’s because nobody knows your situation and your environment more than you which means that we know ourselves best. But why is it so hard to take our own advice?

I’ve given friends relationship advice before. Usually when I see them with a partner that takes them for granted for if they’re in a toxic relationship, I’ll quickly point out what needs to change.

When I was 21, I found myself in a toxic relationship with a girl I just met. Everyone knew that she was no good for me yet I continued to stay with her and made excuses for why I stayed.

TAKE YOUR OWN ADVICE

Strategy #2

I argued that she was misunderstood, that everyone was passing judgment too quickly without giving her a chance. I went as far as avoiding my friends to prove my loyalty to her only to lose a few friendships in the process.

It wasn't until I found out she was cheating on me months later did I realize what my friends were trying to help me avoid. Looking back, all the red flags were there yet I couldn't see through the fog. I only saw what I wanted to see.

The danger is that sometimes our vision gets so polluted with external factors, self-limiting beliefs, and internal struggles that its hard to see what the right choices are.

For people on the outside looking in, it's pretty clear to them, but for us, we're struggling to make the right decisions. With strategy #2, I want you to do the following.

Pretend your best friend is in the exact same situation that you're in right now. He or she has the exact same challenges as you do and can't seem to figure out what they need to do.

TAKE YOUR OWN ADVICE

Strategy #2

Imagine he or she comes to you for advice, what would you say? How would you advise him or her to make the right choices?

In my case, I would've said the following:

“First and foremost you need to stop gambling. It’s ruining your life, and you know it. You need to get professional help because it’s obvious you can’t do this on your own.”

It’s pretty straight forward advice yet it was hard for me to accept because my mind was clouded. However, when I did this exercise and pretended I was advising a friend, it made the choice pretty obvious for me.

I knew I needed to get professional help and this little trick made it easy for me to see the truth. When you do this exercise, I want you to write down what you would advise your best friend.

Don’t think it in your head. Write it down so that it’s right in front of you and then take the advice you’ve given and apply it to yourself.



STRATEGY #3

STOP WORRYING
ABOUT WHAT HASN'T
HAPPENED YET

STOP WORRYING ABOUT WHAT HASN'T HAPPENED YET

Strategy #3

When I tell people that I struggled with a gambling addiction for eight years, it wasn't like I gambled every day straight for eight years. There periods where I tried to stop and had every intention of quitting.

So what happened then?

I started worrying about the future. I started worrying about how am I going to afford to buy a house. I started worrying about how no woman would ever want to be with me.

I started worrying about all these things that haven't happened yet, and as a result, it caused me to relapse. I have no interest in going to the casino or playing card games. It was sports betting that was my demon.

For me, my two biggest sports I loved to bet on were football and basketball because those were the sports I played growing up. With sports, there's a beginning and an end because sports comes in seasons.

STOP WORRYING ABOUT WHAT HASN'T HAPPENED YET

Strategy #3

Football starts in September and ends in January while basketball starts in October and ends in May. That meant from June to August I got to take a break from gambling.

This ended up being a bad thing. Stepping away from gambling gave me a chance to recharge myself. Some years I used this three month period to see if I could develop a new system or research ways to become a better bettor.

Other years, I actually tried to stop gambling cold turkey. What ended up happening was I looked at my life, saw how crappy it was, and started relapsing.

One of my biggest challenges was how much debt I was in due to gambling. I was always worried that no woman would give me a chance once she found out how much debt I had, therefore, I needed to get out of debt quickly.

Since there was no way I could save enough to pay off my debts, I resorted to gambling to try and make quick money. As you can see this is flawed thinking.

STOP WORRYING ABOUT WHAT HASN'T HAPPENED YET

Strategy #3

What I should've done is stop worrying about the future or at least about events that haven't happened yet. I kept thinking nobody would want to be with me because of my debt, but there was no truth in that. That event hadn't happened yet.

Here's the thing you need to understand about the future, it can always change. A bright future can turn bleak just as much as a bleak future can turn bright. It's not constant nor definitive.

Instead, what you should be focusing on is the present because your present heavily influences your future. That is something that you can control, and the sooner you realize that the better off you'll be.

Work on the challenges that you have today. Those are real, and they're not going away anytime soon. Just remember that you are in control of today and what you choose to do today will dictate what tomorrow has in store for you.



STRATEGY #4

STOP VICTIMIZING YOURSELF

STOP VICTIMIZING YOURSELF

Strategy #4

When I look back over the eight years I struggled with gambling, I sometimes ask myself, “*Why did it take so long for me to finally get help?*”. Why not after the first year, second year, or even the third year?

The answer is simple; I never took responsibility for my actions. Whenever I was unhappy with myself or my life, I just blamed somebody else for it

By blaming others, it made it easy for me to cope with reality. The problem with blaming others is that you don't learn how to take action to solve your problems.

In your mind, you reason that you are the victim and therefore, it's not your responsibility to fix the problem. The issue with that flawed way of thinking is that nobody else is going to fix your problems except for you.

I constantly blamed my ex-girlfriend for my gambling addiction even though she had nothing to do it. She was no longer in the picture when I started betting but I always shifted the blame to her.

STOP VICTIMIZING YOURSELF

Strategy #4

In my mind, I told myself that I gambled because she broke my heart. I became an addict because she chose to leave me and that's why I resorted to gambling. This couldn't be farther from the truth.

And that's why it took so long for me to finally get some real help. I could never look at myself and take full responsibility for my actions. In my mind, it wasn't my fault. It was hers.

Perhaps you are struggling with something similar. Maybe in your current situation, you're blaming others instead of looking in the mirror and taking accountability for your actions.

Whatever the case may be, we always have to start with ourselves first even if we believe someone else is a part of the problem. We can only change what we control. We can't change the things we can't control.

So how do we stop victimizing ourselves? Through forgiveness.

STOP VICTIMIZING YOURSELF

Strategy #4

The first step is to sincerely forgive yourself. We're humans, and as humans we make mistakes. You have to allow yourself the comfort of making mistakes.

This is a huge lesson I learned during my struggles. Growing up in a traditional Asian household, I wasn't allowed to fail or make mistakes, and as a result, I didn't learn how to accept failure.

Once I understood that failure is a natural part of life, it made getting help and turning my life around that much easier to do. I didn't feel like an outcast. Instead I felt normal.

Next, forgive other people who you think are a part of your problems. You don't have to communicate this to them but in your heart forgive them for what role they may have played.

When you forgive yourself and forgive others, it allows you to find peace in your heart. Once you have peace, it's easier to take a personal analysis of your life and see what areas you can begin affecting change.



STRATEGY #5

APPRECIATE THE
THINGS YOU HAVE

APPRECIATE THE THINGS YOU HAVE

Strategy #5

When you're not happy with your life, it can be easy to focus on only the negatives things. I know because that was me for about eight years. All I ever looked at were the things I didn't have.

I didn't have a growing career like my peers. Instead, I was stuck in dead end jobs. I didn't live on my own like most of my friends did. Instead, I lived at home with my parents well into my thirties.

I didn't have a nice new car, I didn't have nice clothes, I didn't have a girlfriend, I didn't have much, and it drove me further into depression.

It's a very toxic way of thinking and living because you're constantly looking at the glass half full. You're feeling miserable because you're emphasizing on things that aren't really all that important.

Yea it would be nice to have some of the luxuries my friends and peers had, but they're not necessary. The fact that I was making a big deal about it, was creating a situation that prevented me from moving forward in life.

APPRECIATE THE THINGS YOU HAVE

Strategy #5

I needed to appreciate the things I did have, the things that were important to me. Things like:

- My physical health
- Both of my parents being healthy and alive
- All of my siblings being healthy and alive
- Great friends
- Being a fighter, being resilient

All these things that I did have were worth way more than any material possession I didn't have. I just needed to appreciate it more, and I wasn't.

It can be easy to point the finger at the things you lack when you're unhappy. More money, more material possessions, more stuff, in general, is tempting but not exactly necessary.

Now I have some homework for you. What I want you to do when you wake up everyday is to write down on a piece of paper one thing you are grateful for.

APPRECIATE THE THINGS YOU HAVE

Strategy #5

Doesn't matter how big or small it is, if it's something that makes you happy, make sure you appreciate it and not the things you don't have. Positive thinking is contagious.

It's true when they say the grass is not always greener on the other side. So starting today, begin taking an inventory of your life and appreciate the things you do have.

When you begin to introduce happy thoughts into your life, your body will naturally function better. Your mind will function better and you will start making better decisions.

Don't worry about what everyone else is doing or who has the latest gadget. If you get easily distracted by FOMO (fear of missing out) then get off social media.

Just focus on yourself and what you need to do to improve your situation.

Because if you don't, who else will?



CONCLUSION

IT'S A MARATHON,
NOT A SPRINT

IT'S A MARATHON, NOT A SPRINT

Conclusion

I want to thank you for taking the time to read this guide. If there's anything you can take away from my story, it's the confidence of knowing you can always turn your life around and start over.

Be patient and understand that the journey begins with a single step. It's a marathon and not a sprint. As long as you're moving, you'll get there, but the most important step is to start moving.

I wish you the best on your journey. If you enjoyed this eBook would you mind sharing it with your friends and family? You can do so by clicking on one of the icons below.



Good luck and thanks for reading!

- Hung Pham



Hung Pham, Founder of Culture Summit



As long as you don't give up, you always have a chance to turn your life around

- HUNG PHAM

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