



How Much Is Enough?

A fifteen-minute pause in a noisy world – with Paul Cleworth

THE BIG IDEA

Spinal Tap's amplifier famously went up to eleven – and so, quietly, does most of modern life: always one more notch, and never a moment to ask why. The smallest question in personal finance is also the most powerful: how much is actually enough? Without an answer there is no finish line – and no finish line means no peace.

“But these go to eleven.”

– This Is Spinal Tap, 1984

Nigel Tufnel explains that his amp is louder than every other amp – because the dial goes to eleven. Modern life, in two minutes.

EPISODE OVERVIEW

The Hook	Nigel Tufnel and the amplifier that goes to eleven.
The Problem	We never actually define enough – so it keeps moving.
The Trap	The hedonic treadmill. Goalposts that slide.
The Practice	Define your number. Write it down. Defend it.
Who It's For	Anyone running a race they never agreed to enter.
What to Expect	~15 minutes. Less chasing. More clarity.

WHY 'ENOUGH'?

In investing – enough liberates the plan. You stop chasing returns you do not need.

In family – enough creates peace; more, usually, creates pressure.

In business – knowing your enough is the rarest competitive edge there is.

In life – the wealthiest people are the ones who decided when to stop counting.

“How much would actually be enough?”

– the most quietly transformative question in personal finance

STOIC & OTHER WISDOM

“He is a wise man who does not grieve for the things which he has not, but rejoices for those which he has.”

EPICETUS · FRAGMENTS

“If you want to make a man happy, add not to his possessions but subtract from his desires.”

SENECA · LETTERS TO LUCILIUS

“Your future hasn't been written yet. No one's has. Your future is whatever you make it.”

DOC BROWN · BACK TO THE FUTURE, 1985

“You do not rise to the level of your goals. You fall to the level of your systems.”

JAMES CLEAR · ATOMIC HABITS

REFERENCES THIS EPISODE

FILM

This Is Spinal Tap (1984) · Back to the Future (1985) · The Terminator (1984) · Predator (1987) · Total Recall (1990)

MUSIC

“(I Can't Get No) Satisfaction” – The Rolling Stones (1965)

BOOKS & THINKERS

Four Thousand Weeks – Oliver Burkeman · Be Useful – Arnold Schwarzenegger · Atomic Habits – James Clear · The Subtle Art of Not Giving a F*ck – Mark Manson

THE STEADY PATH PRINCIPLE

Define. Defend. Done.

THIS EPISODE'S REFLECTION QUESTION

“When will I know I have enough?”

The answer almost never arrives by itself. It has to be written down, somewhere you can see it, before the market or your neighbour writes it for you.

COMING UP – EPISODE 04

The Comparison Trap

“Whose race am I actually running?”

Sit with the question before the next episode.

TAKE THIS WITH YOU Define enough. It is the only finish line you actually get to choose.

Slow down. Think clearly. Keep walking your steady path.

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