
10 Ways Every Entrepreneur Can Adopt an Investing Mindset

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Jun 27, 2025

Whether you're a recent college graduate thinking about starting a business or an experienced entrepreneur taking on your next venture, you undoubtedly feel like you're confronting a world filled with uncertainty. After all, the future is highly unpredictable. When I launched Dimensional Fund Advisors with some partners in 1981, people didn't use the term "startup," but that's effectively what we were. A group of us had crossed paths at the University of Chicago and thought we had a good idea that could make a real difference in people's lives. And we were ready to work hard to make that vision a reality. In many ways, that's still the way we operate.

Here are some of the lessons that have guided me since, not only how I've approached running a business, but also how I've thought about investing. These lessons aren't a road map or a prescription, but they're ideas that have helped me make decisions when the path was unpredictable.

1. MAKE LIFE BETTER FOR OTHERS

Success doesn't have to be a zero-sum game. When you win, someone doesn't have to lose. The best opportunities in business and investing come from creating value for others. Good products and services can improve lives in both big and small ways, building trust, fostering loyalty, and laying the foundation for lasting success. True progress comes from embracing abundance and prioritizing win-win solutions that benefit clients, employees, and society alike.

2. BUILD ON IDEAS THAT ARE BIGGER THAN YOU

A business built on strong principles has the potential to outlast any individual. Creating a culture rooted in shared values can guide decision-making and help navigate change. When you focus on ideas that are bigger than the firm itself, you may increase your chances of creating something that lasts.

3. ONLY SELL SHOES THAT FIT

Understanding your clients' needs matters more than selling a product. That's a lesson I learned in high school when I worked at Arensberg's Shoes in Lawrence, Kansas. Focus

on providing tailored solutions and let your clients decide if what you're offering is right for them. In other words, be in the business of solving problems, not just selling products. This approach has helped build meaningful relationships with the people we serve.

4. CHOOSE THE RIGHT PATH

Building a successful business means making a lot of decisions, from the mundane to the momentous. That's why it's so important to have a framework you believe in for evaluating your options and choosing the best path forward—which may or may not be the most lucrative one. The key is to avoid cutting corners at the expense of quality. Sometimes the right path is the easy path. (I love it when that happens.) Other times the right path may take more work initially but will be worth it down the line. Focus on making the most informed decision you can, and then you can relax knowing you did the best you could with the information you had. At Dimensional, we often say, "Do the right thing. Do it the right way. And do it right now." It's a simple but powerful reminder of how important today's decisions are.

5. CONTROL WHAT YOU CAN CONTROL—AND MANAGE WHAT YOU CAN'T

In both investing and business, there's plenty you can't control—markets fluctuate, industries change, and unexpected events happen. But the factors you *can* control—like your culture, the quality of your service, and how you treat people—make all the difference. Worrying about what's outside your influence often wastes time and energy, but managing what you can't control means preparing for uncertainty, staying disciplined, and building systems that can adapt to change. By focusing on what you can control and managing what you can't, you position yourself for enduring success, no matter what comes your way.

6. PLAN—DON'T PREDICT

Trying to predict the future is often a waste of time. Instead, I've found it far more productive to prepare for a range of outcomes. Building disciplined systems and robust processes that account for uncertainty can create a framework for resilience. Good preparation often beats good guessing.

7. BE FLEXIBLE

While it's important to have principles and discipline, flexibility is key to navigating a constantly changing world. Markets evolve, industries shift, and client needs grow. Adapting to these changes and staying open to new opportunities can be the difference between thriving and falling behind.

8. HARNESS THE POWER OF COMPOUNDING

Success in both business and investing isn't about chasing quick wins—it's about making consistent, high-quality decisions that compound over time. Small, thoughtful actions—whether improving processes, developing employees, or building strong relationships—create momentum that leads to transformational results. At the same time, it's important to judge yourself not just by outcomes, but by the quality of your decisions. Were your choices thoughtful? Were they aligned with your values? By staying disciplined and letting compounding do its work, you set the foundation for lasting success.

9. TUNE OUT THE NOISE

In both investing and business, there's no shortage of distractions. Staying disciplined by focusing on what truly matters has helped me avoid reacting to short-term pressures. By tuning out the noise, you create space for thoughtful decision-making that aligns with your long-term goals.

10. CULTIVATE HUMAN INGENUITY

I've always been amazed by what people can achieve when they're empowered to do their best work. Attracting great talent, fostering creativity, and encouraging curiosity are some of the most rewarding aspects of running a business. Markets thrive on ingenuity, and businesses do too.

This article originally appeared in [Inc.](#)

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