Polymathinvestor.com November, 2025

## HOW TO REMEMBER EUERYTHING YOU READ

## ENCODING & COMPREHENSION HEURISTICS

Preview First (Survey the Structure) – Begin any book or paper with a quick overview. Skim the table of contents, headings, introduction, and summary to grasp the outline before diving into details.. Why It Works: This "big picture first" approach (seen in methods like SQ3R's Survey step) gives your brain a framework to slot details into, improving comprehension. Practical Application: Spend ~5–10 minutes per chapter on this preview; for example, read section headings and the abstract so you know the major topics in advance.

Ask Questions & Set Intentions – Active readers approach text with questions in mind. Before reading a section, turn the heading into a question (e.g. "What is X?") and read to find the answer. Why It Works: Having a purpose focuses your attention and engages your curiosity, which boosts comprehension and memory. It transforms reading from passive intake into an active hunt for answers. Practical Application: Write down a few questions you want the material to answer. For instance, if you're reading a research paper, you might ask "What problem are they solving?" or "What are the key findings?" and then read to answer those.

Layered Reading (Multiple Passes) – Read in layers of depth instead of one cover-to-cover slog. Do a quick systematic skim (inspectional read) to get the gist, then a slower analytical read for understanding, and a deep dive only on the most relevant or challenging parts. Why It Works: Each pass builds on the last, first mapping the territory and then filling in detail. This prevents getting bogged down in minutiae before you understand the context. Practical Application: For a dense article, you might first spend 5 minutes skimming headings and conclusion, then read fully but don't stop at hard parts (that's a "superficial read"), and

finally re-read key sections or math proofs in depth if needed.

Active > Passive Reading - Engage actively with the text. Mark up the book with marginal notes, highlight sparingly, and paraphrase key ideas in your own words. Passive reading (just moving your eyes over text) is a recipe for low retention. Why It Works: Active reading forces you to process and rephrase ideas, which creates stronger memory traces than passive re-reading. By writing notes or summaries, you're essentially teaching the material to yourself, engaging recall and deeper thinking. Practical Application: Treat reading as a conversation - jot down questions, reactions, and connections to other ideas as you go. For example, after a pivotal paragraph, you might pause and note: "This parallels what I read in X's book – perhaps the same principle in action."

The 20% Highlighting Rule – Highlight and underline very selectively – ideally no more than 10-20% of the text. Mark only the most important points or phrases that capture the essence. Why It Works: Over-highlighting is a form of mental laziness that can hinder memory (you end up bypassing the decision of what's truly important). Research shows that students who highlight too much remember less, and setting a strict limit (e.g. one sentence per paragraph) yields better retention. Focused highlighting forces you to evaluate and prioritize information, engaging critical thinking. Practical Application: Try the rule of thumb: for each page, highlight at most a few key sentences. If you find you want to highlight everything, it's a sign to stop and summarize instead. This way when you review, the marked parts truly represent the core ideas.

Note Density & Paraphrasing – Keep your notes concise and in your own words. Rather than transcribing passages verbatim, write brief paraphrases or bullet points of the key idea. One expert rule of thumb: if your notes are almost as long as the text, you're not summarizing. Why It Works: Paraphrasing requires you to process the meaning and re-encode it in your personal vocabulary, which dramatically improves understanding and recall. It also produces "memory hooks" more relevant to you. Practical Application: After each section or concept, pause and jot a one-sentence summary from memory.

Focused Attention (Eliminate Distractions) – Read in an environment optimized for concentration. Memory formation requires attention, so remove or minimize distractions: silence your phone, close unrelated tabs, and consider using a physical book or a distraction-free reader mode. Why It Works: Divided attention is detrimental to encoding memories - multitasking or frequent interruptions can cause new information to never properly register in memory. Many elite readers ritualize deep-focus reading sessions (often in the early morning or late night) to get uninterrupted absorption. Practical Application: Create a reading ritual: e.g., a 30-minute block in a quiet spot, with notifications off. If your mind wanders, try techniques like the Pomodoro (25 minutes reading, 5 minute break) to train sustained attention. Over time, these habits help you enter a "flow" state with texts, encoding them more deeply.

Understand Before Judging – Approach new material with an open mind and delay critical judgment until you're sure you understand the author's ideas. Why It Works: This is a classic Mortimer Adler rule – by suspending initial disagreement or bias, you ensure you fully comprehend the argument, which leads to better retention and a fair evaluation. If you jump to critiquing too early, you may focus on rebuttals or emotions instead of the content, missing key points. Practical Application: As you read, make it a rule that you can't say "I disagree" (or agree) until you can summarize the author's position clearly. For example, if reading an investing thesis that goes against

your instincts, first outline the thesis on its own terms. Only after you could explain it to someone else do you weigh in with your critique. This mindset fosters deeper engagement and memory, because you process the material fully instead of cherry-picking bits to contest.

Pacing and Chunking – Break reading into manageable chunks for better processing. Rather than marathon sessions that blur together, read in focused segments (e.g. one chapter or section at a time) and take short breaks to recap. Why It Works: Our working memory can only hold so much at once, roughly 4-7 new items. Chunking information into sections helps you encode one "batch" before moving on. It also capitalizes on the serial position effect (we remember beginnings and endings of sessions better). Practical Application: You might decide to read one research paper section (introduction, methods, etc.) at a time, pausing after each to verbally recap what you learned. If a chapter is long, mentally break it into subsections. This way, you give your brain a chance to digest and consolidate each piece. As a bonus, ending a session at a cliffhanger or with an unresolved question can spark curiosity for the next chunk.

Time Budgeting (The 80/20 of Reading) -Allocate your reading effort wisely. Elite readers often apply a "80/20 rule", focusing 80% of their time on the 20% of content that yields the most insight. In practice, this means not all pages get equal attention. Why It Works: Not everything in a book or paper is high-yield. By quickly identifying which sections contain key arguments or novel insights, you spend time where it matters most. This improves retention of important points (because you gave them more focus) and prevents burnout on lesser sections. Practical Application: In a nonfiction book, you might spend a lot of time on the core chapters (re-reading or taking extensive notes on Chapter 3 which has the main thesis) but merely skim anecdotal chapters or filler. Similarly, if you're researching, you might deeply read the one paper out of five that directly answers your question, while scanning the others for only relevant data. This strategic allocation ensures the vital knowledge sticks, rather than a shallow recall of everything.

## MEMORY & RETENTION FRAMEWORKS

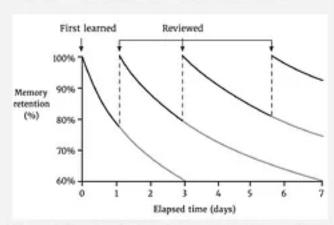


Figure 1: The classic forgetting curve (red) shows how learned information fades over time without reinforcement. Spaced review sessions produce the green curves – each review strengthens memory and slows forgetting, so intervals can become increasingly longer. This illustrates why spaced repetition is essential for long-term retention.

Spaced Repetition (Spacing Effect) – Review information at strategically increasing intervals rather than cramming. For example, revisit notes one day after reading, then a few days later, then weeks, etc. Why It Works: Spacing exploits the brain's memory consolidation processes. Each time you refresh your memory right as it's starting to fade, you not only recall it but reinforce it more strongly, building resistance to future forgetting. Research indicates that optimal intervals are often around 10-20% of the desired retention period - to remember something for 1 week, review after 1 day; to retain for a year, review every 1-2 months. Practical Application: Use a system or app (or calendar reminders) to schedule reviews. For instance, if you finish a chapter today, quiz yourself tomorrow on the key points, then again next week. Many use flashcard software (like Anki) that automatically schedules cards at expanding intervals. Even a simple habit of "one-hour review for every five hours of reading" (i.e. a 1:5 review ratio) can dramatically improve what you retain over months.

Active Recall (Retrieval Practice) – Test yourself on what you've read without looking at the material. This can be through flashcards, practice questions, or simply closing the book and reciting/summarizing key ideas from memory. Why It Works: Forcing your brain to retrieve information strengthens the neural pathways for recall far more than re-reading does. In studies, self-testing consistently outperforms passive review – students who practice recalling information can remember ~50% more in the long run than those who only review notes. It also quickly highlights what you haven't mastered, so you know where to focus. Practical Application: After finishing a section or an entire book, take a blank page and write down the main points you remember (this is sometimes called the "Blank Sheet" or Feynman approach). If you struggle to recall something important, mark that topic for re-study. Similarly, use flashcards for key facts or concepts - when reviewing, don't flip the card until you've tried to answer; the effort is where the learning happens.

Mnemonic Devices & Association – Use memory techniques like acronyms, imagery, or the Memory Palace (Method of Loci) to encode complex information in memorable ways. Why It Works: These techniques leverage the brain's strength in spatial and visual memory. The Method of Loci, for example, ties information to a vivid mental location journey our ancestors evolved to remember places and images, so translating abstract text into visual-spatial stories makes it "stickier." Creating exaggerated, bizarre images for ideas can make them stand out in your mind. Practical Application: To remember a list of key points or categories from your reading, imagine a familiar room and mentally place an image representing each point in a specific spot. If reading a biography with many dates, you might turn each date into an image and "walk" through a path where each landmark reminds you of an event. Memory champions use these methods to recall decks of cards or long

numbers; as a reader, you can use them to recall, say, the seven principles from a book by visualizing each principle as a bold symbol along a walking route. It requires a bit of creativity, but it's a powerful way to recall details weeks or years later.

Chunking Information – Group related bits of information into larger "chunks" that make sense, rather than trying to remember each bit in isolation. Why It Works: Our short-term memory can only juggle a limited number of items at once (commonly cited as 7±2). Chunking bypasses this limit by collapsing many items into one meaningful unit. For example, remembering "149217761945" as "1492, 1776, 1945" (three dates) makes it far easier. In reading, chunking might mean organizing details under bigger themes or narratives, which your brain can recall as wholes. Practical Application: When reading a complex paper, identify 2-3 key concepts and treat the supporting details as sub-parts of those concepts (chunks) rather than a dozen separate facts. Make mind maps or outline notes where several facts are nested under one heading. By collapsing details into a higher-order idea, you effectively reduce the load on memory and make retrieval more efficient (because recalling the big idea will cue the smaller facts). For instance, if you have to recall the causes of a historical event, remember a phrase or acronym that encapsulates all causes (like "MANIA" for WWI causes: Militarism, Alliances, Nationalism, Imperialism, Assassination), which acts as a chunk containing the sub-items.

Interleaving Practice - When reviewing or studying multiple subjects, mix them up instead of doing one subject/item repeatedly then moving to the next. In other words, intersperse different topics or problem types in one session. Why It Works: Interleaving creates desirable difficulty - it prevents you from slipping into autopilot and forces your brain to continually retrieve and differentiate between concepts. It combats the illusion of mastery that comes from doing one type of problem over and over (where you're just learning a pattern). By mixing A, B, C, A, C, B, etc., the brain must recall the approach each time afresh, which strengthens learning. Practical Application: If you're reading and want to remember ideas from multiple sources, don't finish all of book A then all of book B; try reading a chapter of A, then one of B, and perhaps later revisiting A. Or when reviewing, shuffle your flashcards from different domains rather than sorted by chapter. For example, medical students might practice anatomy, pathology, and physiology questions interleaved, so they learn to recognize which topic a problem requires. Heuristic: The more your practice feels a bit effortful and varied (as interleaving does), the more robust your learning likely is – "train like you fight" so your brain can apply knowledge in any order, not just in the sequence learned.

Elaboration & Dual Coding – Explain and connect new knowledge with what you already know, and use multiple modes