

CHANGING COURSE BEGINS WITH A GREAT IDEA

10 STEPS FOR ESCAPING THE JOB WORLD AND CREATING THE LIFE YOU *REALLY* WANT

Dr. Valerie Young



Entrepreneur®

THE
WALL
STREET
JOURNAL

USA
WEEKEND

more!



msn.

REDBOOK

The 10 Steps to Escaping the Job World and Creating the Life You Really Want

Personal Planner

Version 1.2

ChangingCourse.com

Copyright Notice

All rights reserved. No part of this publication may be reproduced or transmitted in any form or by any means, electronic or mechanical. Any unauthorized use, sharing, reproduction, or distribution is strictly prohibited.

Copyright © 2007

Legal Notice

While attempts have been made to verify information provided in this book, neither the author or the publisher assumes any responsibility for errors, omissions, or contradictory information contained within this book.

This book is not intended as legal, investment, or accounting advice. The purchaser or reader of this book assumes all responsibility for the use of these materials and information. Valerie Young and ChangingCourse.com assumes no responsibility or liability whatsoever on behalf of any purchaser or reader of these materials.

Table of Contents

How to Get the Most from This Personal Planner.....	5
Park Your Buts Here.....	7
Step 1: Get the “Point” – Life is for Living.....	8
<i>Exercise:</i> Exploring “The Point”.....	11
<i>Wise Words:</i> Some Thoughts on The Point of Work and Life.....	15
<i>Planning Sheet:</i> Ways to Start Living a More Pointed Life Right Now.....	16
Step 2: Get the Right Picture.....	17
<i>Worksheet Part 1:</i> What Do I Want My Life to Look Like?.....	22
<i>Worksheet Part 2:</i> Describe Your Ideal Life.....	25
<i>Worksheet Part 3:</i> Bump It Up!.....	26
Step 3: Get Clued In To Your Interests.....	28
<i>Planning Sheet:</i> Making the Effort.....	30
<i>Worksheet:</i> 15 Things I Love To Do.....	31
<i>Exercise:</i> Paying Attention to Compliments.....	32
<i>Exercise:</i> Whom Do You Envy?.....	33
<i>Exercise:</i> What’s My Type?.....	36
<i>Exercise:</i> What Do My Answers Mean?.....	38
<i>Worksheet:</i> Ways My Type Could Earn Money.....	39
<i>Exercise:</i> Building on Your “I Have a Dream...” Speech.....	40
<i>Exercise:</i> Three Questions.....	42
<i>Planning Sheet:</i> What if You Still Don’t Know What You’d Love to Do?.....	45
Step 4: Get Unstuck.....	47
<i>Exercise:</i> Name That Fear.....	52
<i>Worksheet:</i> Worst-case Scenario.....	54
<i>Worksheet:</i> Understanding What I Should <u>Really</u> Be Afraid Of.....	55
<i>Worksheet:</i> Exploring Early Messages and Expectations.....	56
<i>Worksheet:</i> Examining My Internal Rule Book.....	57
<i>Exercise:</i> “Reframing” Competence.....	59
<i>Worksheet:</i> Know Your Rights.....	60
<i>Planning Sheet:</i> Getting Unstuck.....	62

Table of Contents

Step 5: Get Informed	63
<i>Worksheet: Establishing Multiple Income Streams</i>	67
<i>Sample Planning Sheet: Estimating Potential Earnings</i>	68
<i>Planning Sheet: Estimating Potential Earnings</i>	70
<i>Worksheet: What Information Do I Need?</i>	71
<i>Planning Sheet: Information Gathering</i>	72
<i>Fact Sheet: About Health Benefits</i>	74
<i>Fact Sheet: Good News About Taxes</i>	76
<i>Fact Sheet: General Tax Information for the Self-Employed</i>	79
Step 6: Get Real About Changing Course	81
<i>Worksheet: Exploring Your Relationship With Money</i>	89
<i>Planning Sheet: Identifying Wants vs. Needs</i>	91
<i>Worksheet: Examining Your Commitment</i>	92
<i>Additional Reading: Books about Money</i>	93
Step 7: Get Ready to Take the Leap	94
<i>Planning Sheet: Capitalizing on the Present</i>	96
<i>Planning Sheet: Planning for the Future</i>	97
<i>Worksheet: Long and Short Range Planning</i>	98
<i>Worksheet: What Do I Need to Change Course?</i>	99
<i>Planning Sheet: Mind Map® Your Action Steps</i>	101
Step 8: Get Support	103
<i>Worksheet: Identifying the Dream Busters in Your Life</i>	110
<i>Worksheet: Building Your Dream Team</i>	111

Table of Contents

Step 9: Get Going	113
<i>Exercise:</i> Anchoring Your Vision.....	120
<i>Planning Sheet:</i> Creating Your Current Goals and Projects List.....	121
<i>Planning Sheet:</i> What’s the Next Action?.....	123
<i>Planning Sheet:</i> Other Small Steps You Can Take.....	124
Step 10: Get Gratitude	125
<i>Worksheet:</i> Recognizing What’s in Your Life Right Now.....	127

How to Get the Most from This Personal Planner

Hi, I'm Valerie Young, former cubicle-dweller turned Dreamer-in-Residence at ChangingCourse.com. I'd like to officially welcome you to *The 10 Steps to Escape the Job World and Create the Life You Really Want Personal Planner*. You are about to embark on an exciting adventure – one I am 100% confident will change your life forever. This guide is designed to help you to take control of your life.

By the end of the *10 Steps Personal Planner* you will gain greater insight and understanding as to your wants and needs, your unique gifts and interests, your fears and obstacles, and your opportunities and options. Through your own process of discovery I'm convinced you'll gain the information and tools you need to work around the evitable roadblocks and to design a customized roadmap for change. This *10 Steps Personal Planner* will enable you to make a proactive plan for how you can take the leap from having a boss to being the boss of you.

STOP!

Before you begin I'd like to offer a few friendly words of advice on how to get the most from *The 10 Steps Personal Planner*. For example, before diving into the guide itself I suggest you [listen to The 10 Steps to Escaping the Job World and Creating the Life You Really Want companion CD](#) that came with your Fast Track kit. By listening to me talk about the *10 Steps* in the audio version you'll have a good overview before attempting to use this *Personal Planner* to apply these steps in your own life.

Once you've listened to the *10 Steps CD*, take some time each week to work through the exercises in this personal planner. That may sound obvious but its amazing how many people do nothing and expect something to happen. People tell me all the time that they've read all the career change books out there but nothing has "worked." I always ask them the same question: "Did you do the exercises?" Nine out of ten times the answer is a sheepish, "No."

It is tempting to dive into the *Personal Planner*, scan it from cover to cover, and then feel deflated when you reach the end because nothing "happened." Doing the worksheets and planning sheets takes time. And, I know from personal experience that when you're already feeling caught between a clock and a hard place, finding the time isn't always easy. Nor does it help that we live in a consumer-driven culture based on the promise of instant gratification. We're conditioned to expect to get the world but are often not willing to put in the personal effort it takes to get it.

The fact is I've been as guilty as the next person of skimming self-help books in search of a quick fix to complex issues. I know what it's like to gloss over the exercises hoping instead that the magic answer would somehow leap off the page without my ever having to fully immerse myself in the discovery process. When I finally started actually *doing* the exercises, answers did come. But they were the kind of answers that can only come when you become a participant rather than an observer in the journey.

How to Get the Most from This Personal Planner

Your *10 Steps Personal Planner* contains over 35 worksheets and planning sheets. One option is to complete these exercises on your own. Or you can always start a *10 Steps to Escaping the Job World* study group. Simply get a group of 3-6 people together for a few hours once a week for 10 weeks dedicating each week to a step. You can either complete the worksheets and planning sheets prior to meeting or once you get there (I personally recommend you do these on your own ahead of time). Then each member shares his or her responses getting feedback, ideas, information, and support from the group.

The decision, of course, is yours. But the way I see it, you've already invested your hard-earned money to purchase this program. That tells me you really DO want to make your dreams happen. You've gotten this far, so why not turn off the TV or let your email wait for a few hours and instead invest the time to really work this program. When you consider that the reward could be nothing short of a lifetime of satisfaction, I think you'll be glad you did.

Park Your “Buts” Here

Even the most confident optimist must sometimes contend with that little dream-busting voice inside that thinks to her or himself. You know the one. It’s the one who listens to a CD or a speaker or hears about someone who’s living their dream or gets advice and thinks...

“That’s all well and good, but...”

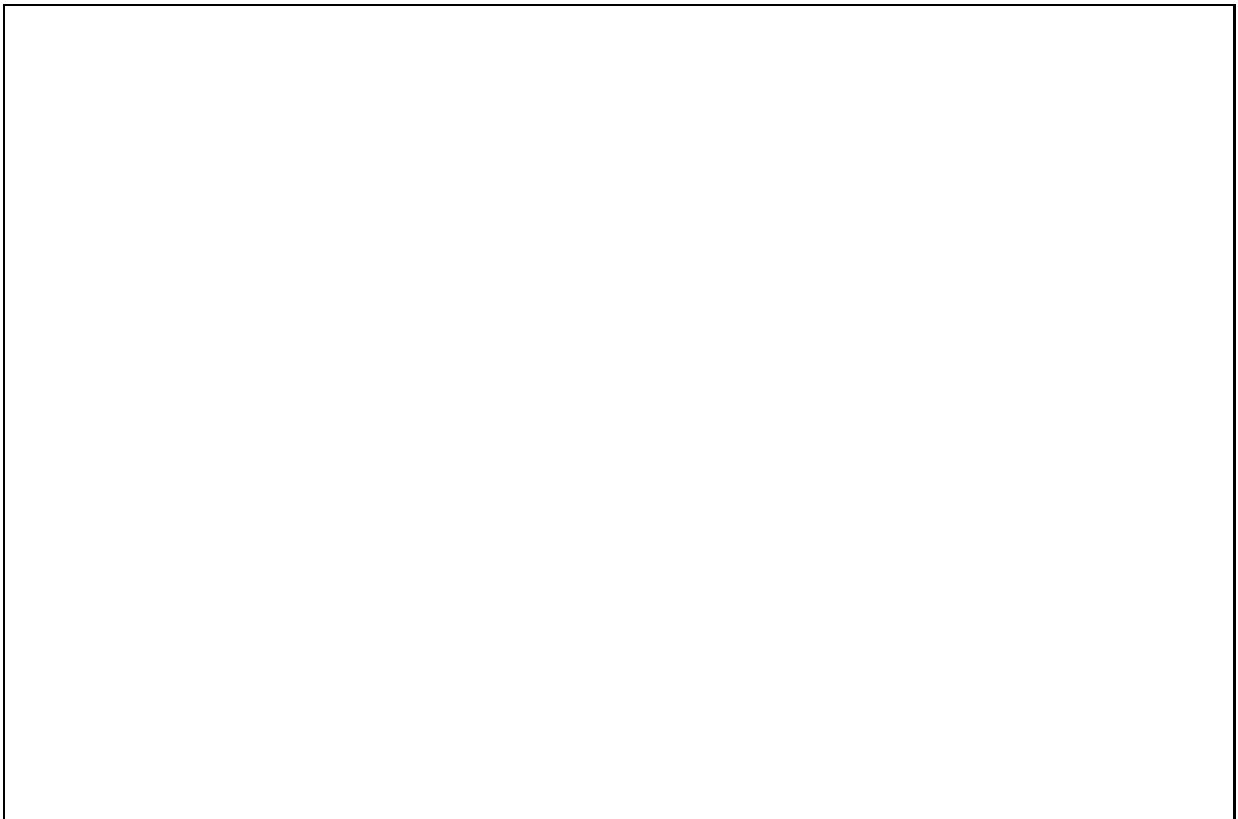
“Sure, that worked for her because... but I...”

“That’s great but, I don’t know how to...”

“Yeah, but what about the money...?”

As you work through the program pay keen attention to those times when you cross your arms, roll your eyes, and think to yourself, “Yes, but...” Then park these butts in the space below. After you’ve worked through the contents of the entire Fast Track program return to this list and use what you learned to “work-around” any remaining objections.

As Barbara Winter reminds us, “Don’t waste time trying to solve problems that haven’t happened yet. When you actually focus on the problems you already have, you get to upgrade to a better class of problems.”

A large, empty rectangular box with a thin black border, intended for the user to write down their objections or "butts" as discussed in the text above.

STEP 1: GET THE “POINT”

“There is only one success: To be able to live your life in your own way.” Henry David Thoreau

Gathered over tuna sandwiches, fruit salads and iced tea in the company cafeteria, Tina and a group of coworkers engage in their favorite lunchtime activity – commiserating about their jobs. Topping the agenda that day: inept management, office politics and the latest in a seemingly constant (and, in their opinion, pointless) series of reorganizations that seem to do little more than add to their already heavy workload. “Well, you know what they say,” Tina sighs as she picks up her tray, “life sucks and then you die.” Everyone nods knowingly as they trudge reluctantly back to their cubicles.

“The saddest people out there are the ones who are living for their two-week vacation every year,” says cartoonist Scott Adams. The surroundings, the menu and the “complaints du jour” may change, but this lament is echoed every day by millions of tired, frustrated, unhappy workers who feel stuck in their jobs but do little more than shrug and dream of some far-off retirement.

It’s no wonder. I, like so many, had come to believe that sacrificing our happiness, our health and our dreams for a paycheck was some immutable law of life. In the past few years, though, my thinking has shifted. Now I realize that when our dreams are larger than our belief in our right to pursue them, it’s probably because we are missing The Point.

Missing The Point

There are many reasons why people miss The Point. Much of it, I think, has to do with the commonly accepted definition of success that says, in essence, you are what you own. In a thoughtful analysis published in *Business Ethics* magazine, Dr. Sally Power’s speaks to the insidious cycle that keeps so many people working long hours at the expense of all else.

“We buy services and the latest timesaving devices,” says Power, “yet, in order to afford these devices we must maintain a heavy workload.” Gary S. Cross, author of *Time and Money* sums it up this way: “The choice to consume more is the choice to be more exhausted. You make a decision to have weaker family ties, to have fewer friends. There are all sorts of things that go into the decision to have more goods.”

Others, I find, miss The Point because they operate under the mistaken belief that they don’t have the right to pursue their heart’s content. This is unfortunate indeed. Because if you don’t feel entitled to go after the life you want, you’re destined to keep the one you have. In other words, says Adams, “If you’re living for those two weeks, then you have to start changing something.”

STEP 1: GET THE “POINT”

Sometimes the fastest way to get The Point is to ponder what it is not. Here are some thoughts on missing The Point...

- What happens to our dreams? They die of lack of nourishment, that’s what. ‘Later,’ we say, and when we turn around, they’re gone. ~ *Elizabeth Berg*
- Often people attempt to live their lives backwards: they try to have more things, or more money in order to do more of what they want so that they will be happier. The way it actually works is the reverse. You must first be who you really are, then, do what you need to do, in order to have what you want. ~ *Margaret Young*
- Half our life is spent trying to find something to do with the time we have rushed through life trying to save. ~ *Will Rogers*
- To live is the rarest thing in the world. Most people exist, that is all. ~ *Oscar Wilde*
- There are lots of pressures forcing you to conform to a Dilbertesque existence. Eventually you either leave the cube farm, or hunker down in your cube and become an occupational veal calf. ~ *Career changer Doug Ellis*

Living Life on Purpose

Now I don’t pretend – nor for that matter even aspire – to know the Definitive Point. I’ll leave that to those far wiser and more thoughtful than I to discern. But I do know this much: when it comes to our Final Reflection, far more of us will look back and wish we’d done more in our lives than will wish we’d done less. And I, for one, think that’s a shame.

Apparently I’m not alone. More people seem to be getting the General Point. Forty-six percent of Americans surveyed in a Harris poll said “success” to them means family and/or children, not work and/or money. Another survey found that of the top 20 considerations in choosing a job, a position that allowed for a personal life was rated number two, significantly higher than salary, which came out 16th.

These findings would not surprise trend expert Faith Popcorn who, in 1991, predicted a growing number of baby boomers would be “cashing out” of the corporate world. She sees the change this way: “In the seventies, we worked to live. In the eighties, we lived to work. Now we simply want to live – long and well.” Good Point.

Sometimes we get The Point because our complacent world has somehow been shaken. Change, loss and close calls all serve as painful reminders of just how precious and fleeting this time we call “our life” really is. My own personal wake-up call came when my mother died unexpectedly at age 61, just five months shy of her much awaited retirement. As more baby boomers

STEP 1: GET THE “POINT”

experience the aging or loss of their own parents, perhaps they too will begin to examine what it means to live one’s life “on purpose.”

The Definitive Point is often rooted in our differing notions of spirituality. But in the final analysis, it almost always seems to have something to do with the fact that life is so very short and precious. And because this is our only shot at living this particular life, it is up to us, and us alone, to strive to make the most of our dreams and talents, to appreciate the gifts around us, and to bring happiness into our own lives and into the lives of others. The risks and rewards of living a Pointed Life will be measured daily. But it’s when our time here is done that we will experience the ultimate prize – to be among those who are able to slip away to our great reward unencumbered by regretful “what ifs.”

The first step to escaping the corporate world (or the public sector, or whatever unfulfilling circumstance you find yourself in) requires a whole lot more than “Thank-God-It’s-Friday” gripe sessions around the water cooler. Your escape must be a Pointed Endeavor based on a strong sense of purpose and the belief that not only do you have the *right* to control your own destiny, but also that the adventure of truly living your life as you desire is, in the end, *The Whole Point*.

STEP 1: GET THE “POINT”

EXERCISE: *Exploring “The Point”*

Family Messages:

What kinds of messages did you learn growing up from your family, the media, school, and/or religious institutions about The Point of Life? Was it to live life to the fullest, to do well in school, to get a good job, to help others less fortunate, make a contribution to the world or somehow be a valuable member of some larger racial or ethnic or religious or other community, to get a job with good benefits, to settle down and have a family...? Try to come up with ten things you learned growing up about The Point of Life:

1.

2.

3.

4.

5.

6.

7.

8.

9.

10.

STEP 1: GET THE “POINT”

EXERCISE: *Exploring “The Point”*

Sometimes it’s helpful to flip this question around by asking what you learned The Point of Life was not. In other words, did you get the message growing up that the Point of Life was to not be poor? To not be rich? To not be happy? To not be a risk taker? Try to come up with 5 messages you picked up about what The Point of Life is not.

1.

2.

3.

4.

5.

STEP 1: GET THE “POINT”

EXERCISE: *Exploring “The Point”*

Fast Forward to Today:

The time has come to reflect on what The Point of Life means to you. Sometimes the best declarations are also the most succinct. So use this space to capture what you see as The Point of Life in three sentences or less. Don't get hung up on whether you've got it “right.” Just start writing and see what comes out. If you get stuck, turn the next pages for *Some Thoughts on the Point* for some inspiration.

STEP 1: GET THE “POINT”

EXERCISE: *Exploring “The Point”*

The Point in Action

How have I either been missing The Point or conducting my life in ways that don't reflect The Point I described in the previous exercise?

STEP 1: GET THE “POINT”

WISE WORDS: *Some Thoughts on The Point of Work*

I think most of us are looking for a calling, not a job. Most of us, like the assembly line worker, have jobs that are too small for our spirit. ~ *Nora Watson*

If a man loves the labour of his trade, apart from any question of success or fame, the gods have called him. ~ *Robert Louis Stevenson*

You've got to get a kick out of whatever you're doing. I'd rather see you as a happy UPS driver enjoying your customers than a miserable senior accountant at a Fortune 500 company making \$70,000 a year. You only get one trip around so you've got to enjoy what you do. ~ *Tom Peters*

A musician must make his music, an artist must paint, a poet must write if he is to ultimately be at peace with himself. ~ *Abraham Maslow*

To love what you do and feel that it matters – how could anything be more fun?
~ *Katherine Graham*

WISE WORDS: *Some Thoughts on Getting The Point of Life*

Live all you can; it's a mistake not to. It doesn't so much matter what you do in particular, so long as you have your life. If you haven't had that what have you had? ~ *Henry James*

Life is a great big canvas, and you should throw all the paint on it you can. ~ *Danny Kaye*

I don't want a living; I want a life. ~ *Jack Kerouac*

Keep a good heart. That's the most important thing in life. It's not how much money you make or what you can acquire. ~ *Joni Mitchell*

How wonderful it is that nobody need wait a single moment to improve the world.
~ *Anne Frank*

The future belongs to those who believe in the beauty of their dreams.
~ *Eleanor Roosevelt*

Whatever you want to do, do it now. There are only so many tomorrows.
~ *Michael Landon*

For the first time in the human experience, we have a chance to shape our work to suit the way we want to live instead of always living to fit in with our work... We would be mad to miss the chance. ~ *Charles Handy*

STEP 1: GET THE “POINT”

PLANNING SHEET: *Ways to Start Living a More Pointed Life Right Now*

What kinds of things can you do to live a more “Pointed Life” *right now*? If for example, you value being a lifelong learner but you have not taken a class just for fun in years, one step might be to check the adult education catalog at your local college or university.

Try to come up with 10 possible actions that demonstrate that you truly get and are willing to take steps to start acting like you understand The Point of Life:

1.

2.

3.

4.

5.

6.

7.

8.

9.

10.

STEP 2: GET THE RIGHT PICTURE

The public radio show Marketplace recently had a segment on entrepreneurs who choose their business to fit their desired life. The first of a five part series was based on a new book called *Not Just a Living: The Complete Guide to Creating a Business That Gives You a Life* by Mark Henricks.

I was intrigued to hear Henricks introduced by the show's host as a "Lifestyle Entrepreneur Expert." Imagine my surprise to learn that there is actually a title to go along with my rather unconventional "figure out what you want your life to look like first, then come up with ways to make a living that will allow you to have that life" approach to career counseling. Who knew? Time for new business cards!

The Life-First, Work-Second Approach to Career Planning™

The question I pose at the start of every career consultation and one that most traditional career counselors never ask is, "What do I want my life to look like?" The reason traditional career counselors rarely broach the life side of the equation is because they assume that you'll be working 9-to-5 or 8-to-late with 2 - 4 weeks vacation and their job is to help you fill in the blanks in between. I never assume that.

Everyone has his or her own unique response. At the same time, the question always evokes some common themes. By and large, people are looking for their lives to be more in balance. They want out of the world of office politics and performance appraisals. They want to work at something they really love. They want to call their own shots. But from here they diverge.

Some people want to work at home. Others want to head out to a sun-filled studio, or to the garden, or to their little shop, or to the recording studio or a dozen different places where their gifts are joyfully used. Some want to work alone. Others need to connect with others. Some crave the traveling life. Others want to be firmly rooted in one place. While others want to live in different places at different times of the year like my Australia client who wanted to spend part of the year in the mountains, six months at the shore, and at least two months a year in Italy. What that told me was that we had to come up something that was either portable that she could do in all three locations or was location specific.

Here is what I call my "in a nutshell" definition of the Life-First, Work-Second Approach to Career Planning:

Figure out what you want your life to look like first. Then come up with ways to generate income – *hopefully that you enjoy* – that will allow you to have *as much of that life as possible*.

STEP 2: GET THE RIGHT PICTURE

Over the years I've added a couple of caveats to this definition. The first is to the "hopefully that you enjoy" part. This particular caveat speaks to the reality that sometimes the thing that a person loves to do just isn't going to pay the bills. For example, a local client named Bill loved to sing opera. At 52 he'd been in a local opera company for many years and wanted an hour or more a day for voice work. Bill and I both knew he was not going to make a living singing opera in a relatively rural area of Massachusetts.

So we had to come up for him what Barbara Sher calls the "good enough job." One of the two criteria for the good enough job is it can't take more than 40 hours a week of your time because you won't have time to pursue your true passion. The other criterion is that it can't be toxic – meaning it can't be such a stressful environment that you don't have the emotional or physical energy to do the thing you really love to do.

In addition, for some people the work part is far less important than the life part. Lifestyle entrepreneurs as Hendricks calls them seek work that allows them to have a certain kind of life. For example, a few years back I spoke at an annual copywriting "boot camp." The question I put to the 125 or so attendees was, "How many of you would not be here if this was a course on how to become a copywriter so you could get a job in a marketing department or an ad agency?" Every hand in the room shot up.

My personal theory is that the 80-20 rule is operating here – 20 percent of the people who sign up for the course love using words to evoke emotions and move a reader to action. The other 80 percent see being a freelance copywriter as a means to an end. It allows them to work from home, or indeed from literally anywhere in the world, to work for themselves, and to potentially generate very good income.

Having said that, if you don't yet know what it is you want to do, you should always shoot for the frosting on the cake and seek out work you really love.

The other qualification to my Life-First, Work-Second definition is to come up with ways to generate income that will allow you to have as much of that life as possible. When I first started down this changing course trail all I knew was that I wanted to work for and by myself, I wanted to work from home, and I wanted to have as much control as possible over my time and life. Even though my ideal life included things like a house with a deck where I could sip coffee and read the paper every morning, a sun-filled office, lots of vacation time, and financial stability at the time, I was perfectly content to work in my basement office. I also felt grateful that I was able to downsize enough that I was able to earn less than my corporate job.

Over time my vision changed. The sun-filled office expanded into a house with a view. Financial stability shifted to financial prosperity. It took nine years but today I sit in my sunny office in a new home with a view and even a bubbling brook to lull me to sleep and I'm grateful to say, more money than I ever made in my corporate job. As Mick Jagger reminded us, starting out anyway you may not always get what you want, but you get what you need.

STEP 2: GET THE RIGHT PICTURE

Does it Pass the “Life Test”?

On the one hand putting your ideal life in the forefront of the career decision-making process is not rocket science. And yet this simple lesson is so very easy to forget. A few years ago I was part of a workshop retreat called Making Dreams Happen. Over the course of the four days participants began to talk excitedly about ideas for new businesses. I couldn't help but wonder if in their enthusiasm to escape the j-o-b world, some had already lost sight of the life part of the work-life equation.

Take Tina. Tina was so excited about her idea of starting a centralized clearinghouse that school districts could call for qualified substitute teachers that she'd made a 22 hour bus trip from Minneapolis to be there. Over a break I got a chance to chat with Tina. When I asked her how she felt about getting up at the crack of dawn to match subs with schools, trouble shooting no-show teachers and other likely blips, and to otherwise sit in front of a computer all day, Tina looked utterly panic-stricken.

That wasn't what she wanted her life to look like at all. Tina's real dream is to travel the country in an RV taking photos while her husband Mike pursues his love of bikes- very different life than that of a program administrator.

At one time I'd thought I might like to try my hand at being a comedy show writer. Maybe that's why I felt an instant connection when another workshop participant named Lynn told me of her comedy writing aspirations. In my case anyway, comedy writing never passed my life first test because it would mean having to work in New York or LA. Both great places to visit, but not my style on a full-time basis.

Even though Lynn already lives in Southern California, I wasn't surprised to learn that her ideal life had nothing to do with spending hours every day sitting in commuter traffic on the Los Angeles freeway trying to get to and from her studio job. Once Lynn realized that she a) wanted to work from home and b) pretty much wanted to work alone, her entrepreneurial options changed accordingly.

So Lynn and I went back to the career change blackboard. This time though, we used the life first model to come up with some options that would allow for a more harmonious life-then-work fit. When we landed on the idea of being a work from home writer of a humorous slice of life column (think Erma Bombeck for baby-boomers) Lynn practically levitated out of her chair.

When you determine the life you want to live first, it serves as a screening device. Once you know for example, that you want summers off or to spend the winter in the southwest or to work from home or to work from your laptop at your local coffee shop or you want to be able to have your dog at work then it's a matter of looking for income streams that allow for summers off or whatever it is that is most important to you. If you love books but want to work from home then

STEP 2: GET THE RIGHT PICTURE

owning a bookstore would not pass the life test. Let your ideal life be the engine that drives the career train and not the other way around.

In addition to the fact that the Life-First, Work-Second approach to career planning just makes sense, it is also the approach that finally got me out of my “job-job.” You see, the reason I stayed stuck in an unfulfilling job for so very long was because I didn’t know what I wanted to be “when I grew up.” Now if I’d waited until I knew the answer to that question then, well, I might still be there today.

Realizing your dream of a more satisfying work/life is a journey. And, like any journey, staying on course requires a compass. By far the best compass to lead you through the next eight steps is a clear-cut picture of your new life. Let’s first, though, look at the nemesis of a future vision – how we view the present.

The reasons for wanting to leave the job world cited most often by participants in my Work at What You Love seminar reflect the things they won’t miss – office politics, reorganizations, someone else calling the shots, and so on. That’s not surprising. The early yearnings for change almost always start with dissatisfaction about the way things are. And let’s face it, sometimes a good gripe session is a great release. Yet, herein lies the problem – sometimes we can’t get beyond our discontent to see the solution.

That’s because mental energy spent focusing on what’s wrong is at best a distraction, at worse a permanent diversion from our dreams. When your starting point is negative, your energy level – to say nothing of your motivation – automatically takes a nosedive. But perhaps more importantly, it’s almost impossible to imagine what could be when so much of your mental attention is fixed on what is. The fact is, devoting just five minutes a day to visualizing the “good life” will move you far closer to making your dream a reality than 20 minutes dwelling on the frustrations of commuting or a disagreeable coworker.

That’s where your vision comes in. Albert Einstein called the imagination, “your preview of life’s coming attractions.” But it doesn’t take a genius to know that shaping a better future begins in your own mind. Just as you can mentally relive past experiences, says author Denis Waitley you can also pre-live experiences that haven’t yet happened. “The more vivid the image,” he says, “the more real the design for the future.”

I used to ask clients to describe an ideal day, that is until a client who called all the way from Australia told me said she couldn’t possibly talk about a single day. That’s because she thought of her life in terms of a year. She was definitely fuzzy on the work part. But she was crystal clear that she wanted to live by ocean in the summer, near some ski slopes in the winter, and she wanted to find a way to live in Italy two or three months a year. This told me we had to come up something that was either portable that she could do in all three locations or was location specific. Use the space on the next page to describe an ideal day, week, year or any combination. It’s your fantasy so make it as fabulous as you like.

STEP 2: GET THE RIGHT PICTURE

If you haven't already formed a clear picture of how you want your new life to look, you are about to imagine your version of the good life in all of its exquisitely satisfying detail. Only when you know what you want your life to look like can you come up with ideas for satisfying work that will allow you to have the life you really want.

STEP 2: GET THE RIGHT PICTURE

"To own a country hardware store. To sit outside in the sun with my blue apron, waiting for a customer to come by. To rummage through little bins looking for a particular bolt a customer might want, and once found, to go back out to my bench in the sun." Former Chairman of the U.S. Joints Chief of Staff General John M. Shalikashvili on his dream job.

WORKSHEET: *Part 1 – What Do I Want My Life to Look Like?*

The purpose of this exercise is to *begin* to answer the question, “What do I want my *life* to look like?” In the next exercise you’ll have a chance to describe your ideal life in more narrative form. This is where you can think through some of the basic elements. Ask yourself:

- What time would I like to wake up in the day? (I used to ask “What time do you want to wake up in the morning?” until a guy at a workshop asked me, “Does it have to be in the morning?” Not if your idea of a perfect day is to sleep until noon or later!)

- What do I want to see when I look out my window? Is it a meadow, the mountains, the ocean, a lake, a garden, the desert, a skyline, the prairie, a park, the Eiffel Tower...? Would I love to see different scenery at different times of the year (for example you might want to live on the beach in Costa Rica in the winter and on the coast of Maine in the summer)?

- How would I spend my morning? Would I exercise, meditate, walk the dog along the beach, read the paper on the deck, sip coffee at a local café, golf, stroll to the farmer’s, market, write...?

- What time would my ideal workday (or night) begin?

- Work wise, where do I feel most at home – is it a studio, an office, a classroom, on a boat, in a theater, in a kitchen, a workshop, outdoors, at home, a barn...?

STEP 2: GET THE RIGHT PICTURE

WORKSHEET: *Part 1 – What Do I Want My Life to Look Like? (continued)*

- How would I like to get to work – would I stroll to my home office in my slippers, drive, walk, bike, take a limo, gondola, helicopter, horse, motorcycle...?

- People-wise which door am I most drawn to... is it?
 - ___ Door #1: Work solo. It's totally my business
 - ___ Door #2: Work primarily alone but collaborate with others on projects or as needed
 - ___ Door #3: Work with a partner who balances my skills and can share the workload
 - ___ Door #4: Work with a small group of people as equal partners
 - ___ Door #5: Work with a small group with me as the leader/boss

- What things would I love to spend my work time doing? Organizing, listening, writing, advising, creating, inventing, designing, researching, exploring...?

- How would my ideal day wind down? Would I go for a run, take in a show, be in a show, entertain, volunteer, watch TV, go to the gym, play tennis, volunteer?

- What three elements absolutely, positively must be part of my ideal life?
 - 1)
 - 2)
 - 3)

STEP 2: GET THE RIGHT PICTURE

WORKSHEET: *Part 1 – What Do I Want My Life to Look Like?*

In the next exercise you will use your answers as a guide to describe your life. The difference between this exercise and the previous one is here you will describe your life in narrative form as if you were telling a story. For example, this is the ideal life I described about 15 years ago before I realized it was possible to work from home.

I wake up when my body feels rested, somewhere between 7:00 and 8:00 a.m. I go out on the deck to enjoy a cup of coffee and read the paper. I take my time getting ready and have time to run a few errands on the way to work. I arrive at work around 10:00 a.m.

My workplace is a big Victorian house converted into office space. I work with a team of bright, funny, socially aware people. The work we do somehow makes a difference in the world. My office is a big light-filled room on the second floor. I don't know what I do for work exactly but I spend my morning working on my own. At 1:00 I head to the full gym in the basement and work out watching my favorite soap opera *All My Children*. In the afternoon my co-workers and I have a brainstorming meeting but we do it while walking on a nearby country road. I spend the last hour working on my own again.

I leave work around 5:00 where I am met by a massage therapist for an in-home massage. My partner arrives home around 6:30 with take-out Thai food and we eat and talk about our day. At 7:30 some good friends stop by and we sit on the porch swapping stories, talking about current affairs, and laughing. At some point I have some alone time with the friend I am closest to and we catch up on personal matters. Our friends leave around 9:00. My partner and I get ready for bed each retreating to our respective corners of the bed to read a good book. We fall blissfully asleep grateful for all that we have in our lives and eager to begin a new day.

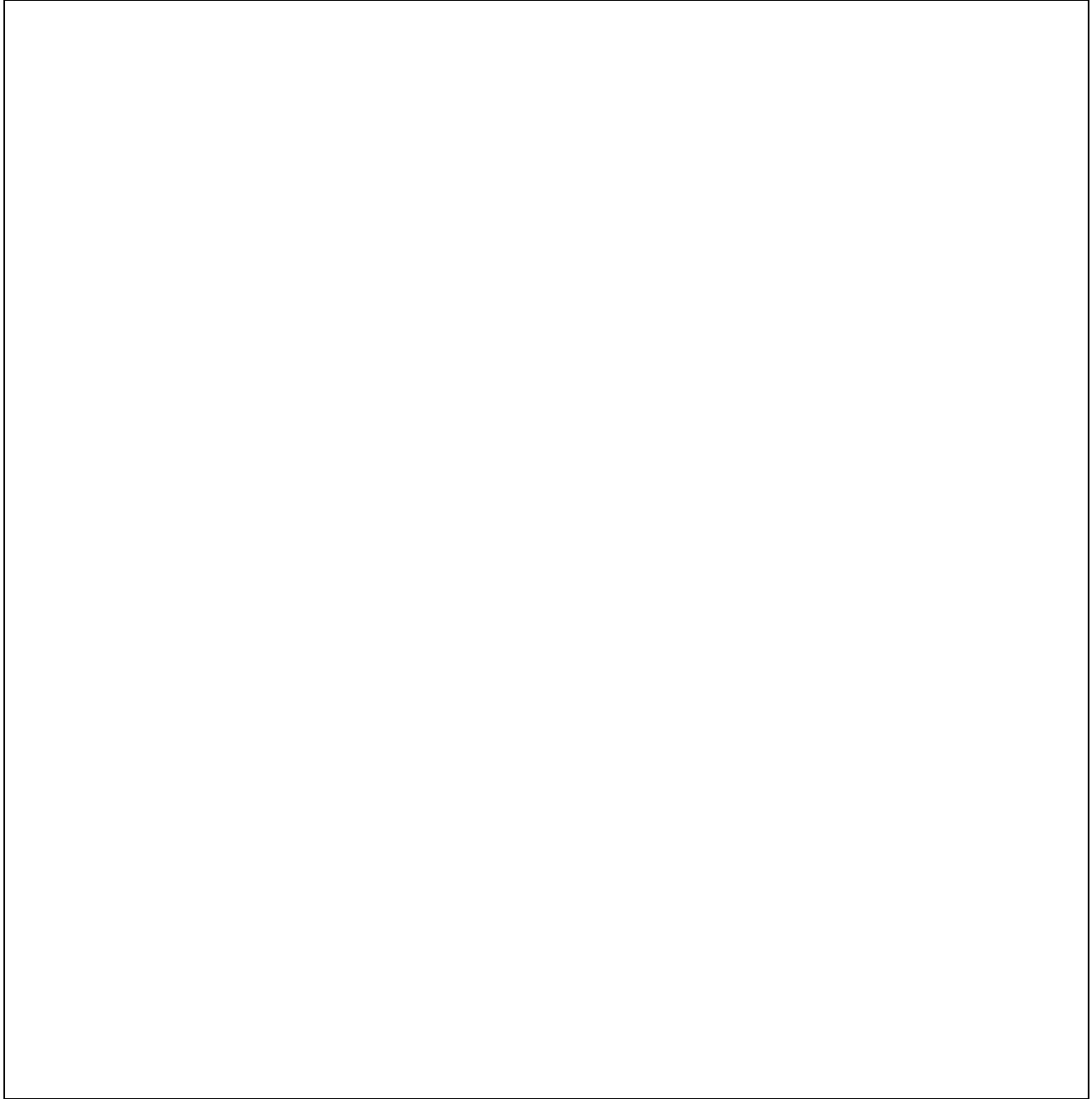
Once you've clarified some of the basics, create a mental picture of your perfect day. Don't worry if at this point you don't know what it is you want to do career-wise. For now it's enough to have a generalized picture of how your new life might look and feel. For example, Sam, an engineer, saw himself waking up an hour later than usual, feeling rested and ready to start the day. Since he is not yet clear on what his ideal job might be, Sam focused instead on what it would feel like to work at something that allowed him to work independently, travel and take summers off. He considered, too, the things that matter most to him and then saw himself building these elements into his everyday life. Sam pictured himself having the time and energy to pursue activities he likes and that support his values – reading, exercise, doing community work, spending time with people he enjoys, taking classes, engaging in quiet reflection or prayer. Sam completed his perfect day by imagining himself going to sleep feeling a sense of contentment, eager to begin a new day.

If you're having a hard time picturing your ideal life start by finding a quiet spot where you can sit or lie comfortably. Close your eyes or fix them on a spot in the room. Then, just as you would mentally replay a memorable past experience, create in your mind a detailed moving picture of how you would like your new work/life to look and feel.

STEP 2: GET THE RIGHT PICTURE

WORKSHEET: *Part 2 – Describe Your Ideal Life*

Use your answers to the questions from the previous exercise to describe your ideal day, week, month, year or any combination. For more information review the instructions on the previous page. Try to describe what you would like your life to look like in exquisitely delicious detail. Use more paper if necessary.

A large, empty rectangular box with a thin black border, intended for the student to write their description of their ideal life. The box occupies most of the page below the instructions.

STEP 2: GET THE RIGHT PICTURE

WORKSHEET: *Part 3 – Bump it Up!*

In Studs Terkel's book *Working: People Talk About What They Do All Day and How They Feel About What They Do* is an insightful quote from Nora Watson. Watson says, "I think most of us are looking for a calling, not a job. Most of us, like the assembly line worker, have jobs that are too small for our spirit." I agree. But beyond work, I think most people create lives that are too small as well. I'm not necessarily talking about being famous or making a lot of money. I'm talking about being famously content and making a lot more happiness.

Let's say you'd like to work at home and work for yourself. Too many people stop there. Having a grand vision for your life might include working at home with a beautiful view of the mountains, the ocean, or the Paris skyline. Working for yourself is great but what if you bumped up your goal to work for yourself and take most of the summer off or maybe spend the winter working from your seasonal office in the Caribbean?

When I ask my clients the question "What do you want your life to look like?" they often say things like, "I wouldn't mind working at home." Or, "I wouldn't mind having to work with other people." Or, "I wouldn't mind having to drive to work." I'm not interested in what you'd tolerate! I want to know what would make you so happy you have to pinch yourself every day to make sure you aren't dreaming. After all this is your life we're talking about here!

I understand that it is harder for some people to dream big than for others. That's okay. It takes practice to imagine living a life that up until now has seemed so unattainable as to be literally unimaginable. But if I've learned one thing it is that it takes no more effort to dream big than it does to dream small. So forget what's merely acceptable. If your idea of heaven on earth would be to walk outside to a sun-filled studio in your backyard, forget the fact that you don't even have a backyard never mind the means to build a studio. There's plenty of time to figure out how to get your backyard studio. For now just go for what you'd love.

What about you? Would you love to work a four-day work week or spend the morning puttering in your garden and start work at noon? Would you love to have a virtual assistant handle all of the bookkeeping and other "administrivia" of your business? Or perhaps you'd love to work at home from a house with a beautiful view, or hear the sound of a babbling brook out your office window, or take an hour out of every day to go hiking with your dog as I do?

STEP 2: GET THE RIGHT PICTURE

WORKSHEET: *Part 3 – Bump it Up!*

Review the vision of what you want your life to look like from the previous page. Then use the space below to come up with *at least* 3 ways you can bump it up!

1.

2.

3.

Once you have created your vision, it's important to replay it often to anchor this new "reality" clearly in your mind's eye. Research has shown that your vision will be most powerfully imprinted in your subconscious if you focus on it during your brain's alpha states – when you awake in the morning or just before dropping off to sleep at night. And, why not reinforce your vision during your typical daydream times – while showering, waiting at the copier machine, staring out your office window, or during mindless travel time? It beats obsessing about that stressful job!

With your mental picture of a satisfying, purposeful work/life as your guidepost, you'll discover a valuable source of energy and motivation to fuel the process of making your dream a reality. Creating a vision to guide your efforts is an important step to escaping the job world. After all, if you want to see yourself doing it, you have to first "see" yourself doing it.

STEP 3: GET CLUED IN TO YOUR INTERESTS

“It’s never too late to be what you might have been.” George Eliot

You want to love what you do. To do work that brings satisfaction and perhaps that makes a difference in the world. Work that does more than just pay the bills. Work that feeds your soul. Work that reflects your gifts, your passions, the essence of who you are. Work that comes so naturally that it feels like play. And it’s no wonder... “When you love what you do,” says author Harvey McKay, “you’ll never have to work a day in your life.”

Maybe you already know that you have a burning passion for writing or travel or design or photography. But, if like a lot of people, you aren’t really sure what you want to be “when you grow up,” you’ll need to spend some serious time working on Step 3.

Building on the strategies outlined in *Finding Your True Calling* I’ve put together a series of exercises to help you with this phase of the journey.

1. Think Effort, Not Skills

Skills assessment tools are great for telling you what you *can do*. But aptitude and even previous experience reveal little about what you would be truly *happy doing*. Once you do figure out your calling, don’t get hung up on the fact that you haven’t yet mastered the necessary skills. Instead of thinking skills, think effort!

I’d like to introduce you to a guy who’s living his dream – John McCarthy. He’s also someone who very much understands this all-important distinction between effort and skill. When John was cut from the minor league Orioles team he could have easily found a high paying job. Instead he looked for a way to pursue his two passions – baseball and working with kids. Today John runs a hugely successful baseball camp for boys and girls in Washington, D.C.

For a long time John’s work was purely volunteer. Today his camp has a long waiting list. That’s because the parents love the fact that along with teaching the skills and strategy of baseball, John and the other coaches also mix in lessons about such things as responsibility, remembering to thank others, reading, good nutrition, and the virtues of hard work.

The kids love something else. John and his coaching staff constantly remind the kids that each of them has different skills and abilities. Why? Because as McCarthy puts it, “effort is the great equalizer.” He tells his campers that, “Talent is what you have, effort is what you give.”

Why is McCarthy’s message so important to tuning into your calling? Well, I have seen many a dream lie dormant because someone got hung up on whatever skills or knowledge they hadn’t yet mastered when the simple fact of the matter is the most talented person in

STEP 3: GET CLUED IN TO YOUR INTERESTS

the world who fails to put in the effort will still come up short. On the flip side, if you lack certain skills or abilities, but have the drive, you've got a far better shot at success.

What about you? Do you love the idea of helping people decorate their homes but you have no training in interior design? Are you fascinated by old buildings but have no real knowledge about architectural style or periods? Do you dream of living the life of a freelance writer but have never really tried your hand at it? Are you happiest when you're in the kitchen but have never taken a formal cooking class?

If you have a natural interest or natural curiosity it's simply a matter of putting in the effort to develop expertise, get a track record, experiment, or otherwise identify the steps you can take to get the information, training, or experience you need. The way to make up for most deficits is a simple matter of applying yourself. Take a class. Intern or apprentice. Read. Research. Partner with someone else who balances your skill sets. Whether it is writing, speaking, cooking or computer programming, just as with the game of baseball, practice is the key.

STEP 3: GET CLUED IN TO YOUR INTERESTS

PLANNING SHEET: *Making the Effort*

Try to generate a list activities or things that interest you but in which you currently have little knowledge or skill. Then note what kind of effort might be required on your part to acquire the necessary know-how or skills should you decide to pursue one or more of these interests:

<i>Interest</i>	<i>Effort required</i>
<i>Example:</i> Buy/sell vintage appliances	Find websites that restore vintage appliances Look up books on vintage appliances Call Sue to see where she got her stove Compile a list of major brands and features

STEP 3: GET CLUED IN TO YOUR INTERESTS

2. Tune In

In an interview with Bill Moyer, the renowned mythology scholar Joseph Campbell said, “The way to find out about your happiness is to keep your mind on those moments when you are happy – not excited, not just thrilled, but deeply happy.”

What kinds of things happily grab and keep your attention to the point where you scarcely notice the time? Is it while studying a map? Gardening? Tinkering in your workshop? Playing a video game? Surfing the Web? Surfing the ocean? Exploring a museum? Helping a friend work through a problem? Talking about sports? Cooking? Shopping for bargains? Practicing yoga?

WORKSHEET: *15 Things I Love To Do*

Name 15 things you love to do or that interest you. Don't get hung up right now on how a particular interest might generate income. We'll get to that soon enough.

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.
- 11.
- 12.
- 13.
- 14.
- 15.

STEP 3: GET CLUED IN TO YOUR INTERESTS

3. Listen Up

EXERCISE: *Paying Attention to Compliments*

Do the people around you know something you don't? Oftentimes other people – friends, family, co-workers, and even total strangers – see your gifts long before you do. For example, friends seem to think I tell a good story. Even when it's their story, they'll say, "No, you tell it, you tell it so much better than I do." I hadn't thought much about my gift for storytelling until my friends made me aware of it. When I finally "got it," I put my ability to use as a professional speaker. If you come to one of my presentations, you'll hear me use lots of stories and anecdotes to make my point.

Now it's your turn. Make a list of the kinds of things people compliment you on. If you can't think of anything gather up your courage and ask the people who really know you. You'll probably find that when it comes to recognizing your gifts, others often know you better than you know yourself!

As you think back over your work and personal life, what kinds of skills and characteristics have people complimented you on? Check all that apply. Is it your:

- | | |
|---|---|
| <input type="checkbox"/> Planning skills | <input type="checkbox"/> Sense of humor |
| <input type="checkbox"/> Patience | <input type="checkbox"/> Leadership skills |
| <input type="checkbox"/> Helpful advice | <input type="checkbox"/> Interpersonal/social skills |
| <input type="checkbox"/> Way with words (written/spoken) | <input type="checkbox"/> Head for numbers |
| <input type="checkbox"/> Sense of style
(clothing, decorating, design, etc.) | <input type="checkbox"/> Problem solving abilities |
| <input type="checkbox"/> Organizational skills | <input type="checkbox"/> Determination |
| <input type="checkbox"/> Way with animals | <input type="checkbox"/> Flexibility |
| <input type="checkbox"/> Research abilities | <input type="checkbox"/> Creativity |
| <input type="checkbox"/> Big picture thinking | <input type="checkbox"/> Cooking |
| <input type="checkbox"/> Eye for detail | <input type="checkbox"/> Positive attitude |
| <input type="checkbox"/> Persuasive/sales skills | <input type="checkbox"/> Ability to motivate or inspire |
| <input type="checkbox"/> Artistic abilities | <input type="checkbox"/> Grace under pressure |
| <input type="checkbox"/> Ability to create or fix things | <input type="checkbox"/> Parenting skills |
| <input type="checkbox"/> Negotiation skills | <input type="checkbox"/> Mechanical skills |
| <input type="checkbox"/> Confidence | <input type="checkbox"/> Computer/technical savvy |
| <input type="checkbox"/> Presentation skills | <input type="checkbox"/> Finding bargains |
| | <input type="checkbox"/> Navigating office politics |

STEP 3: GET CLUED IN TO YOUR INTERESTS

4. Whom Do You “Envy”?

Do you feel an odd tinge of envy when you see Julia or Jack thanking the academy for their award? Generally speaking, envying others and especially if that envy involves with money, fame, or physical beauty is not a healthy thing. But, what if your envy is trying to tell you something? What if there’s an unexplored actor in you who, truth be known, would love to be on that stage?

Another way to tap into your true desires is to think about whom you envy. I’m not talking about petty jealousy. What I’m talking about is healthy envy – the kind that makes you sigh with longing for an unrealized – and perhaps unconscious – dream.

This kind of envy can sometimes be an accurate barometer of what is missing in your own life. At least it was for me. When I was making the 90-mile-a-day commute to my corporate job, the person I envied most was a friend and potter named Linda Siska. Linda and her partner of more than 20 years, Waino Tueminin live in one of the rural “hill towns” as they are known here in western Massachusetts. They belong to a local food co-op, raise chickens for the eggs, have a huge vegetable garden, rows and rows of raspberry bushes, and a peaceful view from the deck of their simple but comfortable home.

Ever since I’ve known her, Linda has thrown pots in her well-lit basement studio. In the spring and fall she teaches pottery classes at a local college two days a week. In the summer, she runs classes for kids in her studio. There are times when, like everyone else, Linda feels pressured by the seasonal demands for her work. Yet she also is very intentional about keeping both her life and her business simple. Linda isn’t the least bit interested in selling her pottery over the Web. In fact, she doesn’t own a computer. Linda lives by two mottos: Small is beautiful and *slow* is beautiful!”

What most appealed to me back then was that Linda’s life and work was centered largely around the home. Come to think of it, Linda was working from home fifteen years before it became a trend. In many ways, it was my envy of the simple pace of Linda’s life that first got me thinking about creating my own home-based business.

Best of all, Linda takes plenty of time just to live. After a hectic November and December making inventory for the holiday gift-buying season she takes the month of January off to cross country ski, clean the house, visit with friends, and generally just take it easy. In May she gives herself three weeks off to plant her massive vegetable garden. And Linda also spends the entire month of August relaxing on a secluded lake in northern Maine canoeing and catching up on her reading. Now that’s a life worth emulating!

STEP 3: GET CLUED IN TO YOUR INTERESTS

EXERCISE: *Whom Do You Envy?*

So, whom do you envy? Is it a friend who writes for a living? Someone with a glamorous or high-powered job? Someone who went back to college later in life or perhaps succeeded with minimal education? Someone whose work allows them to travel the world? A stay-at-home mom or dad? A movie star? A work-at-home neighbor? Someone you observed growing up? A small business owner in your community? Someone who overcame adversity or handles an ongoing life challenge with dignity and grace?

Use the space below to note three people whose work or lifestyle you envy and what about this person and their life that speaks to you. (Use extra paper if you need it.) For example, when Joe did this exercise the first person he thought of was his father. When Joe was growing up his Dad ran a typewriter repair business out of a storefront that was part of their house. Because he worked in a college town his Dad took great pleasure in having interesting conversations with his customers many of whom were professors and graduate students from all over the world. Joe has fond memories of his Dad getting to “come home” for lunch with the family.

Name

I envy this person because...

*This person reminds me that I'd like to bring more...
into my life.*

Name

I envy this person because...

*This person reminds me that I'd like to bring more...
into my life.*

Name

I envy this person because...

*This person reminds me that I'd like to bring more...
into my life.*

STEP 3: GET CLUED IN TO YOUR INTERESTS

5. Know Your Type

If someone was described as the “techie type,” the “artsy type,” or the “accountant type” would a particular image come to mind? We all know different “types” of people. Or do we? I had a client who was an accountant; do you know what he wanted to do for a living? He wanted to be the recreational director on a cruise. Does that sound like the “accountant type” to you?

This kind of typecasting is why I put little stock into skills assessments. Unfortunately though, many an engineering or accounting major got tracked into a career they later discovered they had little real passion for but were good at. But what if knowing your type was less about skills and more about how you are and what you love to do?

EXERCISE: *What’s My Type?*¹

Here’s your chance to examine your “type” from a more expansive perspective. In *Creating a Life Worth Living: A Practical Course in Career Design for Artists, Innovators, and Others Aspiring to a Creative Life* Carol Lloyd describes 10 types of people. You don’t have to be an artist, innovator, or even especially creative to find yourself in one or more of Lloyd’s types.

The 10 types fall into two broader categories. There are *collaborative* types who like to work with other people and *individual* types who prefer to work alone. You may see some of yourself in each category; all that means is you enjoy connecting with other people some of the time but can just as easily work solo as well.

Collaborative Types consist of:

- The Leader
- The Teacher
- The Realizer
- The Healer
- The Interpreter

Individual Types consist of:

- The Generator
- The Inventor
- The Maker
- The Mystic
- The Thinker

Turn to the next page and begin to assess to what extent you identify with each type based on a scale of 1-10 with 1 being “nothing like me” and 10 being “that’s me!”

¹ Adapted from *Creating a Life Worth Living*, by Carol Lloyd

STEP 3: GET CLUED IN TO YOUR INTERESTS

EXERCISE: *What's My Type?*²

Collaborative Types Like to Work With People

THE LEADER

Leaders love persuading, energizing, and moving others towards a common goal. Leaders also tend to be good public speakers and are good at inspiring others to act.

1	2	3	4	5	6	7	8	9	10
<i>Nothing Like Me</i>			<i>Somewhat Like Me</i>				<i>That's Me!</i>		

THE TEACHER

Teachers gain satisfaction from sharing their knowledge, ability, or information with others.

1	2	3	4	5	6	7	8	9	10
<i>Nothing Like Me</i>			<i>Somewhat Like Me</i>				<i>That's Me!</i>		

THE REALIZER

Realizers like to make things happen by brainstorming, networking, coordinating, or motivating.

1	2	3	4	5	6	7	8	9	10
<i>Nothing Like Me</i>			<i>Somewhat Like Me</i>				<i>That's Me!</i>		

THE HEALER

Healers are motivated by their desire to console, nurture, and/or cure. Highly intuitive, Healers also tend to be socially conscious.

1	2	3	4	5	6	7	8	9	10
<i>Nothing Like Me</i>			<i>Somewhat Like Me</i>				<i>That's Me!</i>		

THE INTERPRETER

The Interpreter thrives on jumping in to handle the final stages of a creative endeavor or project in order to make it better. They love polishing, clarifying, and strengthening things.

1	2	3	4	5	6	7	8	9	10
<i>Nothing Like Me</i>			<i>Somewhat Like Me</i>				<i>That's Me!</i>		

² Adapted from *Creating a Life Worth Living*, by Carol Lloyd

STEP 3: GET CLUED IN TO YOUR INTERESTS

Individual Types Prefer to Work Alone

THE GENERATOR

The Generator comes alive in the idea phase but is less interested in implementation. They love a good brainstorming session and are easily bored in jobs requiring repetition.

1 2 3 4 5 6 7 8 9 10

Nothing Like Me

Somewhat Like Me

That's Me!

THE INVENTOR

Just as it sounds, the Inventor loves to create new things. For the Inventor it is not enough to come up with the “eureka” ideas, they love seeing their idea come to fruition.

1 2 3 4 5 6 7 8 9 10

Nothing Like Me

Somewhat Like Me

That's Me!

THE MAKER

The Maker loves to build or create things. For the Maker it is all about the finished product.

1 2 3 4 5 6 7 8 9 10

Nothing Like Me

Somewhat Like Me

That's Me!

THE MYSTIC

Mystics are highly tuned in to their senses including feelings. Instead of creating physical things, or even ideas, they prefer to create such things as moments, moods, rituals, and ambiance.

1 2 3 4 5 6 7 8 9 10

Nothing Like Me

Somewhat Like Me

That's Me!

THE THINKER

Thinkers like thinking for the sake of it. They value the idea itself as much as, if not more than, communicating or realizing it. Thinkers enjoy measuring, analyzing, theorizing, or interpreting.

1 2 3 4 5 6 7 8 9 10

Nothing Like Me

Somewhat Like Me

That's Me!

STEP 3: GET CLUED IN TO YOUR INTERESTS

EXERCISE: *What Do My Answers Mean?*

- Did you experience any “Aha” moments or surprises? If so, explain:
- Number of *Collaborative* types you ranked 7 or higher: _____
Number of *Individual* types you ranked 7 or higher: _____
What does this tell you about yourself in regard to any future career choices?
- Considering those types you ranked 8 or higher, what types of work does this suggest you would most enjoy?
- If you had to pick the *one* type that *best* describes you, which would it be and why?

STEP 3: GET CLUED IN TO YOUR INTERESTS

WORKSHEET: *Ways My Type Could Earn Money*

For any types you ranked 7 or higher, brainstorm ways your “type” could earn a living... *that you would find enjoyable*. If you identified strongly with more than one type try coming up with one or more income streams that would allow you do use them all!

The _____ part of me could _____

The _____ part of me could _____

The _____ part of me could _____

The _____ part of me could _____

The _____ part of me could _____

The _____ part of me could _____

The _____ part of me could _____

STEP 3: GET CLUED IN TO YOUR INTERESTS

6. Know What You Stand For

EXERCISE: *I Have a Dream...*

One of the more thought-provoking exercises I've found comes from Jacqueline McMakin and Sonya Dyer's *Working From the Heart: A Guide to Cultivating the Soul at Work*. Borrowing from a famous leader of people, Dr. Martin Luther King, the exercise involves creating your own "I Have a Dream" speech.

Don't worry. You don't have to actually deliver the speech. But in a culture where so much emphasis is put on what one is "against," say McMakin and Dyer, putting into writing what you are "for" can be a powerful and potentially revealing exercise.

The speech doesn't have to be long – a short description of the better world you would like to see is fine. The "world" can as large as the globe or the nation, as local as a community or neighborhood, or as close as the family.

I have a dream that...

STEP 3: GET CLUED IN TO YOUR INTERESTS

6. Know What You Stand For

EXERCISE: *Building on Your “I Have a Dream...” Speech*

Building on McMakin and Dyer’s original exercise explore possible ways you might use your interests, passions, and gifts to further that dream. To kick things off you could try to come up with ideas that match the “type” you selected in the previous exercise. For example, if you identified with the “healer” who also loves animals and your dream includes a world where people are there for one another in difficult times you might put your passion for nurturing, curing, or consoling to use by working for or volunteering with an organization that trains dogs to work with trauma victims.

Write your ideas here...

STEP 3: GET CLUED IN TO YOUR INTERESTS

7. Know What You Like

EXERCISE: *Three Questions*

Sometimes just asking the right questions is all it takes to tap into a calling. In *Career Map: Deciding What You Want, Getting It and Keeping It!* Neil Yeager poses a series of questions designed to help you find your passion from different angles. I've taken three questions I found most intriguing and to jump start your thinking, tweaked them a bit, and added some examples and some follow up questions.

Question 1: Think of the last movie or television show that really held your interest. What was it about the program that kept you interested? Was it...

- | | |
|--|---|
| <input type="checkbox"/> The acting? | <input type="checkbox"/> The location or scenery? |
| <input type="checkbox"/> The action? | <input type="checkbox"/> The silliness? |
| <input type="checkbox"/> The dialogue? | <input type="checkbox"/> The relationships? |
| <input type="checkbox"/> The humor? | <input type="checkbox"/> The happy ending? |
| <input type="checkbox"/> The suspense? | <input type="checkbox"/> The cliff hanger? |
| <input type="checkbox"/> The animation? | <input type="checkbox"/> The lighting or mood? |
| <input type="checkbox"/> The creativity? | <input type="checkbox"/> The cinematography? |
| <input type="checkbox"/> The challenge? | <input type="checkbox"/> The sensuality? |
| <input type="checkbox"/> The realism? | <input type="checkbox"/> The pace? |
| <input type="checkbox"/> The unrealism? | <input type="checkbox"/> The stars themselves? |
| <input type="checkbox"/> The heroism? | <input type="checkbox"/> The outcome? |
| <input type="checkbox"/> The emotions? | <input type="checkbox"/> The feel good ending? |
| <input type="checkbox"/> The message or moral? | <input type="checkbox"/> Some combination of the above? |
| <input type="checkbox"/> The costumes? | <input type="checkbox"/> Other... |
| <input type="checkbox"/> The set? | |

What was it specifically that you liked about aspect of the film or show? Why? What do you think that says about you? How might this information connect to a potential calling?

STEP 3: GET CLUED IN TO YOUR INTERESTS

Question 2: If you could go back and choose a different educational path or area of study, what would it be?

Keep in mind that while education can include college or an advanced degree, there are lots of other ways to learn, to acquire knowledge, or to master skills. Depending on where your interests lay you could...

- Go to motorcycle or NASCAR mechanics school (www.trade-school.org/uti/index.htm)
- Apprentice with a glass blower (www.igga.org)
- Study with an herbalist (www.holisticmed.com/www/dir_herb.html)
- Go to culinary school (www.culinaryschools.com)
- Intern at an aquarium or zoo (www.aza.org/JobListings/index.cfm?page=detail&id=2027)
- Study art in Spain (www.saci-florence.org)
- Go to sailing school (www.charternet.com/schools/index.html) so you can work on a yacht
- Take a course in genealogy so you can learn how to trace your own or other people's family tree (www.genealogy.com/university.html?Welcome=1027692136)
- Go on an archeological dig (www.archaeological.org/webinfo.php?page=10015)
- Train to become a sign language interpreter (<http://clerccenter.gallaudet.edu/InfoToGo/357.html>)
- Go to school to become a massage therapist or acupuncturist (www.naturalhealers.com)
- Learn fine wood working or a related craft (www.taunton.com/finewoodworking/pages/fw_schools.asp)

STEP 3: GET CLUED IN TO YOUR INTERESTS

Question 3: Imagine yourself a skilled journalist or editor in charge of a section of a major newspaper or magazine. Which of the following section(s) or column(s) would you choose to work in?

- | | |
|---------------------------|-----------------------------|
| Sports | Youth |
| Science | Real estate |
| Health | History |
| Fitness | Politics |
| Comic | Fashion |
| Lifestyle | Education |
| Features | Religion |
| Seniors | Community events |
| International affairs | Technology |
| National affairs | The advice column |
| Regional or state affairs | Business |
| Local news | Obituaries |
| Food | Advertising |
| Art or Theater | Crossword puzzle |
| Books | Classified (which section?) |
| Film | |

What do your answers tell you?

STEP 3: GET CLUED IN TO YOUR INTERESTS

PLANNING SHEET: *What if You Still Don't Know What You'd Love to Do?*

If you still don't know have a clue as to the kind of work you'd love to do then you need to make this your first project! To do this, ask yourself, "What specific steps can I take to actively continue the journey of tapping into my gifts and interests?"

This is not the time for generalities like "keep searching." Instead hone in more on *how* you will go about searching. Will you... buy a specific book? Purchase a notebook to record ideas in? Set up a time to brainstorm ideas with a friend? Take a class...?

Sample Planning Sheet

Steps I can take:	How will I do that exactly?	By when:
<ul style="list-style-type: none"> • <i>Start a discussion group using Barbara Sher's book Wishcraft</i> 	<ul style="list-style-type: none"> • <i>Call Sue, Bob, Juanita, and Pat</i> 	<ul style="list-style-type: none"> • <i>Next week</i>
<ul style="list-style-type: none"> • <i>Peruse magazine racks</i> 	<ul style="list-style-type: none"> • <i>Go to Borders</i> 	<ul style="list-style-type: none"> • <i>This Saturday</i>
<ul style="list-style-type: none"> • <i>Take a class on an area of interest</i> 	<ul style="list-style-type: none"> • <i>Look up local community college(s) classes</i> 	<ul style="list-style-type: none"> • <i>By Friday</i>
<ul style="list-style-type: none"> • <i>Ask others what I do well</i> 	<ul style="list-style-type: none"> • <i>Call Rick and Jeff at work. email Lee</i> 	<ul style="list-style-type: none"> • <i>Monday</i>

Turn to the next page to complete your own planning sheet...

STEP 3: GET CLUED IN TO YOUR INTERESTS

PLANNING SHEET *What if You Still Don't Know What You'd Love to Do?*

What *specific* steps can you take to *actively* continue the journey of tapping into your gifts and interests? Write your answers here:

Steps I can take:

How will I do that exactly?

By when:

STEP 4: GET UNSTUCK

*“When I dare to be powerful,
to use my strength in the service of my vision,
then it becomes less and less important whether I am afraid.”
Audré Lorde*

One of the first items Steve came across during his ritual 8 a.m. in-box shuffle was a Dilbert cartoon lampooning the wisdom of another corporate re-engineering. Scrawled across the top was a note from a like-minded coworker that read, “Sound familiar?” Steve laughed out loud then sighed deeply as he tacked the cartoon to the growing Dilbert collection on his bulletin board.

Exhausted by the long hours and the commuting, and generally uninspired in his role as company “bean counter,” Steve’s dream is to pack up his family and move to the country. There he’d put his true interests and skills to work and open a conference/retreat center for people looking to recharge their emotional and spiritual batteries. Steve would leave his accounting job tomorrow, if only....

Like a lot of people, Steve desperately wants to change course. He’s even mastered the first three steps of the escape process: Steve embraces the belief that he has the right and the obligation to craft the kind of life he wants (step 1); he has created a clear vision of his ideal work/life, even hanging a picture of the perfect country setting above his computer (step 2); and he knows where his passion lies (step 3).

However, like a lot of people, Steve gets this far in the process and then gets “stuck.” There are lots of reasons people stay in fast-track jobs they don’t enjoy. Most, if not all, begin with the word “fear.” When it comes to change – even positive and welcomed change – fear goes with the territory. If your goal is to eliminate fear you’re doomed before you even begin. Instead the goal is to acknowledge, understand, and manage your fears.

But fear is a complicated thing. Oftentimes we’re not even in touch with the deeper fear that holds us back. This step contains a number of exercises designed to help you explore your specific fears in more detail. For now let’s take a look at a little talked about but nonetheless common fear.

How Success Can Separate Us from Others

In my book *How to Feel as Bright and Capable as Everyone Seems to Think You Are*, I talk about some of the “complexities” of success for women, people of color, and first generation professionals. Deep down I believe most people want to be successful. What makes success more complicated for some though is that consciously or unconsciously many of us understand that success can separate us from other people.

STEP 4: GET UNSTUCK

This situation is not unique to women. However, because it can be argued that because women, as a group, place particular emphasis on relationships, share a culture of inclusion and caring, and tend to have a strong need to be liked, the isolation that can accompany success can be especially problematic.

Let's stick with gender for the moment. Boys learn early on that their identity as adults is largely connected to their success in the work world. Ambition in a man is a good thing. But not so for women. In her book *Necessary Dreams: Ambition in Women's Changing Lives*, Anna Fels found the women she interviewed shunned the very word. "Ambition necessarily implied egotism, selfishness, self-aggrandizement, or the manipulative use of others for one's own ends." And here's where things can get, well, tricky for women.

Let's start with the definition of success itself. Not surprisingly, the women I interviewed did not agree on one common way women define success. Some believe that men and women share the traditional money, power, and status view of success. Others saw men as being more fixated on the money, status, winning view of success with women being more inclined to view success in terms of their relationships with others. The difference, according to the management trainer, is that "men view success as wearing a three-piece suit and making ['x' amount a year]; a woman's success quotient is that people like me, that they rely on my opinion, that they accept me in the organization."

Regardless of how individual women define success, what seems to be relatively universal is the connection between success and the need to be liked. Is it any wonder? From a very young age, girls learn from their mothers to sacrifice themselves by putting others' needs first. "The notion that virtue for women lies in self-sacrifice," says Carol Gilligan, "has complicated the course of women's development by pitting the moral issue of goodness against the adult questions of responsibility and choice." In achievement, says Gilligan, women see "the danger [of] isolation, a fear that in standing out or being set apart by success, they will be left alone."

The women I've worked with understand all too well that success can have the effect, in Gilligan's words, of setting them apart from others. And, if you are a first generation professional, regardless of gender, you've probably also experienced the "disconnect" with family, friends, coworkers, peer group, and/or community that can come with success.

Then there is the belief shared by many women that if I win, someone has to lose. When success comes at the expense of another's failure, it can lead to inner conflict. An achievement therapist I interviewed described the dilemma this way:

"To some women the idea of achievement is not in line with their values. The way we probably understand achievement [is] that somehow it means you have to do something to someone else in order to get there. [It's seen as] overly competitive, not inclusive – [for women] it's a loaded word."

STEP 4: GET UNSTUCK

One reason why achievement is so loaded for many women is that winning violates the code of caring central to our other directedness. Sports psychologists tell us that boys will battle their best friend tooth and nail, beat them and then shake hands. But when relationships are central to one's life, competition can be more challenging.

For example, long time sports rivals Martina Navratilova and Chris Evert routinely apologized to the loser over the net. In a *Newsday* article, former professional basketball player and author Mariah Burton Nelson talked about this challenge of striking a balance between competing and caring. She writes, "Martina Navratilova had to figure this out – how to care and compete at the same time – when she and Chris Evert were engaged in an epic rivalry in the seventies and eighties." At first Navratilova felt that to reach the top she had to hate Chris. "But," said Nelson, "it didn't work for her, so she went back to sharing bagels and laughter with Chris in the locker room [and] the two remain friends."

Women are not the only ones for whom success can signal isolation or otherwise separate them from others. Here is a list of ways success can impact relations based on gender, race/ethnicity, class, and sexual orientation:

Gender

- The isolation that comes from being the first or one of the few women in your class, field, or workplace
- The added pressure when you are the first or one of the few women in your class, field, or workplace to represent all women
- For heterosexual women the guilt and potential relationship strain that can come from earning more or otherwise being more successful than a spouse or boyfriend
- For heterosexual women, turning off potential dating partners who are threatened by smart women or women in traditionally male fields
- Loss of female friends who are threatened by or uncomfortable with your "moving up" or "moving on"
- Separation from or inability to relate to former co-worker friends as a result of a promotion or leaving to start your own business
- The fear that, "If I talk about my success people will think I'm too full of myself and won't like me."
- The more successful you are, especially when that entails climbing the corporate ladder, means less time to spend with children. This is true for men as well. Although it is more socially acceptable for men to be away from children for the sake of work it can be equally difficult for fathers.

STEP 4: GET UNSTUCK

Race/Ethnicity

- The isolation that comes from being the first or one of the few people of color in your class, field, or workplace
- The added pressure of being the first or one of the few people of color in your class, field, or workplace to represent all people of color
- Turning off or feeling alienated from friends or family members who associate being smart with “acting White”
- The isolation that can come from a success-related relocation to an area where there are few or no people who look like you
- For singles, a loss of dating partners as a result of a success-related move to an area with few or no people who look like you

Class/First Generation Professionals

- Loss of friends who are threatened by or uncomfortable with your “moving up” or “moving on”
- Inability to relate to your family, friends, and community of origin
- The discomfort of feeling like you don’t fit in certain social circles

Sexual Orientation

- The social isolation that can come from a success-related relocation to an area where there are few or no gay, lesbian, bisexual, or transgender people
- For singles, a loss of dating partners as a result of a success-related move to an area with few or no gay, lesbian, bisexual, or transgender people
- Taking a job where it is difficult to come out to co-workers makes it difficult to fully be authentic and therefore connected with the people you work with.

If you identified with any of these groups or situations, it is important to consciously explore how the fear that your success may impact your relationships with others. One fear shared by just about everyone who changes course is fear of the unknown.

Into the Great Unknown

The closer you come to leaving the security of your 9-to-5 job – no matter how much you want to leave – the greater the level of fear. On one hand, a certain amount of anxiety is not only normal during a time of great transition – it also goes with the territory. Yet, as business guru Tom Peters reminds us, “Unless you walk out into the unknown, the odds of making a profound difference in your life are pretty low.”

STEP 4: GET UNSTUCK

At the heart of every fear, says Susan Jeffers in her insightful best seller, *Feel the Fear and Do It Anyway*, is a more fundamental fear – namely, the fear that you won't be able to handle whatever life throws your way. After all, she argues, if you knew you could handle anything that came your way, what would you possibly have to fear?

Let's say you get stuck because you're afraid if you strike out on your own that you won't be able to earn as much money. Indulge your fear for a moment by asking yourself, "What is the worst thing that could happen if I didn't make enough money?" Your worst nightmare might range anywhere from having to borrow money from your family, to declaring bankruptcy, to living out of a cardboard box. Scary stuff, for sure. Unfortunately, though most people pause the mental VCR here and make a hasty retreat to the relative safety of the present, no matter how unbearable the current situation may be.

Worst-case fantasies are usually just that. Bring a dose of reality to your thinking by considering how likely "IT" is to occur. When you really stop to think about it, the odds that your worst case scenario will happen are pretty low. You can lower the chances even more by doing some advance thinking about things you could do to either prevent your worst fear from happening or to minimize the impact if it did occur.

Whether it's fear of failure, others' judgments or a lack of self-confidence that's holding you back, the solution is not to wait until you're no longer afraid before making your move. Nurturing a "can do" attitude is important. But the confidence to take risks won't come from analyzing or wishing your fears away. The only way you'll really know you can handle whatever happens is to take action despite your fears.

It's perfectly normal, for example, to be afraid your new venture will flop, as long as you "act as if" you expect the business to be an unqualified success. Being afraid that any setback will prompt a hail of "I told you so's" is understandable. Just make sure you take actions that signal to yourself – and the naysayers – that you have just as much right as the next person to fall flat on your face, dust yourself off, learn from your mistakes, and try again. Remember, courage is not a matter of losing your fear so you can take action; courage comes from taking action, which, in turn, helps you to overcome your fear.

One way to foster a "feel the fear and do it anyway" attitude is to hang "I CAN HANDLE IT" signs above your desk, on the dashboard and on the bathroom mirror. It helps, too, to start small. If the thought of going to school, for example, frightens you, a safe place to start might be to send away for literature. Begin with low-risk steps and gradually work your way up to the harder stuff.

It takes a certain amount of chutzpah to "fake it 'til you make it." But, when you do, your self-confidence will automatically get a boost. Which leads to another reward.... As you discover you really can handle whatever happens, you'll find you are able to take even more steps. And, before you know it, you'll be well on your way to creating the life you really want.

STEP 4: GET UNSTUCK

*"If you can find a path with no obstacles,
it probably doesn't lead anywhere." Frank A. Clark*

EXERCISE: *Name That Fear*

Read through the list of fears and rate each one on a scale of 1 to 10 with 1 being not at all scary and 10 being very scary.

Fear of failure

1	2	3	4	5	6	7	8	9	10
<i>Not at all scary</i>			<i>Somewhat scary</i>				<i>Very scary!</i>		

Fear of success (*This might include pressure of having to replicate that success, the added pressure to perform, increased scrutiny and accountability, the fear that more people are watching and/or counting on you, fear of being unmasked as an incompetent "fraud," the loss of connection with others...*)

1	2	3	4	5	6	7	8	9	10
<i>Not at all scary</i>			<i>Somewhat scary</i>				<i>Very scary!</i>		

Fear of disappointing yourself

1	2	3	4	5	6	7	8	9	10
<i>Not at all scary</i>			<i>Somewhat scary</i>				<i>Very scary!</i>		

Fear of disappointing others

1	2	3	4	5	6	7	8	9	10
<i>Not at all scary</i>			<i>Somewhat scary</i>				<i>Very scary!</i>		

Fear of making a wrong move or choice

1	2	3	4	5	6	7	8	9	10
<i>Not at all scary</i>			<i>Somewhat scary</i>				<i>Very scary!</i>		

(continued on next page)

STEP 4: GET UNSTUCK

EXERCISE: *Name That Fear*

Fear that saying ‘yes’ to one thing means saying ‘no’ to another

1	2	3	4	5	6	7	8	9	10
<i>Not at all scary</i>			<i>Somewhat scary</i>				<i>Very scary!</i>		

Fear of finding out you don’t have the brains, ability, and/or nerves to pull it off

1	2	3	4	5	6	7	8	9	10
<i>Not at all scary</i>			<i>Somewhat scary</i>				<i>Very scary!</i>		

Fear of loss of status

1	2	3	4	5	6	7	8	9	10
<i>Not at all scary</i>			<i>Somewhat scary</i>				<i>Very scary!</i>		

Fear of loss of respect

1	2	3	4	5	6	7	8	9	10
<i>Not at all scary</i>			<i>Somewhat scary</i>				<i>Very scary!</i>		

Fear of loss of income

1	2	3	4	5	6	7	8	9	10
<i>Not at all scary</i>			<i>Somewhat scary</i>				<i>Very scary!</i>		

Fear of financial destitution

1	2	3	4	5	6	7	8	9	10
<i>Not at all scary</i>			<i>Somewhat scary</i>				<i>Very scary!</i>		

Fear that success will negatively impact relationships

1	2	3	4	5	6	7	8	9	10
<i>Not at all scary</i>			<i>Somewhat scary</i>				<i>Very scary!</i>		

STEP 4: GET UNSTUCK

“Real difficulties can be overcome, it is only the imaginary ones that are unconquerable.” Thomas N. Vail

WORKSHEET: *Worst-Case Scenario*

- What scares you the most about going after your dream?

- What’s the *worst thing* that could happen if you were go after your dream?

- On a scale of 1-10 (1 being highly remote and 10 being highly likely) what is the likelihood of your worst-case scenario happening? _____
Why did you choose the number you did?

- What kinds of things can you do – either up front or along the way – to help prevent your worst-case scenario from happening?

- If your worst-case scenario did occur, what would be your contingency or back up plan?

- What, if anything, scares you about actually succeeding at this dream?

STEP 4: GET UNSTUCK

WORKSHEET: *Understanding What I Should Really be Afraid of*

When it comes to changing course, most people spend far too much time worrying about the wrong things. One way to get unstuck is to take serious stock of the things that really *should* scare you!

To start review your answers to the exercises you completed in *Step 1) Get the Point*, *Step 2) Get the Right Picture*, and *Step 3) Get Clued In To Your Interests* then answer the following questions. The more specific you can be the better.

1. What do I risk by not pursuing my dream?
2. What would happen if I never changed course?
3. What price would I pay?
4. What opportunities and experiences would I be missing or lose out on?

STEP 4: GET UNSTUCK

WORKSHEET: *Exploring Early Messages and Expectations*

Our childhood experiences continue to have a profound effect on the choices we make as adults. Take some time to explore the messages you received growing up about work and careers as well as your own and others' expectations about your future work life.

- Think back to childhood or adolescence. What were some of your hopes and dreams for who or what you would be or do when you grew up?

- What did your family expect you to be or do?

- To what extent would you say you've met, exceeded, or fallen short of your family's expectations?

- What, if anything, does your family say about your plans to change course? If "nothing," what do you imagine they are thinking or feeling?

- What impact has the above had on how you feel about changing course?

STEP 4: GET UNSTUCK

WORKSHEET: *Examining My Internal Rule Book*

One place a lot of people get stuck is around not feeling “smart” enough, “competent” enough, or “capable” enough. The purpose of this worksheet is to explore any and all internal rules you may be harboring in the following achievement-related areas:

- Success and Achievement
- Failure, Mistake Making, and Risk Taking
- Competence and Ability
- Self-promotion; and Self-actualization

Try to avoid intellectualizing about whether you “should” or “shouldn’t” think or act a certain way. Instead go with your gut response.

I should... (*Examples:* I should always know the answer, I should get years of training in my new field, I should be happy with what I already have)

Always... (*Examples:* Always defer to other’s opinions; always play it safe)

[Adapted from *The Secret Thoughts of Successful Women: Why Capable People Suffer from Impostor Syndrome and How to Thrive in Spite of It*, Valerie Young Ed.D. Crown Publishing 2011. Learn more at ImpostorSyndrome.com.]

STEP 4: GET UNSTUCK

EXERCISE: *Examining My Internal Rule Book (continued)*

Never... (*Examples:* Never let 'em see you sweat; never ask for help; never ask a question in a group, never talk to strangers)

Don't... (*Examples:* Don't appear to be too full of yourself/don't brag, don't take chances)

STEP 4: GET UNSTUCK

EXERCISE: “Reframing” Competence

Read through these famous quotes about competence and answer the questions below:

For The Perfectionist

So many people end up fixated on doing things right, that they end up doing nothing at all. *Wright Brothers*

Perfectionism has nothing to do with getting it right. It has nothing to do with high standards. Perfectionism is a refusal to let yourself move ahead. *Jennifer White*

Have patience with all things, but first of all with yourself. *St. Francis*

For The Expert

Everybody is ignorant, only on different subjects. *Woodrow Wilson*

The ideas I stand for are not mine. I borrowed them from Socrates. I swiped them from Chesterfield. I stole them from Jesus. And I put them in a book. *Dale Carnegie*

For the Natural Genius and the Rugged Individualist

I use not only all the brains I have but all that I can borrow. *Woodrow Wilson*

The secret of creativity is knowing how to hide your sources. *Albert Einstein*

One person’s simple is another person’s “huh?”. *David Stone*

Reframing Failure and Mistake-Making

Whenever I make a bum decision, I just go out and make another. *Harry S Truman*

Be bold. If you’re going to make an error, make a doozy. *Billie Jean King*

Failure is only the opportunity to begin again more intelligently. *Henry Ford*

If you had to pick just one sentiment to live by, which would it be? If you really embraced this new outlook, how would that help you get unstuck? What would you do differently?

[Adapted from *The Secret Thoughts of Successful Women: Why Capable People Suffer from Impostor Syndrome and How to Thrive in Spite of It*, Valerie Young Ed.D. Crown Publishing 2011. Learn more at ImpostorSyndrome.com.]

STEP 4: GET UNSTUCK

WORKSHEET: *Know Your Rights*

Another reason we get stuck is we are unwittingly acting in ways that deny ourselves of some basic and important rights. Below is a list of 25 rights that we are all perfectly entitled to. Put a star next to any rights you sometimes have trouble feeling entitled to. Avoid intellectualizing.

1. The right to assess and reassess a request and turn it down if it's unfair.
2. The right to say no without feeling guilty.
3. The right to feel and express healthy competitiveness and drive.
4. The right to strive to feel self-actualization through whatever channels my talents and interests find natural.
5. The right to make mistakes.
6. The right to be wrong.
7. The right to express pride at my accomplishments.
8. The right to have an off-day or not perform up to par.
9. The right to fail and learn from the experience.
10. The right to achieve at a level I am comfortable with.
11. The right to say "I don't understand."
12. The right to have all of my questions answered.
13. The right to be treated as a competent adult.
14. The right to tell someone of my needs.
15. The right to work in a non-traditional career without penalty.
16. The right to work and raise children at the same time.
17. The right to achieve above or below parental expectations without shame.
18. The right to ask for additional compensation for additional work.
19. The right to pursue more than one passion.
20. The right to not be discriminated against based on my race, gender, disability ethnicity, religion, sexual orientation, or appearance.
21. The right to love my work.
22. The right to have my dreams respected.
23. The right to ask for support.
24. The right to not be used or exploited at work.
25. The right to go after the life I really want.

STEP 4: GET UNSTUCK

WORKSHEET: *Know Your Rights*

The list of 25 rights on the previous page is in no way exhaustive. See if you can come up with 3 additional rights you have been denying yourself:

The right to...

The right to...

The right to...

Now go back and circle the right you have the most trouble allowing yourself. What would be different if you acted like you were entitled to this basic right? In other words:

If I really believed I were entitled to _____
I would...

[Adapted from *The Secret Thoughts of Successful Women: Why Capable People Suffer from Impostor Syndrome and How to Thrive in Spite of It*, Valerie Young Ed.D. Crown Publishing 2011. Learn more at ImpostorSyndrome.com.]

STEP 4: GET UNSTUCK

PLANNING SHEET: *Getting Unstuck*

Identify three concrete actions you could practice in the next two weeks that would help you get unstuck around any self-limiting rules you noted in the previous exercises. For example, you could:

- Ask someone you trust for feedback*
- Ask a role model to lunch*
- Share something you are proud of with someone*
- Accept a compliment graciously*
- Take a class*
- Find people who are successful at what you'd like to do and see how they did it*
- Write yourself a letter of recommendation*
- Speak up in a class/meeting*
- Speak in public*
- Ask friends what you're good at*
- Role-play a challenging exchange/event*
- Explore other family messages that may have contributed to your rule book*

Make a contract: When/Where/How

Whom will you tell about your intentions? How can they help you?

STEP 5: GET INFORMED

Trying to make a major life change without adequate information is a little like trying to navigate unfamiliar territory in the fog. You may get where you want to go, but there's also a very good chance of getting lost. As you set your course for a more rewarding livelihood, it helps to have reliable directions from people who have been there.

Take Bill, a 28-year-old web developer and programmer. Bill wrote to say he feels stuck in a job he no longer enjoys. He hates sitting in front of a monitor all day and worries that the stress of corporate life will shorten his life. "I know," says Bill, "I am trading money for health and happiness." His real dream is to be his own boss. "This sounds crazy, but I want to be a locksmith or somebody who works with their hands and does not sit in a chair between four walls all day."

So what's stopping him? Bill points to three things: ignorance, money fears and time. The solution to overcoming these common dream busters is startlingly simple. The opposite of being ignorant is becoming more informed. The unknown can be frightening. So, the more you know the less there is to fear. And, thanks to the Internet, getting informed takes virtually no time at all. The key here is information, which, like truth, is exactly what Bill needs to be set free.

Look Within

The first place any dreamer should look for answers is in the mirror. Despite being desperately unhappy in his chosen field, Bill says he is concerned that, "Traditionally a locksmith is not a respected position and the money may not be that great. When I tell people I am a programmer I see something in their eyes that says I am smart."

Everyone has his or her own definition of success. For Bill, earning a certain amount of money and being seen as intelligent are clearly in the mix. But, to a growing number of people, success means enjoying more control over their lives. When *Working Woman* magazine asked women business owners why they became entrepreneurs, the number one reason was not money but freedom and flexibility. For many, success equals happiness. In a survey of conducted by the National Association of Colleges and Employers new college grads said that the most important factor in a job is enjoying what you do (making lots of money ranked 9th).

Looking within will bring Bill and his dream to a fork in the road. If holding fast to some socially contrived image of the kind of work "smart" people do is important – *and* he is willing to continue to pay the price for this validation – then Bill should stay put. Otherwise, he needs to continue his quest for information.

STEP 5: GET INFORMED

Look to Others

Perhaps the best source of information about any line of work is someone already doing it. Most people are more than willing to talk about what they do for a living. At least Walter Kulas of BMT Lock and Key in Springfield, Massachusetts was. I plucked Walter's business out of my local Yellow Pages. Despite catching him in the middle of a job, Walter said that he and the other locksmiths he knows would be only too happy to talk to someone interested in learning more about the work they do. If, after talking to a few locksmiths, there were still holes in the information bucket, Bill still has a vast resource he can tap.

Look it Up

Bill complains of being constantly caught between a clock and a hard place. As he tells it: "I was going to take a vacation once. My plan was to quit it all for a week. Walk out of my house with my clothes and spend the next seven days just being a bum." Wandering the streets for a week is one option. But think how much more ground Bill could cover if instead, he invested a single hour roaming the information highway.

That's how long it took me to discover, that despite any reservations Bill might have on the IQ issue, today's locksmiths have to be pretty smart. The Associated Locksmiths of America tells prospective members that installing electric locks, alarms, access control systems or surveillance devices requires being knowledgeable about electricity and electronics and possessing mechanical and mathematical ability.

Any further image-qualms Bill may have about joining a group of stereotypical "blue-collar grunts" would be quickly put to rest by reading Marc Goldberg's article, *I Am a Locksmith*. In it, this young, good-looking entrepreneur explains that his profession isn't all nuts and bolts. A locksmith is also a businessman, a diplomat and a psychologist.

Another bit of reassuring news comes from the US Department of Labor's Occupational Outlook Handbook, which predicts no slow down in this field through at least 2008. Perhaps less encouraging is that department's wages database which estimates locksmiths earn, on average, \$26,640 a year – presumably far less than Bill is pulling down as a programmer.

Once again, information to the rescue; Bill may take comfort in a national job posting at The New York Association of In-House Locksmiths for a job in California citing income as high as \$60k. Undoubtedly, self-employed locksmiths earn more as well. If money is still a showstopper, Bill should think like a true entrepreneur and calculate how many freelance programming projects it would take to bump up his earnings.

STEP 5: GET INFORMED

Information could help Bill take a real vacation; maybe even to a place he's always dreamed of living – like on a tropical island. When not collecting seashells he could be gathering information. Through the St. Croix Directory I easily located five locksmiths. Who knows if any of these operations are looking for an apprentice? But if he were willing to turn his vacation into a fact finding expedition Bill just might discover an opportunity to become a locksmith in paradise.

A mere hour of information gathering and Bill's "crazy" dream suddenly seems entirely within reach. What IS crazy is not giving a dream even half a chance. Looking for information from within, from others and online is the key to unlocking just about any dream. Bill's story is a prime example of how when it comes to breaking out of an unsatisfying job, information truly *can* set you free.

Develop Multiple Profit Centers

Many people's dreams of changing course get derailed by their limited view of what it means to "make a living." Money is, of course, a necessity of life. But, like a lot of people, I mistakenly thought that before I could take the leap into self-employment, I had to first find one venture that would generate the same amount of money as I was then earning. Not so, according to self-described "self-bosser" and author of *Making a Living Without a Job*, Barbara Winter. Barbara is an enthusiastic advocate of what she calls "multiple profit centers." Instead of thinking in terms of a single income source, i.e., a "job," Barbara recommends aspiring entrepreneurs develop several income sources. For example, today my income comes from ten income streams.

Not all income streams have to involve jobs. On a trip to San Francisco I passed on the hotel scene opting instead to pay to stay in the first-floor apartment of a lovely hilltop home in the Asbury Heights section of the city. The owner is a Bay area native who had managed to create several additional sources of income. In addition to teaching grade school, she rents her apartment to tourists through the local B&B association on a per-night basis (earning considerably more money than with a year-round tenant). She also parlayed her knowledge and love of the city into a personal tour-guide business for guests!

"Suppose you decide," Barbara says, "that your long-range goal is to create five profit centers, each earning \$10,000 a year, and you want to accomplish that within the next five years. You have two ideas that you can get started with and another that needs more thought, and you aren't certain what the additional two will be. You think your first two schemes could be started simultaneously. You've isolated your first step: create two \$10,000-a-year income sources. Breaking that down, you'll discover that your monthly goal for each will be just over \$800, making the weekly target \$200. Psychologically, earning \$200 is feasible – even if the larger amount seems difficult. Knowing what your financial goal is makes it easier to determine what action you'll need to take to accomplish it."

STEP 5: GET INFORMED

Become an Expert

Don't feel like enough of an expert? Become one! That's what guitarist Jeff Baxter did. This founding member of Steely Dan and a member of the Doobie Brothers band had a keen interest in weapons systems – an interest that began when he was researching music technology. A self-taught expert, Baxter read everything he could about weapons systems. Today, Baxter chairs the Congressional Advisory Board on Missile Defense and is a highly paid consultant for clients like Northrop Grumman and General Atomics. And, he still sports a pony tail.

If a rock star can become a self-taught weapons expert, you can turn your interests into income too! There are lots of ways to establish a track record, portfolio, or otherwise learn what you need to know to succeed in a new business. It all comes down to identifying what it is you need to know and then figuring out how to get the information, skills and knowledge you need to change course. The bottom line with Step 5 is the more informed you are about your choices, the more choices you'll have.

STEP 5: GET INFORMED

WORKSHEET: *Establishing Multiple Income Streams*

See if you can identify at least three income streams/profit centers that hold some potential for you. An income stream might be one or more side businesses (taking freelance translating jobs, pet sitting, selling a product or service you believe in, consulting, etc.). If you have an idea for an information product think about how you might expand on a basic eBook by up selling customers on a “premium” version that includes CDs, individual consulting, teleclasses or other value-added elements.

Also consider any income streams that are non-work related. Can you rent out your home while you’re on vacation or when a big event comes to town, set up a weekend bed and breakfast in your home, rent storage space or a bay in your garage, buy rental property, timeshare a boat, hold a flea market on your property, etc.

1.

2.

3.

STEP 5: GET INFORMED

SAMPLE PLANNING SHEET: *Estimating Potential Earnings*

Shirika loves dogs. Her goal is to ultimately earn \$50,000 a year from four different income streams: 1) Warm water massage therapy for older or injured dogs, 2) pet sitting, 3) putting on “barkday parties” for dogs and their owners, and 4) renting the extra space in her garage to apartment dwellers with no garage or storage space.

There are lots of ways Shirika can “slice and dice” the numbers. She can try to bring in \$12,500 from each, she can look to earn \$20,000 from one, \$20,000 from another, and \$5,000 each from the other two, or she can come up with any combination that adds up to \$50,000. Here are some initial projections

Income Stream 1: Warm water therapy

Goal: \$30,000

- Priced @ \$60 per session
- She would need 500 appointments per year
- Which is 41.7 per month, 9.6 a week, or 1.37 a day
- Do the price and the number of appointments per week/day seem realistic? If no, adjust by either changing the price or the goal and re-run the numbers. If yes, she could shoot for four appointments a weekday which could generate the full \$60,000.

Income Stream 2: Pet walking/sitting and boarding several dogs at her house

Goal: \$13,500

- Pet walking @ \$12 per walk @ 4 walks day/20 per week = \$240
- Boarding @ \$30 day @ 2 clients day/5 week = \$300
- Weekly Total = \$540
- *Reality check:* Expect to average 25 weeks of work a year
- Does this seem realistic? If no, adjust if necessary by either changing the price or the goal and re-run the numbers

STEP 5: GET INFORMED

SAMPLE PLANNING SHEET: *Estimating Potential Earnings (continued)*

Income Stream 3: Host “Barkday Parties” for dogs and their owners

Goal: \$5,000

- Charge \$20 per guest with 10 guests at each party = \$200
- Estimated per guest profit \$12 = \$120 per party
- Needs to put on 41.6 parties a year
- Which is .8 a week
- Does this seem realistic? If no, adjust if necessary by either changing the goal and/or raising the price and lowering expenses, hosting bigger parties and re-run the numbers

Income Stream 4: Rent second car bay in her garage for another car or other storage

Goal: \$1,500

- Rent for \$125 a month
- Does this seem realistic? If no, adjust if necessary by either changing the price or the goal and re-run the numbers

STEP 5: GET INFORMED

PLANNING SHEET: *Estimating Potential Earnings*

Now it's your turn to estimate your potential earnings from each income stream:

Income Stream 1:

Goal \$

Income Stream 2:

Goal \$

Income Stream 3:

Goal \$

STEP 5: GET INFORMED

PLANNING SHEET: *Information Gathering*

Based on your responses to the above two worksheets, use this space to formulate five questions you need answered in order to advance your dream noting where you will look for the answers. Information sources include your local library (reference librarians are eager to help you track down hard to find information), industry or professional trade associations, talking to others who have done “it,” reading how-to books, subscribing to special interest magazines, adult education or other classes, the Internet, free resources like the Small Business Administration (SBA), the Community Development Corporation (CDC), and other government programs designed to assist small business owners.

Question 1:

Possible sources of information:

Question 2:

Possible sources of information:

STEP 5: GET INFORMED

PLANNING SHEET: *Information Gathering (continued)*

Question 3:

Possible sources of information:

Question 4:

Possible sources of information:

Question 5:

Possible sources of information:

STEP 5: GET INFORMED

“Don’t forget until it is too late that the business of life is not business but living.” B.C. Forbes

FACT SHEET: *About Health Benefits*¹

Health insurance has long been the bane of unhappy employees looking to switch jobs or work for themselves. If you are in either of these categories, you’ll be heartened to know that several recent pieces of legislation are in place to widen your options and save you money.

The Health Insurance Portability and Accountability Act

Under this law, you cannot be denied medical coverage due to a present ailment or be made to wait for coverage by your new insurer due to that pre-existing condition. According to the Department of Labor:

The Health Insurance Portability and Accountability Act (HIPAA) provides rights and protections for participants and beneficiaries in group health plans. HIPAA includes protections for coverage under group health plans that limit exclusions for preexisting conditions; prohibits discrimination against employees and dependents based on their health status; and allows a special opportunity to enroll in a new plan to individuals in certain circumstances. HIPAA may also give you a right to purchase individual coverage if you have no group health plan coverage available, and have exhausted COBRA or other continuation coverage.

Learn more at <http://www.dol.gov/dol/topic/health-plans/portability.htm>

Continuation of Health Plans via the Consolidated Omnibus Reconciliation Act (COBRA)

Under this law, you are eligible to remain covered, at your own expense, under your ex-employer’s health plan for up to 18 months (longer if you are disabled). According to the Department of Labor:

The Consolidated Omnibus Budget Reconciliation Act (COBRA) gives workers and their families who lose their health benefits the right to choose to continue group health benefits provided by their group health plan for limited periods of time under certain circumstances such as voluntary or involuntary job loss, reduction in the hours worked, transition between jobs, death, divorce, and other life events. Qualified individuals may be required to pay the entire premium for coverage up to 102 percent of the cost to the plan.

¹ As with all financial and tax matters, you should consult a professional advisor before taking action.

STEP 5: GET INFORMED

FACT SHEET: *About Health Benefits*¹ (continued)

COBRA generally requires that group health plans sponsored by employers with 20 or more employees in the prior year offer employees and their families the opportunity for a temporary extension of health coverage (called continuation coverage) in certain instances where coverage under the plan would otherwise end. COBRA outlines how employees and family members may elect continuation coverage. It also requires employers and plans to provide notice.

Shopping for Insurance

There is no getting around the high cost of health insurance. However, as you will see in the next section on taxes, when you are self-employed, 100% of your health insurance premiums are tax deductible.

- Call your state's insurance department to see if your state has a purchasing pool and can possibly provide you with a list of companies selling individual policies.
- Get an on-line quote from EHealthInsurance.com or Quotesmith.com. You can do this directly at www.ChangingCourse.com/newbiz.htm
- Call an independent insurance agent. (This may not be an option in all states.)
- Check with your alumni or professional associations to see if they offer group rates.
- Call your Chamber of Commerce or a business group such as the National Association for the Self-Employed or USA for Health Care about group rates.

Tip: Payments vary widely depending on type of plan, deductible, dependents, age, gender, and location. If money is a concern, some experts recommend taking a high deductible (at least \$1,000) and a 20% co-payment to lower your monthly premiums.

¹ As with all financial and tax matters, you should consult a professional advisor before taking action.

STEP 5: GET INFORMED

“The American tax system is set up to benefit the very rich and the self-employed.” Barbara Winter

FACT SHEET: *Good News About Taxes*¹

Tax Payer Relief Act of 1997

The tax deduction for insurance premiums has been growing incrementally since 1997. In 2003, the deduction rose to a full 100%.

Health Savings Accounts (HSAs)

HSAs are tax-favored savings accounts designed to save money to pay medical bills. According to the Treasury Department:

Any adult who is covered by a high-deductible health plan (and has no other first-dollar coverage) may establish an HSA. Tax-advantaged contributions can be made in three ways:

1. the individual or family can make tax deductible contributions to the HSA even if they do not itemize deductions;
2. the individual’s employer can make contributions that are not taxed to either the employer or the employee; and
3. employers sponsoring cafeteria plans can allow employees to contribute untaxed salary through salary reduction.

To encourage saving for health expenses after retirement, individuals age 55 and older are allowed to make additional catch-up contributions to their HSAs. Once an individual enrolls in Medicare they are no longer eligible to contribute to their HSA.

Amounts contributed to an HSA belong to the account holder and are completely portable. Funds in the account can grow tax-free through investment earnings, just like an IRA.

For more in-depth information, ask your financial advisor for more information or go to <http://www.treasury.gov/offices/public-affairs/hsa/>

¹ As with all financial and tax matters, you should consult a professional advisor before taking action.

STEP 5: GET INFORMED

FACT SHEET: *Good News About Taxes*¹

Tax Deductions

If your actual work occurs outside the home, but you use your home office as the principal place to conduct administrative or management activities, you will be eligible for a home office deduction. For example, if you have a 2,000-square foot home and a 200-square foot office (10 percent of your space), you may deduct 10% of any home office related expenses.

Typical home office deductions include a percentage of your rent or mortgage, mortgage interest if you are buying your home, real estate taxes and homeowner association fees, household supplies and cleaning services for the business portion of your home, utilities (electric, gas, water), trash collection, office phone, office furniture, repair and maintenance of your home office, and business use of your car.

Examples of other deductions include business-related travel (mileage, a percentage of meals, hotels, parking, car rentals, etc.), books, subscriptions, online or live training programs, workshops, and teleclasses, coaching services intended to help you increase profits, professional dues or fees, postage, copying, office supplies, etc.

You can even deduct portions of your vacation. Every year I rent a lake house in New Hampshire where I get away to write. The portion of my time there spent working can be deducted from my expenses including gas, food, and rent. Similarly, if you take the family to Florida and call on some prospective customers while you're there you can deduct a portion of your travel expenses.

You can find lots of additional information on deductible expenses and other tax matters on the Self-Employment/Small Business section of the IRS web site at <http://www.irs.gov/businesses/small/index.html>.

Deducting Start-Up Expenses

If you want to change course you need to start thinking like an entrepreneur. Changing Course's *Work at What You Love* seminar addresses marketing strategies, developing additional income streams, and ways to grow a business more quickly – all important topics to anyone planning to start a business. Yet because many in attendance have not yet formally launched their business beforehand, they fail to recognize this event as their first tax deductible business expense. In fact, any attendee who applies what they learn in a good faith effort to start a business in that same tax year – with the intention of ultimately earning a profit – should be able to claim workshop as a tax-deductible expense. Deductible expenses include the workshop registration, any business-enhancing books or products purchased at the event, and all travel-related expenses directly related to attending the seminar.

¹ As with all financial and tax matters, you should consult a professional advisor before taking action.

STEP 5: GET INFORMED

FACT SHEET: *Good News About Taxes*¹

So what does it mean to make a good faith effort to generate a profit? If you are in the start-up phase of your business it may be helpful to review a section of the IRS website called “Is it a Business or Hobby?” In it, the IRS outlines the following criteria for determining whether an individual is carrying on an activity for profit. It says:

In determining whether you are carrying on an activity for profit, all the facts are taken into account. No one factor alone is decisive. Among the factors to consider are whether:

- 1. You carry on the activity in a business-like manner,*
- 2. The time and effort you put into the activity indicate you intend to make it profitable,*
- 3. You depend on income from the activity for your livelihood,*
- 4. Your losses are due to circumstances beyond your control (or are normal in the start-up phase of your type of business),*
- 5. You change your methods of operation in an attempt to improve profitability,*
- 6. You, or your advisors, have the knowledge needed to carry on the activity as a successful business,*
- 7. You were successful in making a profit in similar activities in the past,*
- 8. The activity makes a profit in some years and the amount of profit it makes, and*
- 9. You can expect to make a future profit from the appreciation of the assets used in the activity.*

For details about not-for-profit activities, refer to Publication 535, Business Expenses.

Tax Identification Numbers

According to the IRS, and I quote: “You must have a taxpayer identification number to operate your business. This is generally your social security number, or an individual taxpayer number. However if you have employees, and in some other circumstances, you will need an Employer Identification Number.”

¹ As with all financial and tax matters, you should consult a professional advisor before taking action.

STEP 5: GET INFORMED

FACT SHEET: *General Tax Information for the Self-Employed*¹

Taxes for Self-Employed Individuals (Unincorporated Business)

Also from the IRS website:

Self-employed individuals, sole-proprietors, independent contractors and persons who have net earnings of \$400 or more are required to pay self-employment tax by filing Schedule SE (PDF), attached to their Form 1040, U.S. Individual Income Tax Return.

As a self-employed individual (someone who owns an unincorporated business) or an independent contractor, you are required to report income and expenses on a Schedule C (PDF) or C-EZ (PDF) and subject to SE tax. The completed Schedule SE will be attached to your Form 1040, U.S. Individual Income Tax Return.

Checklist for Starting a Business

The IRS understands that most businesses start out small. In fact, that is the first sentence of the following Checklist for Starting a Business that can be found at <http://www.irs.gov/businesses/small/article/0,,id=98810,00.html>. They write:

Most businesses start out small. The checklist below provides the basic steps you should follow to start a business. The list should not be construed as all-inclusive. Other steps may be appropriate for your specific type of business. Refer also to the Small Business Administration's Checklist for Going into Business (PDF).

- Apply for an Employer Identification Number (EIN) if applicable.
- Select a business structure.
- Choose a tax year.
- Choose your accounting method.
- If you have employees have them fill out Form I-9 and Form W-4. If your employees qualify for and want to receive advanced earned income credit payments, they must give you a completed Form W-5.
- Pay your business taxes.

¹ As with all financial and tax matters, you should consult a professional advisor before taking action.

STEP 5: GET INFORMED

FACT SHEET: *General Tax Information for the Self-Employed*¹

Home Equity Line of Credit

If you are a homeowner, you can tap the equity in your home for business expenses. A home equity line of credit usually has a floating interest rate tied to the Prime Rate and allows you to take equity out of a property when you wish (a home equity *loan* has a fixed rate and you receive your money all at once). Rather than receiving a lump sum, checks are written as needed. You incur interest costs only on the money taken out. It can be a good choice if your needs are expected to be episodic.

A major advantage of the home equity line of credit is that your interest costs are tax deductible when used for business purposes (supplies, inventory, equipment, vendors, phone, rent, etc.). You may not however, use this money to pay yourself – the IRS considers this a personal expense and it is therefore not deductible.

Be aware, you are using your home as collateral. If you have a history of using credit cards freely, you may be similarly tempted to write lots of checks. Therefore, this may not a good option for you.

On a Personal Note

It is only natural to have reservations about leaving the world of employer-paid benefits behind. Keep in mind though, that health care, retirement savings, taxes and other earthly matters can all be worked out. I, for one, do not want to look back on my life and say, “I was miserable but at least I had a good dental plan.”

As B.C. Forbes once said, “Don’t forget until it is too late that the business of life is not business but living.” When it comes to benefits, the real benefit may be having a life worth living.

¹ As with all financial and tax matters, you should consult a professional advisor before taking action.

STEP 6: GET REAL ABOUT CHANGING COURSE

“We have been taught to believe that negative equals realistic and positive equals unrealistic.” Susan Jeffers

I jokingly refer to myself as a pathological optimist. Where others see only red lights and road blocks I see green lights and detours. What some name as a problem I consider to be an opportunity. On the other hand I’m also a pragmatist. When it comes to something as important as changing the entire course of your life you need to go in with your eyes open. Before you leap you must have a realistic understanding of what’s involved in changing course on three fronts: The myths and realities of working for yourself, money, and time.

For example, it’s easy to become enamored with the idea of ditching your job to work at home in your slippers. However, it’s just as bad to have an unrealistically rosy picture of self-employment and what it takes to become successful than it is to be stopped by the slew of misinformation and tales of doom and gloom hoisted upon us by those who have never worked for themselves a day in their life. Having spent eight years in job jail I personally don’t understand why everyone isn’t self-employed. At the same time I would advise anyone considering working for themselves to separate the myths from the realities.

Changing course also means getting real about what I call the “Big M” – money. There are many facets to the money issue you’ll need to get real about. Everything from how to price your product or service to what you need to invest in education, equipment, or inventory to what you can expect to pay to self-insure.

Anyone seeking to venture into self-employment would be wise to thoroughly examine the money issue from many different angles. For instance, what are your attitudes toward money? Will your current attitudes enable you to change course and prosper as a business owner or will your mindset keep you miserably stuck in your current job or limit your future earning potential? How much money will you need to change course? To what extent can or are you willing to downsize your income in order to have more life?

In addition to exploring money questions you need to consider the time factor. The reality is changing course takes time. We understand this intellectually yet far too many people get swept up in get rich quick scams trying every work from home “opportunity” that comes along. When the rags to riches pitch either doesn’t work or is legitimate but requires time and effort to bear fruit then they become disillusioned.

There’s more to getting real about time than understanding the myth of overnight success. When I say changing course takes time I’m also referring to your time. If you’re serious about going from having a boss to being the boss then you’ll need to invest time and energy into making it happen. In other words this is the time to take a long hard look at what you’re willing to do to turn all of those good intentions into concrete action.

STEP 6: GET REAL ABOUT CHANGING COURSE

“If you want the rainbow, you gotta put up with the rain.” Dolly Parton

Getting Real about Self-Employment

Before taking the leap to self-employment it’s important to “get real” about some of the financial and day-to-day realities of working for yourself. It’s unlikely you’re naive enough to fall for the “Make \$10,000 a month stuffing envelopes from home” or other get rich quick scams. But admit it; the idea of instant change is appealing isn’t it? Whether you’re looking to lose 20 pounds or make a major career change, the promise of a quick-and-easy solution is enticing.

Take Stu. Stu phoned to say he’d love to get into voice-over work but didn’t know where to begin. I knew enough to explain he’d need to practice, make a demo tape, and then shop it around to different studios.

After a long pause, Stu said, “Gee, that sounds hard. Isn’t there an easier way?” Jokingly, I suggested he lounge by the phone until a client randomly selects his name from the phone book. Stu liked this idea much better.

Some people do get discovered, hit the lottery, or strike it rich on a game show. Apply this same “get change quick” thinking to your career dreams though, and your odds of success will likely be the same – namely, one in a million. When it comes to making the leap from having a boss to being your own boss there’s some good news and some bad news.

First, the Bad News

Less Money Initially

Unless you are independently wealthy, are expecting a large inheritance from Aunt Tilly, or anticipate hitting the lottery, leaving your job almost always results in a drop in income – at least at first. Whether making do with less is a temporary blip on your financial screen or a permanent condition, it requires sacrifice. In other words, if you can’t bear the idea of forgoing high-priced restaurants, gourmet coffee, designer clothes, and luxury vacations – at least in the short term – this would be an excellent time to honestly reassess how badly you want to change your life. (A great place to explore your commitment to changing course and what it is actually costing you to have a job is to read Joe Dominguez and Vicki Robin’s eye-opening book *Your Money or Your Life*.)

STEP 6: GET REAL ABOUT CHANGING COURSE

No Such Thing as Free Money, Effortless Change, or Other Shortcuts

There is a persistent myth out there that the Small Business Administration (SBA) has “free” money set aside to give to women and minorities who want to start a business. The SBA does have some programs that provide information, educational and other kinds of support to women and minority business owners however, this agency does not give or even loan any money directly to *any* small business owner. Instead what the SBA does do is help secure financing through lenders, community development organizations, and micro-lending institutions that in turn make the loans. The SBA backs those loans with a guarantee that eliminates some of the risk to the lenders.

You’ve seen the scam artists hawking their “simple system” to create overnight wealth. What they’re really in the business of is selling a fantasy. There simply is no such thing as free money requiring no effort on your part, instant wealth, or an effortless transition from having a boss to being your own boss. If you want to change course you’re going to have to work at it. Period.

Greater Financial Risk

Tempting as they may be, those get-rich-quick ads promising you can “Earn \$1,000 a month stuffing envelopes in the comfort of your own home” are pipe dreams. As much as we wish there were some fail-proof method, there is simply no such thing as a risk-free business start-up. Period. Whether you dip into your savings or borrow money from the bank, family, friends or a low-interest credit card, you must do so with the understanding that you are taking a chance.

Less Free Time

Perhaps the biggest misconception about the self-employed, especially those who work at home, is that they enjoy lots of leisure time. To the contrary, business owners put in, on average, six more hours a week than salaried workers. Keep in mind, too, that without an adequate nest egg, you will probably need to start building your business on the side, while you’re still employed, which means during your transition off the fast track, you’ll have to rev your work engine even higher.

Here are three perspective-shifting remedies for the Fast-and-Easy-Career-Change Syndrome:

1. Snap Out of It!

Yes, making any kind of change IS easier said than done. Maybe, though, we need to rethink our views on effort. According to Carlos Castenada, “We either make ourselves miserable or we make ourselves strong. The amount of effort is the same.” When you think about it, it takes the same amount of energy to go after your dream career as it does to moan and groan about your #&@!*job.

STEP 6: GET REAL ABOUT CHANGING COURSE

2. *Stop Waiting for a Miracle.*

Too many people waste time daydreaming about being rescued by “Mr. Job.” The career equivalent of waiting for Mr. or Ms. Right, this passive approach is sure to disappoint. Face it; the only person who’s going to liberate you from job hell is you! If you want to live happily ever after, take a proactive lesson from Jonathan Winters who said, “I couldn’t wait for success, so I went ahead without it.”

3. *Accentuate the Positive.*

If you want to grow your dreams, stop dwelling on how much work it’s going to take to cultivate the soil and plant the seeds. Instead, focus on the bounty your efforts will yield. Barbara Winters, author of *Making a Living Without a Job*, is also the publisher of a wonderful newsletter called Winning Ways that included a powerful essay called *Sacrifice or Stepping Stone?* In it Barbara reminds us that, “...giving up something in the present in order to have something greater in the future, is actually a wise pay-off.” And speaking of pay-offs...

Now for the Good News

Don’t let the realities of self-employment discourage you. There are tremendous advantages to working for yourself. According to a survey conducted by the Canadian Imperial Bank of Commerce, many of the myths and fears people who work for others have about those who work for themselves are largely unfounded. The survey found that entrepreneurs reap significant financial rewards, have more time for family, and experience less stress from being their own boss. The telephone survey included both people who worked for themselves as well as people who work for someone else.

Here are just a few of the many benefits of taking control of your work – and your life.

Increased Energy

Launching a business while holding down a full-time job can sometimes feel overwhelming, especially if you’re already feeling crunched for time. After leaving her job as a professional fund-raiser, Washington, D.C.-based coach and seminar-leader Tacquiena Boston found being on her own often means working more intensely. The big difference now, she says is, “I don’t feel the intensity or the hours because the work itself is so very energizing.”

STEP 6: GET REAL ABOUT CHANGING COURSE

Freedom

J.C. Penney once stated, “Only the disciplined are free.” Just as the discipline of regular exercise affords greater latitude to indulge without fear of gaining unwanted pounds, the time and energy you invest in your dream now will ultimately bring the freedom and flexibility you desire.

Someone who understands this trade-off and the payoff is Scott Adams, creator of the corporate-zapping cartoon Dilbert. For years, Adams drew his cartoons from 5 a.m. to 7 a.m. before heading off to his “real job” at Pacific Bell. His efforts have earned the nationally syndicated cartoonist and best-selling author, in his words, “an obscene amount of money.” Yet, what Adams appreciates most about being on his own is the level of freedom he now enjoys. “Clothing is optional,” says Adams, “when you work alone.” So while you’ll have to invest some time on the front end, what you get back is priceless. As a spokesperson for the Canadian study put it, “[Entrepreneurs] have the freedom and flexibility to work when and where they want, not on someone else’s schedule.”

Health

People who love what they do for a living, live longer. Research conducted by Duke University found that out of 788 factors considered, the top predictor of long life in the U.S. – even more than good health habits or good genes – was found to be work satisfaction. It’s no wonder Longevity magazine cites self-employment as an important factor in living to be 100.

Happiness

Despite the longer work weeks, a Gallup poll found that people who work for themselves are happier than their salaried counterparts. And, even though it may mean having fewer “things,” those who have achieved a more balanced and meaningful life tend to agree that the sacrifice is worth it. Film reviewer and multi-faceted free-lancer Naomi Tropp earns about half her executive salary. Her response? An emphatic, “I couldn’t care less.”

That same Canadian study found small business owners also achieve a better work/family balance. Fully 60% of entrepreneurs said they have more or the same amount of time for family. Yet only 39% of employees thought entrepreneurs would have more or the same amount of time for family.

STEP 6: GET REAL ABOUT CHANGING COURSE

Stress constituted one of the largest perception/reality gaps between entrepreneurs and employed workers. Half of small business owners said their current stress levels are lower than or the same as when they were employees, yet 71% of employees thought they would have more stress as an entrepreneur.

Unlimited Earning Potential

That same survey found people misjudge the economic upside of entrepreneurship. Nearly half (47%) of entrepreneurs said their current financial situation is better as a small business owner. Yet just 38% of employees thought their current financial situation would be better if they were self-employed. “People underestimate the benefits of being an entrepreneur and overestimate the hard work and potential risk factors,” said Rob Paterson, CIBC’s Senior Vice-President of Small Business Banking.

Unless you’re a commissioned sales rep, when you work for someone else what you are paid is pretty much set in stone. You may get a small percentage increase each year but generally speaking you’re not going to see a big jump in your earnings. Not so when you work for yourself. As a self-employed person you get to set your own hourly fees, price your own products, and add as many income streams as you like. Unlike in the job world where all too often your reward for hard work is more hard work, when you work for yourself the harder and more creatively you are willing to work the more you can earn.

But it gets better. Being a small business is one of most likely ways to become a millionaire. USA Today analyst Danny Sheridan calculated these odds on ways to become a millionaire:

- Inheriting it: 12 million to 1
- Playing the slots: 6 million to 1
- Owning a dotcom that goes public: 10,000 to 1
- Owning a small business: 1,000 to 1

It’s been said that life is a series of trade-offs. When I started out I, too, worked harder and earned less than in my old corporate job. In fact when I left my well-paying corporate job my income dropped by nearly half. It took ten years of slow steady progress but today I gross close to four times what I used to when I was an employee.

Yet even during the lean years I led, and continue to lead, what I would consider to be a rich life. While my former co-workers are jarred awake by an alarm clock, toil in their cubicles, work in buildings where the windows don’t open listening to the hush of white noise piped in to help mask conversations in the next cubicle, eat lunch at their desks, and get 2-4 weeks vacation, I on the other hand, wake up when my body feels rested and nap in the middle of afternoon if I want, take a leisurely lunch that includes a hike up a nearby mountain with my dog, take vacation when I need it and come back when I’m ready, work from the comfort of home and have the great fortune to be writing this guide from my screened in porch while enjoying the sound of a babbling stream. That’s what I’d call good news!

STEP 6: GET REAL ABOUT CHANGING COURSE

Financial considerations loom large in the decision to change one's life direction. And if, as the song in the musical *Cabaret* goes, "Money makes the world go around," it can also make it come to a grinding halt. Money is, of course, important. Just ask your mortgage lender or landlord. All the more important, then, that we learn – to borrow a term from the corporate world – to "right size" the role money plays in our overall wellbeing.

Case in point: Over the last several years I have observed my friend Keitheley vacillate between indignation and resignation, the possible and the unimaginable. Her story has been a vivid reminder of how powerful the link is between money and the central nervous system.

You see, Keitheley has a well-paying position with the federal government. Her salary has allowed her to buy a nice home and vacation in far-away places. There's just one problem: She's miserable. A social-worker-turned-administrator, Keitheley has received numerous promotions, effectively removing her from her true passion – helping people. Each promotion has raised both her salary and the political tightrope she says she must continuously walk. It's not surprising then, that Keitheley is deep unhappiness manifests itself in a number of stress-related illnesses; illnesses she shrugs off as being "just stress."

Any self-consciousness that might have kept me from scavenging pennies off the sidewalk was far outweighed by the more powerful lessons about frugality ingrained in me by three centuries of New England Yankees. Not only was I thoroughly acculturated with the clean-your-plate admonishment that "children are starving in China," (or was it India?), but, I also learned that four pennies here, a dime there, and pretty soon, you're talking about real money.

Not being wasteful and being mindful that there are those less fortunate are two early lessons I now hold dear. Yet, like a lot of people with a similar upbringing, I find I often need to guard against feeling guilty for wanting to earn a good living. One way I've attempted to balance my financial goals with my concern for others is to find ways to make a contribution. Sometimes this takes the form of money; sometimes it's my time. The important thing for me is to give back.

Attitudes about money naturally reflect those about work itself. If you come from a family where working for the same employer for many years is the norm, your pursuit of a livelihood that pays the bills and feeds the spirit is likely to be met with bewilderment. How often have you heard, "You should feel lucky you have a job"? The children of China or India may not be invoked here, but the underlying message is much the same.

There are a lot of things we should feel lucky about. I don't want to think that 40 years of unhappiness is one of them. It's no wonder so many people engage in "either-or" thinking about work and money. We can have a good job, or we can have happiness. But clearly, we're told, we can't have both.

STEP 6: GET REAL ABOUT CHANGING COURSE

Yet, just as a traffic light directs drivers to stop, go, or proceed with caution, I'm convinced that when it comes to something as important as our happiness, there is almost always some middle ground between a lifetime of idling at a self-imposed red light and racing recklessly through a dangerous intersection.

Everyone's financial situation is different. And, there simply are no easy or pat answers. But, if you believe, as I do, that the sometimes bumpy road from the 9-to-5 world, to work that offers satisfaction and independence is worth exploring, then you'll dare to seek creative – and yes, careful – ways to get there.

Hopefully you now have a more realistic attitude about the myths and realities of being self-employed. The following exercises are designed to help you to “get real” about the time and money aspects of changing course.

STEP 6: GET REAL ABOUT CHANGING COURSE

“There are people who have money and there are people who are rich.” Coco Chanel

WORKSHEET: *Exploring Your Relationship With Money*

- What did you learn about money growing up? What did your parent(s) tell or teach you about money?

- What is your earliest childhood memory about money?

- Would you say your family always had enough, always had more than enough, never had enough?

- How did your family’s financial situation compare to that of your friends?

- Did you ever experience shame at having less or more than others?

- Did your parents argue about money?

(Continued on the next page)

STEP 6: GET REAL ABOUT CHANGING COURSE

WORKSHEET: *Exploring Your Relationship With Money (continued)*

- What kinds of gifts did you receive at birthdays, holidays, and other occasions?

- Growing up, what were your expectations for your own future financial status?

- To what extent have your early expectations met reality?

- What is the most powerful memory of money you have?

- How has all of the above impacted your current relationship with money?

- What implications does this have for your pursuing your dream?

- Based on your answers, what, if anything, about your relationship with money do you want to work on?

STEP 6: GET REAL ABOUT CHANGING COURSE

*“If you live for having it all, what you have is never enough.
In an environment of more is better, ‘enough’ is like the horizon,
always receding.” Joe Dominguez and Vicki Robin*

PLANNING SHEET: *Identifying Wants vs. Needs*¹

- How much money do you need for survival (food, shelter, clothes...?)
\$ _____ a month after taxes
\$ _____ a year after taxes

- What do you need for your mental and/or physical health (e.g. 4 weeks vacation, to be able to work with your hands, time to meditate, etc.)?

- What do you want? Anything that you strongly desire, but that is not absolutely necessary for your basic well-being, is a want. For example, you want to live by the sea, to be famous, to have three weeks a year in the mountains, a view, frequent travel, etc.)

- How much money do you need to support your current standard of living?
\$ _____

- Are your future financial goals to a) earn more (if so, how much? \$ _____),
b) to downsize from your current income (if so, by how much \$ _____), or
stay about the same?

- Most people who take the leap, *at least in the beginning*, should expect to earn less money. How much less are you willing or able to earn in order to make your dream happen?

- How much do you need to save before you can make your dream happen?

¹ Adapted from Money Order: The Money Management Guide for Women, Gail R. Shapiro, Editor

STEP 6: GET REAL ABOUT CHANGING COURSE

“Never itch for something you aren’t ready to scratch for.” Ivern Ball

WORKSHEET: *Examining Your Commitment*

1. How many extra hours a week are you willing or able to commit to achieving your dream?
2. Where will you get the time to work on your dream? What kinds of things can you do less of or say no to?
3. Are you willing or able – either in the short or long term – to earn less money in order to make your dream a reality? Yes No
4. If yes, identify at least three places where you can reduce spending in the next year (remember, even small changes add up):
 -
 -
 -
5. Are there things you are not willing to sacrifice to realize your dream? Are you unwilling, for example, to move to a less expensive home or area? Dine out less? Subscribe to a less expensive cable TV package? Use vacation time to work on your dream or take less expensive vacations?
6. What else are you willing to do differently in the short-term to reach your long range goal of changing course?

STEP 6: GET REAL ABOUT CHANGING COURSE

ADDITIONAL READING: *Books About Money*

Living With Less/Simplicity

Choosing Simplicity, Linda Breen Pierce

Getting A Life: Strategies for Simple Living Based on the Revolutionary Program for Financial Freedom – Your Money or Your Life, Jacqueline Blix, et al

Keeping Life Simple, Karen Levine

Living More With Less, Doris Janzen Longacre

Your Money Or Your Life, Joe Dominguez and Vicki Robin

Prosperity and Other Money Topics

Think and Grow Rich, Napoleon Hill

The Secret Life of Money, Tad Crawford

The History of Money, Jack Weatherford

Luxury: The Concept in Western Thought, John Sekora

The Social Meaning of Money, Vivana A. Zelizer

Conquering Your Financial Stress, Bruce Eaton

Acres of Diamonds, Russell H. Conwell

Open Your Mind to Prosperity, Catherine Ponder

Don't Worry, Make Money, Richard Carlson

The Energy of Money, Maria Nemeth, Ph.D.

STEP 7: GET READY TO TAKE THE LEAP

“Plans are only good intentions unless they immediately degenerate into hard work.” Peter Drucker

You have a dream: to find – or create – work you can feel passionate about. To reach your goal requires three things: You must be ready, willing and able. The fact that you’re reading this tells me that you’re more willing to consider a change. For most people looking to get off the fast track, “able” is in part a matter of money.

Some of the financial aspects of changing course were addressed in *Step 6: Get Real*, and the online guide, *Finding the Money to Fund Your Dream* covers this topic in detail. The various options for changing course will also be covered in detail in the *20 Ways to Quit Your Job and Get a Life* Teleclass that is part of your Fast Track program. Step 7 Get Ready to Take the Leap looks at other ways to prepare to say goodbye to the 9-to-5 scene.

In addition to all the practical preparation and planning that goes into setting a new life course, readiness is also an inner process. Preparing for change is not unlike a runner standing at the starting line of a track. Before the runners can go, the official first instructs them to get ready. While much of the mental conditioning has already occurred well before the competition, those few precious seconds allow the runners a last chance to prepare themselves for the challenge ahead. In other words, “getting ready” is as much a state of mind as it is about action.

There are lots of ways you can ready yourself for change. For example, over the decade I spent in the corporate world I acquired a closet jammed with business attire. Over time, though, my vision of the good life changed from climbing the corporate ladder to climbing the stairs to my home office wearing nothing fancier than sweat pants and sneakers.

Since I knew I was not yet able to abandon the employment ship, I took a different kind of leap – a leap of faith. Several years before leaving corporate life, I made a quiet resolution: I would stop investing in clothing that did not reflect my desired lifestyle. Instead, I made do with the clothes I already had, gladly accepted hand-me-downs from friends weeding out their own closets, and happened upon a few consignment store gems.

Beyond the obvious benefit of money now being channeled from Liz Claiborne’s pocket into my own, this seemingly small gesture turned out to be a significant psychological turning point. By resolving to no longer invest in an unfulfilling lifestyle, I had sent my subconscious a powerful message that said, in effect, “You may be here today Valerie, but the future is yours to shape as you like.” Within three months of leaving my corporate job I donated a carload of office clothes to Dress for Success, an organization that assists low-income women just entering the job market.

STEP 7: GET READY TO TAKE THE LEAP

Capitalize on the Present While You Plan for the Future

If you must stay in your current job for now, there are plenty of ways you can help prepare yourself for your ideal work/life – and make your current job more bearable in the process. If you can't change course until your fifteen year old graduates, don't wait three years to start working on your plan. Instead think about of your current job as a temporary training ground. Then, without in any way compromising your job responsibilities, look for ways to take advantage of as many opportunities, resources and contacts as possible. Other ways to capitalize on the present include taking care of dental or elective surgery now while you still have paid sick time.

Changing your life course is like taking a trip. You don't need to know exactly where it is you'd like to go in order to decide when you'd like to get there. One way to ready yourself for "right livelihood" is by setting a target date for achieving your goal and marking it on your calendar. Besides being motivational, knowing how much time you have until "D-day" lets you create a realistic plan for hitting it.

Getting ready to make a major life change is as much psychological as it is practical. In this step you'll explore the kinds of things you can start doing now to prepare for that brighter future. For example, in *Step 5: Get Informed* you began the process of identifying the information, knowledge and skills you need to advance your dream. Now that you're further along in the 10 Step process, it's time to zero in on other things you need to do to prepare to take the leap.

STEP 7: GET READY TO TAKE THE LEAP

PLANNING SHEET: *Capitalizing on the Present*

- What kinds of assignments, training opportunities, publications and/or resource materials can you seek out at your current job that could contribute to your success in your next venture?

- As you think about the kinds of things you need to learn more for your new venture consider any co-workers, vendors, or other work-related people who possess the specialized knowledge you need. Consider areas like computers or software, the Internet, accounting, finance, manufacturing, marketing, printing, contracting, writing, exporting, etc. Make a list here of any brains you can pick or otherwise learn from:

- What, if any, company-sponsored training, professional conferences, networking opportunities, association membership, or tuition assistance programs can you take advantage of?

- What, if any, dental or medical procedures can you take care of while you still have paid sick days?

STEP 7: GET READY TO TAKE THE LEAP

PLANNING SHEET: *Planning for the Future*

- Even if you haven't yet fully decided on your dream, select a *target date* for when you will be living your dream full-time here:

Use this target date as your email password or screensaver. Or, put images or quotes that reflect your dream in your daily planner, on the refrigerator or any place you'll be sure to see them.

- Next write your goal as specifically as possible (Example: "I will be running my own ocean front bed and breakfast allowing me time to write my murder mystery novel by November 200_") If you are not yet clear on what your new livelihood will be, write your goal in more general terms, e.g. "By of May 200_ I will have determined a livelihood that will let me somehow combine my love of history and my need to spend more time with my family." The important thing is to put your goal in writing!

STEP 7: GET READY TO TAKE THE LEAP

“I used to work at the International House of Pancakes. It was a dream, and I made it happen.” Paula Poundstone

WORKSHEET: *Long and Short Range Planning*

- Where do you want your dream to be in five years?

- What kinds of things do you have to do *this year* to accomplish that five-year goal?

- What kinds of things do you have to do *this month* to accomplish that one-year goal?

- What kinds of things do you have to do *this week* to accomplish that one-month goal?

- What’s one small thing can you do *today* toward accomplishing that weekly goal?

STEP 7: GET READY TO TAKE THE LEAP

WORKSHEET: *What Do I Need to Change Course?*

What kinds of things do you need to do to prepare to take the leap? It could be to learn more about Health Savings Accounts, taxes, training options, how to get a toll-free phone number, the deadline for your local Yellow Pages listing, and so on. To help you generate a list of things you need to do to prepare for your new life, complete the following sentences:

I need to figure out...

I need to plan...

I need to investigate...

I need to locate...

(Continued on next page)

STEP 7: GET READY TO TAKE THE LEAP

WORKSHEET: *What Do I Need to Change Course? (continued)*

I need to find out about...

I need to write...

I need to organize...

I need to set up...

I need to talk to...

I need to look up...

STEP 7: GET READY TO TAKE THE LEAP

*“If you have built castles in the air, your work need not be lost;
there is where they should be. Now put foundations under them.”*
Henry David Thoreau

PLANNING SHEET: *Mind Map*[®] Your Action Steps

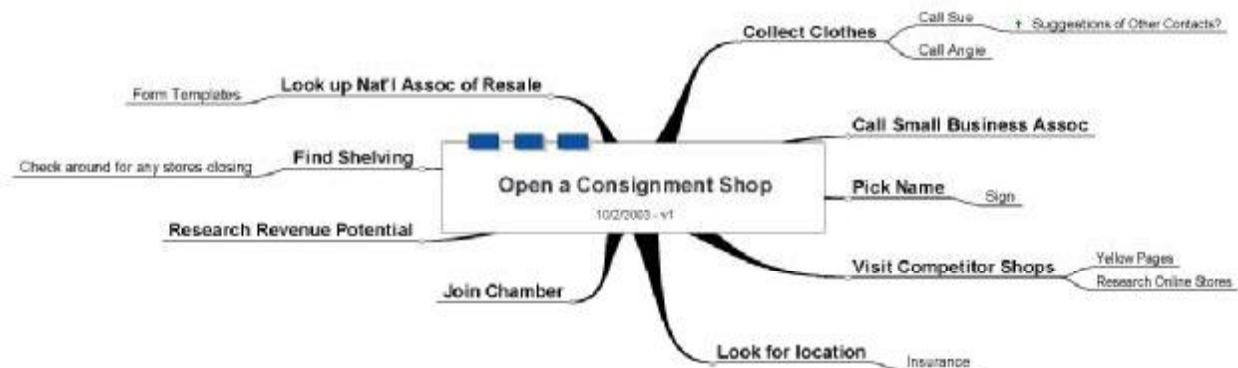
Mind Mapping[®], a technique for unlocking the creative process, was first developed in 1974 by Tony Buzan. Mind Mapping[®] is a visually interesting version of outlining, which has none of the constraints of the traditional linear format with its emphasis on order and form. In other words, it works much the way our brains do – by association.

Mind Mapping[®] is an excellent technique for planning a complex or multi-step project like a dream. That’s because mind mapping takes advantage of the mind’s tendency to work in short, intense “mini-bursts” by quickly dumping thoughts and ideas onto paper. Because the format is not restrictive or ordered, your mind lets information flow more freely, organizing itself into associated clusters. And your mind can more easily explore patterns and make connections between information, ideas and solutions.

ASSIGNMENT: Turn to the next page. Write the object of your planning in the circle (see example). It could be for example, create a web site, write an eBook, plan a presentation, or find five clients.

Then drawing lines extending from the center circle (picture a spider or the sun) note the various areas to consider in your planning. One might be money, another might be marketing, and another might have to do with timing or things you need to research, and so on. Once you have all the bigger parts outlined, create additional branches off of your main lines for small action steps (get business cards, call Jose to pick his brain, set a date for an Idea Party, and so on.). Write everything that comes to mind even if it seems completely unrelated. Trying to ignore the idea will actually cause your mind to get stuck on it, which blocks the flow of other ideas.

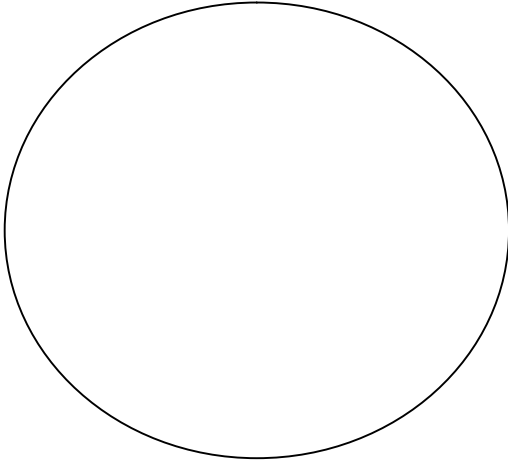
SAMPLE MIND MAP:



MindMap[®] example provided from MindManager[®] Software at www.MindJet.com

STEP 7: GET READY TO TAKE THE LEAP

PLANNING SHEET: *Mind Map[®] Your Action Steps*



STEP 8: GET SUPPORT

*“When setting out on a journey do not consult someone
who has never left home.” Rumi*

Erma Bombeck once said, “It takes a lot of courage to show your dreams to someone else.” Erma understood that other people’s fear, skepticism and negativity can be as contagious as the flu. And, unless you’ve built up your immune system, these dream busters can knock you for a loop. This is all the more true when the people doing the naysaying happen to be the same people you most love and trust – your own family and friends.

No matter how old you are, or how much you may deny it, your family and friend’s approval does matter. All the more painful then when the people you love fail to give you the emotional green light you so desperately seek.

Bottom line... You can either continue to turn to your family and friends again and again in hopes that they will respond differently, or you can choose the saner path of acceptance. This means recognizing that while you are dearly loved, your family’s experience in the world may simply not have equipped them to encouraging you to stray very far from their own familiar path. We’ll look more closely about what to do when family goals clash. But first let’s look at an example of how important and powerful Step 8 is in the process of changing course.

Get By With a Little Help From Your Friends

You may get by with a little help from your friends, but when it comes to changing course, you can positively soar by actively seeking out the support of others. One of THE very best ways to make your dreams come true is by tapping into the collective wisdom of your fellow dreamers.

I got so jazzed by an exchange on the Changing Course Bulletin Board that I have to share it with you. With their permission, I’d like to share with you a virtual idea festival between Marjie and Kris. Marjie began by laying out her interests and asking others for ideas. Here’s what she wrote:

*Hi, I am writing to get some ideas about how I might make a partial living with my interests and resources in nature/outdoors/gardening and environmental causes. I am fairly good at:
* camping * snowshoeing * hiking * building campfires * outdoor cooking * gardening *
identifying things in nature (e.g., trees, wildflowers, animal tracks, constellations, wild edible foods, and so on).*

I don't really want to go back to school but I wouldn't rule it out. Forest ranger-type jobs would seem like a natural choice, but often involve more law enforcement tasks than I want to deal with. We own 100 acres of forested land in the Adirondack Mountains of NY State on which I could pursue this dream. Any ideas would be much appreciated! Thank you in advance.

STEP 8: GET SUPPORT

Fortunately a very resourceful woman named Kris was all too willing to help:

Marjie, are there any living facilities that you could rent out? Or, could you build a small cottage? I'm thinking I'd love to come and have my own little artist's retreat in a place like that!

Do you like working with kids? Maybe you could offer some kind of nature walk for kids and parents in the summer?

Or, how about something for women... like a modified survivor experience? Ok, maybe I'm getting a bit silly... I just know that there are a ton of people that are hooked on that show! That's all I can think of for now but I'll keep thinking! Kris

The ideas Kris was able to offer Marjie were just enough to get her own creative juices flowing. Suddenly she saw possibilities previously unexplored. But I'll let you read Marjie's response for yourself:

Hi Kris,

Thanks for writing back with some terrific ideas!

We are planning to build a log cabin on our land next summer. I hadn't thought of it before, but it could be a cool retreat to share with or rent to others. We were planning (for our own use) to keep our cabin really rustic – wood stove, composting toilet (more environmentally friendly than an outhouse), no electricity, hand pump for water.

There is a facility a couple of miles away that rents similar cabins (with wood stoves, outhouses, hand pumped water, etc.), but they are reserved solely for alumni of a particular university. They do get a fair share of guests. I could be offering the same sort of thing to a wider public.

I had been thinking of providing nature tours. I'm primarily a self-taught amateur naturalist - still with much to learn – but I attend every class/group/nature walk/lecture I can on those kinds of topics. So I could definitely try that.

One catch is that I get very nervous speaking in front of public, but I am working on that. And I could start with younger kids, since I am less self-conscious with them than with teenagers or adults.

*I *love* the survivor for women idea (minus the part where someone gets “kicked off the island”)! I had not thought of doing that as part of an income stream, even though my one life-long dream has been to be able to live off the land for a period of time – consuming wild foods, making fire with a bow drill (i.e., rubbing two sticks together), etc. I do not know enough yet to teach many of those skills. BUT... I do know people who have those skills and I could possibly offer them our land as a place to teach classes (which I could then attend and develop my own skills until I could teach them, too.)*

STEP 8: GET SUPPORT

This also makes me think that I could teach camping to beginners, especially women who might otherwise feel intimidated by the whole outdoorsy thing.

Wow! Thank you so much! You really got me thinking along a whole new line!

Can't you just "hear" the excitement in Marjie's voice? Can't you see her mind just buzzing with ideas? There is something so incredibly stimulating and motivating about getting help AND giving it. It's a wonderful feeling to know you were able to take another person's dream and build on it in a way that makes them say, "Wow! Thank you so much! You really got me thinking along a whole new line!"

When Family Dreams Clash Find a Way for Everyone to Win

Not everyone finds support so easily. Not too long ago I heard from an executive assistant from New Jersey named Nuria who had problem I'm sure many people can identify with – what to do when your dream and your family's needs clash. Nuria writes:

I've always held administrative jobs because that is my expertise, but I don't like to have my time monitored, office gossip, being the victim of downsizing, and office politics. Unfortunately I need my job for medical insurance and other benefits.

My dream is to live in Spain. I have lived there with my parents and vacationed there, but for financial reasons, am able to go back only seldom. To ease the homesickness, I have enrolled in Spanish cooking classes, performed in local opera companies, and listen to Spanish music every day.

The problem is my family. Although my husband is self-employed, he does not share my dream. Neither does our 15-year-old daughter. My husband came to the U.S. 15 years ago after [he] struggled through many hardships in Spain. Since then, he has excelled in all aspects of life. He tells me that he is not going back to Spain to work; he'll only consider retiring there. He's 39 and I'm 35. So you see retirement is a long way off.

Everyone in my family is very discouraging. They tell me there is no work in Spain, it's too expensive, and there is no way you can make a life for yourself there. Despite all of these obstacles, I know in my heart that I MUST achieve my dream.

I feel I have sacrificed all these years for everyone but me. Sometimes I think the only thing keeping me in this country is my husband. My husband is a great parent, person, and provider. I want to live my dream with him and our daughter but I don't know how to achieve it. Sometimes I get angry and say, "That's it. I'm leaving everything behind and I'm going to concentrate in myself."

I love the Travel/Hospitality Industry, Theater/Opera/Costumes and anything relating to Spain. Do you have any suggestions?

Nuria

STEP 8: GET SUPPORT

Here's how I replied:

Dear Nuria,

I can certainly hear your frustration. A lot of people can identify with having an unsupportive family. At the same time, your challenge is different than someone who wants to quit their job to teach Spanish cooking classes or pursue a passion for art. Although your family would still be impacted by a change in your finances, the fact that you want to pack up and move to another country does have a huge impact on their lives.

It seems to me you have three choices: Convince your husband (and daughter) to make a permanent move to Spain (which doesn't seem likely). Leave your family and move by yourself (an extreme option and one that would surely put a damper on your dream). Or find some kind of middle ground. I suggest the latter.

It sounds like your husband isn't going to change his mind anytime soon. And although you have, as you say, been sacrificing for everyone else, you may need to adjust your dream so that everyone – including you – gets at least some of what they want. You get to spend more time in Spain and they get to live most of the time in the U.S.

You might, for example, establish a seasonal business or otherwise find a way to live and work in Spain just for the summer. Since your daughter would be out of school, she could join you and, depending on what you decide to do, perhaps even help you with the business. I don't know what kind of work your husband does, and therefore how flexible his schedule is, but hopefully he could at least join you mid-summer for a week or two. Or, if his work is portable, he could perhaps join you for most of the summer and run his business from Spain.

The good news here is that it's actually a lot easier for a non-resident to start a business in another country than it is to get a job. With offices in countries all over the world from Ghana to Germany, Australia to Albania, Mexico to Malaysia, The U.S. Chamber of Commerce (USChamber.com) helps American small businesses owners succeed in the host country by facilitating access to decision makers, providing information, hosting networking events and more.

Do your home work. A site called EscapeArtist.com offers tons of great articles, information on overseas jobs, country profiles, international real estate listings, a free e-magazine, and a whole lot more. I also recommend you subscribe to [Transitions Abroad](http://TransitionsAbroad.com). The magazine is for anyone who dreams of living or working overseas and features articles and resources on how to start a business in another country, finding paid work, volunteering abroad, and lots more.

What about the rest of the year? If you really do need to maintain a job for the benefits, try to find a position that would allow for summer's off. Look at a college or public school system. While most offices operate all year round, there are no doubt areas of campus or the school system where you may be able to work on a nine month schedule. Knowing you'd be spending three months in your beloved Spain would make your day job more tolerable.

STEP 8: GET SUPPORT

Another option is to find a way to take shorter trips but more often. Since you love the travel and the tourism industry, you might, for instance, run some kind of tour four times a year. That way you would get your “Spain fix” every three months. Find some unique niche – like a costume tour where your clients get to take classes on costume design or tour costume houses or offer a behind the scenes opera tour.

We know that your husband doesn't want to move to Spain. But do you know what he DOES want? What are his dreams? If his work is already fulfilling, he may dream of getting a motorcycle or going to the World Cup or writing a screenplay. Sit down and have a heart-to-heart talk. Explain how much you love him and how much your dream means to you. Help your husband tap into his deeper passions and figure out a way he can get what he wants and ask for him to help you to do the same.

By reframing the challenge less in terms of how can you achieve your dream and thinking instead about creative ways all family members can get at least some of what they want, everyone wins!

I must have said something right because a few weeks later I heard from Nuria again:

Dear Valerie,

Guess what???? I'm leaving on a 13 day trip to..... SPAIN!!! Alone on Thursday!!! I will start in Madrid, then to Cordoba, Seville, Huelva, Granada & back to Madrid to spend the day with family. I've already gotten my April vacation time approved from my boss and I'm returning to Seville for the April Fair & again in July for my sister's wedding for two whole weeks.

By the way... I don't know how you guessed but my husband did want to buy a motorcycle. Through your inspiration he began studying with help from a Spanish/English dictionary and today he called me at work thrilled with the great news he passed the written exam! He has the motorcycle picked out already and will buy it in the Spring.

I read your newsletter to our daughter Lucia and she is so supportive of my dream now. I told her she can achieve anything she wants as long as it has meaning in her life.

Then another month later, Nuria sent this update:

Well I'm back from my trip to Southern Spain where I had a fabulous time. I did everything I said I would, despite a busy yet fun schedule trying to see it all. The weather was pleasant & I even got to see how it snowed in the south – extremely rare, of course.

I'm all done booking my next trip in April with my daughter Lucia. Right after I got back, I got a little blue, which lasted for a couple of weeks. After a morning conversation via cell phone with my husband (while commuting to work) I told him how I really wanted to move, regardless of the obstacles. Initially he said NO! Then I told him very seriously that I did not

STEP 8: GET SUPPORT

see myself spending my entire life here. It was a mini argument, and by the time I called him back, he said. "We'll move whenever you want." I told him that we'd move when the time was right and we had provided a college education for our daughter.

Since then we worked on a financial plan with an accountant/estate planner. Now we have a great plan and in 5 years, we'll be able to move. I know that my husband does not like the idea at all, but I have also sacrificed myself for over 17 years, doing the right thing.

We had my parents over and the topic during lunch was "Spain" and how negative its people are and how difficult life is, etc, etc, etc, I felt so sick from hearing each family member complaint it only made me want to move & prove to them that I CAN MAKE IT THERE AND I WILL. I refuse to listen to anyone trying to steer me in another direction. I WILL ACHIEVE MY DREAM!

Nuria

Dealing With an Unsupportive Spouse or Partner

Here are some additional coping strategies for dealing with an unsupportive spouse or partner. This list was created by Jennifer Flynn, an attendee at the 2003 Making Dreams Happen workshop in Boulder, Colorado. She calls her list *10 Tips for Making Your Dreams Happen When Your Spouse is an Unsupportive Grouch* and notes you can replace "him" for "her" as needed. Jen reports she's been applying the tips at home with excellent results.

1. Remember that what he says is about him and his insecurities and not about you.
2. Validate his feelings of anxiety but don't let him bump you off the course you need to take to achieve your dreams.
3. Do what you need to do to avoid his negative attitude, even if it means walking away for a break. Don't let him dampen your enthusiasm for your dreams.
4. Dance madly, laugh often.
5. Grow your support network of friends and family that believe in your dreams.
6. Read inspirational books every day.
7. Keep a joy journal and a hard times journal.
8. Seek support from people that your spouse respects. They can be your allies in your journey.
9. Make his dreams happen.
10. Prove him wrong!

STEP 8: GET SUPPORT

Make Your Dreams Come True By Supporting Someone Else's

All of this leads me to another important aspect of Step 8, namely, that changing course is as much about GIVING support as it is getting it. The great writer Alice Walker eloquently described the reciprocal nature of support when she said:

Wherever I have knocked, a door has opened. Wherever I have wandered, a path has appeared. I have been helped, supported, encouraged, and nurtured by people of all races, creeds, colors, and dreams; and I have, to the best of my ability, returned help, support, encouragement, and nurture. This receiving, nurturing, or passing on has been the most amazing, joyous and continuous experience of my life.

Maybe you're not into writing or travel or music... but I bet you know someone who is. What a great thing it is to be able to buck the dream-busting mentality out there by passing along a resource that might enable someone else's dream!

So, as you learn about the different resources listed here, or you read or an article, or see something on TV or on the web, I encourage you to consciously think to yourself, "Whose dream might this information help?" I guarantee that when you support other people's dreams, you'll receive support in return. As Barbara Sher wisely points out, "Isolation is the dream killer." Whose dream can you support today? Who can you turn to for help, ideas, resources, or information that will help move your dream along? No one gets there alone.

Step 8 is your opportunity to deliberately explore the specific type of support you need, where to look – and not look – for support, and how to you can begin to put together your dream team!

STEP 8: GET SUPPORT

WORKSHEET: *Identifying the Dream Busters in Your Life*

Make a list of any and all people in your life with whom you will actively avoid discussing your dream:

STEP 8: GET SUPPORT

WORKSHEET: *Building Your Dream Team*

In *Working from the Heart*, Jacqueline McMakin identifies 10 types of potential supporters: Colleague, mentor, supervisor, advisor, collaborator, role model, friend, teacher, patron, spiritual guide. Using McMakin's list, try to think of people who might be on your "dream team." As you do, keep in mind, you may not need all of these types of helpers or, you may need some at different times.

1. *Colleague*: Someone to work with or an associate in a similar profession.

Name(s)

2. *Mentor*: Someone who believes in you and offers guidance and coaching to help you move forward.

Name(s)

3. *Supervisor*: Someone to oversee your work and guarantee its quality by the strength of his or her credentials and expertise.

Name(s)

4. *Advisor*: A knowledgeable person who offers information and counsel.

Name(s)

5. *Collaborator*: A person with whom you want to produce something. This can involve anything from a legal working partnership to an occasional productive association.

Name(s)

STEP 8: GET SUPPORT

WORKSHEET: *Building Your Dream Team (continued)*

6. *Role model*: Someone who does what you would like to do or inspires you in your work.

Name(s)

7. *Friend*: A person with whom you can share your hopes and dreams, failures and successes.

Name(s)

8. *Teacher*: Someone to impart knowledge or offer training in skills you need.

Name(s)

9. *Patron*: Someone to value your work, support it or become a consumer of it, and pass the word about it to others.

Name(s)

10. *Spiritual Guide*: Someone to support your spiritual quest and care how that is expressed in your work.

Name(s)

STEP 9: GET GOING

*“Keep moving. Slower or faster does not matter
as long as you do not stop.” Confucius*

The action phase of escaping from job jail, of finding your life mission and living it is different for everyone. As Amelia Earhart once observed, “Some of us have great runways already built for us. If you have one, take off! But if you don’t have one, realize it is your responsibility to grab a shovel and build one for yourself and for those who will follow after you.”

You’ve already made up your mind that you want a more purposeful life working at something you love. And yet, the prospect of making a major life change when you’re already feeling caught between a clock and a hard place can feel daunting. While lack of time may be a legitimate reaction sometimes, it can also become a convenient excuse.

Make Time to Remake Your Life

According to *Time for Life*, by John Robinson and Geoffrey Godbey, American adults average 39.4 hours a week of “free time.” Even if you enjoy far fewer hours of unscheduled time, you still have control over how you use them. The authors note, for example, that on average American’s watch 15 hours of television a week. Let’s say you spend only half that amount of time in front of the TV, are you willing to skip one night a week? Just think what you could accomplish by this time next year with these 156 hours of found time!

If you don’t watch television, ask yourself where else you may be able to eke out some time to act on your goal. Pulitzer Prize-winning author Toni Morrison wrote her first novel during the only spare moments she had, while commuting on the train en route to her job in Manhattan.

OK, so you don’t spend time “training” but what about complaining? Over the course of a week, five minutes here, 20 minutes there spent blowing off steam about an unreasonable deadline or a difficult co-worker adds up. Turn griping time into planning time and you’ll not only set yourself on a new course but you may find that actively working your “escape plan” makes your current job feel more tolerable.

I know, too, what it’s like to arrive home from work too tired to read the paper. The thought of doing more “work” seemed impossible. But as someone who commuted 90 miles a day, put in long hours at a demanding corporate job, and then spent lots of evenings and weekends launching my own venture, I was amazed at how moving a dream along transforms exhaustion into energy!

STEP 9: GET GOING

Make it Real – and Realistic

In *Step 7: Get Ready*, I talked about the importance of putting a stake in the ground by setting a target date for when you'd like your "new life" to begin. If you haven't done this yet, get your calendar out and do it now. Besides moving your vision from the realm of "someday" to "on this day," knowing how much time you have until the big day lets you create a realistic plan for hitting it.

"Action," observed Joan Baez, "is the antidote to despair." Once you release the mental brake and get yourself in the right gear, the momentum will just keep propelling you toward your goal. The key is to just get the ball rolling.

Use the Power of Focus Management™¹ to Stay on Track

Whether it's in work or in life, we all understand the importance of "seeing the forest for the trees." As the designer of a course called the *Power of Focus Management*, I've done a lot of thinking about the need to differentiate the forest from the trees. The course is offered by a productivity company called Time/Design (TimeDesign.com). (Not incidentally, Time/Design is also my former employer... a reminder to never burn those bridges!) The principles and practices of effective Focus Management are essential to starting and succeeding at your own business.

So let's back up and talk for a minute about the proverbial forest and trees. The forest represents the big picture – like developing a marketing plan, creating a web site, opening a bed and breakfast, or writing a book. The trees, on the other hand, are the little steps required to realize the big picture. With voicemail, email, "got a minute?" interruptions from family and friends, and other trees competing for your attention, it can be tough to *find* the forest, never mind spend much time there! The challenge today is not so much time management, but *focus management*. In other words, if you want to focus on the big picture, you need to manage not *time*, but *focus* – yours.

First, let's define the forest or big picture a little more precisely. The big picture consists of goals and projects that are:

- a) High impact
- b) Involve multiple steps, and
- c) Require multiple time periods to complete or maintain. In other words, as much as we would like to create an entire web site in a single sitting, in reality this is the kind of project you'll need to chip away at for many days, weeks, or even months.

Let's say your goal is to write and self-publish a book. There are many projects that will get you there. For example, "Learn all about self-publishing," "Outline chapters," "Find and complete writing course." Each of these projects meets our definition of a big picture activity. They are

¹ Used with permission of Time/Design™

STEP 9: GET GOING

high impact, each involve multiple steps, and will happen over a period of time. In contrast, learning about self-publishing by calling a friend who published her own book would be considered a project *step*. That's because while talking to your friend may have a high impact, it fails the project test because it's a single step activity (call your friend) and involves a one-time meeting or conversation. (To be clear, talking to your friend is important. But since it is more of a tree than it is the forest, it would go on a to-do list, not a project list.)

Why is it important to understand the differentiate between the forest and the trees? Changing the course of your life is an enormous undertaking. And when confronted with such a big goal it's easy to fall into the trap of working on lots of little steps and never really get to the higher impact projects. Don't believe me? Time for a little big picture pop quiz!

You have 45 minutes. What are you more likely to do...

- a) start on that big changing course project you've been putting off all week, or
- b) send an email

If you picked "b," send email, you're not alone. During my time as a Time/Design trainer I've given this same quiz to literally thousands of people and everyone says given the choice, they'd send the email. Why? We says it's because it's faster and easier. Besides, we argue, what could we possibly accomplish on a big project in 45 minutes?

Yes, sending or checking email is faster and easier. And having six uninterrupted hours to work on that big project would certainly be preferable to 45 minutes. Yet, none of these are the *real* reason we choose the relatively trivial tree over the more important forest. The reason we opt to send the email is because we humans like to feel productive. And, because sending an email has a clear start and end, it gives us that needed hit of productivity. We feel like we're getting something accomplished. Not so with a big project that has lots of steps and requires days, weeks, months of sometimes even years to complete. I mean you can't check "write book" or "open cafe" or "start adventure travel company" off your list quite as easily as you can "send email." The bigger the project, the harder it is to get that same rush of productivity.

Do we need to send and check email? Sure. But email has replaced hanging out at the water cooler as the socially acceptable form of procrastination. Instead of being "tree huggers" we've become "e-huggers." Yet reflecting back on *Step 1: Get The Point*, none among us will look back at our lives in regret and say, "If I'd only checked my email more often... everything would have been different." But we *will* regret never writing that book or opening that bed and breakfast or taking a stab at song writing or becoming a wine expert!

Because we humans are hardwired to go for the quick hits we need some "tricks" to help us go against our nature to work on our high impact goals and projects. So, with Time/Design's permission, here are eight Focus Management™ best practices:

STEP 9: GET GOING

Focus Management™ Best Practices

1. *Plan for success.* Do you spend more time preparing for a two-week vacation than planning your escape from the job world? If so, take time out to do some short- and mid-range planning of your current goals and projects. Long-range plans are useful for setting a direction. In terms of taking action though, 60-day plans tend to work best. Ask yourself: What high-impact, multi-step goals or projects do I need or want to begin this month and next?
2. *Put it in writing.* Do you already keep a to-do list? Great! If you're like most people though, you probably make lists and lists of *trees*. But where do you keep your forest activities? Committing the big picture to writing gives it a fighting chance. In a moment you'll have a chance to create your own big picture goals and projects list.
3. *Be specific.* Actor and comedian Lily Tomlin's bag lady character once quipped, "I always wanted to be someone. I realize now I should have been more specific." When you prepare your list be specific. One way to be specific is to start with a verb. Why a verb? Action. But not just any old verb...

There are "big verbs" and "little verbs." Verbs like produce, develop, build, coordinate, create, organize, hire, design, plan, etc. are big verbs. In contrast verbs like such as call, mail, email, buy – as in stamps, etc. are little verbs. Why is this important? Remember how in the last pop quiz you only had 45 minutes? Well, this time you have ALL DAY – so time is not a factor. If this were your to-do list what would you be most likely to skip:

- a) call Fred
- b) email Sue
- c) develop strategic marketing plan

If you picked "c" join the club. Again, it's not because we are bad or lazy. It's because when you mix big verbs and little verbs on the same list when your brain scans the list and finds a big verb it comes to a screeching halt and starts scanning the list for little verbs that it can handle. You know what to do with Fred – pick up the phone. You know what to do with Sue – send her an email. But when you see "develop strategic marketing plan," "start catering business," or "design web site" your brain doesn't have a clue where to begin – so it avoids this item on your list choosing instead the little verb that will give it the rush of productivity it craves.

The key here is to be careful not to mix the forest in with the trees. Doing so forces your subconscious to choose between "develop strategic plan" and "get new collar for little Fluffy." Given the choice, the higher pay-off activity will lose every time.

STEP 9: GET GOING

4. *Put a stake in the ground.* The timeline for completing some goals and projects are clear – you have to be packed for your trip by Tuesday morning, taxes must be filed by April 15th, the report your boss asked for is due at month's end. But changing course is all between you and you. And these are exactly the kind of goals and projects that languish for lack of an externally imposed deadline. Giving each of your current goals and projects a target date to shoot for not only helps you create a plan to reach it, but is motivating as well.
5. *Keep your list visible.* With so many trees competing for your attention, you need to make the forest as conspicuous as possible. Seeing your project list every day also helps make them real. “If it’s not in writing and in your face every day...” says Drew Carey, “it’s not a goal. It’s a wish.” Force yourself to tune into the big picture by making your Current Goals and Projects list the first thing you see when you open your planner, posting in on the wall or setting it up as a category in Outlook™, Lotus Notes™ or in your PDA.
6. *Begin the day by scanning the forest.* Use the time while your email is downloading to reflect on your Current Goals & Projects list. Then apply this Big Picture 80/20 Rule which says that 80% of our results – in work and in life – come from just 20% of our efforts. If your goal or project requires concentrated time – for example, editing chapter two of your book or connecting with key clients – block out part of your day to spend on these activities. If the project requires juggling lots of small steps, make sure that for every 10 trees you fell in a day, at least two (20%) relate to the big picture.
7. *Use the Next Actions approach.* When you’re juggling multiple projects – develop web site, create marketing strategy, set up bookkeeping system, write chapter one – each with anywhere from 10 to 100 plus steps – it’s easy to feel overwhelmed. Yet no matter how large the undertaking, one simple reality remains the same: There may be many steps, but there is always only *one* “next action.” The next action for designing a web site might be to create a project plan. If you can’t make a plan until you talk to your cousin Fred because he wrote a similar plan for his site then the next action is “call Fred.” Don’t break it down to a level that feels absurd. Break it down to something that instantly moves you to action. As an ancient proverb reminds us: “To move a mountain you must begin by carrying away small stones.”
8. *Manage mental interruptions.* Ok. You talked to Fred and have all the information you need to start writing that project plan. You set your phone to roll to voice mail. You turn off email notification. You even post a Do Not Disturb sign by your door. You settle in at your computer ready to go. Twenty minutes into it you’re making real progress.

Now imagine that with absolutely no prompting from you, three totally unrelated files suddenly pop up on your screen. How easy do you think it would be to stay focused on your original document? Yet, that’s exactly the way your brain operates! You’re in the

STEP 9: GET GOING

middle of one thing when your subconscious pops in to remind you to do something else like “email Juan.” Here’s a better idea. Rather than risk distracting yourself from your high impact project, address the mental interruption by taking a few seconds to add, “email Juan” to a list of next actions. Or as they like to say at Time/Design, say, “If you think it – ink it!”

The trees are a constant and sometimes relentless part of life. If you find that the trees are overtaking the forest, the key is to manage your response to the big picture and the details through more effective focus management. Gain control over your attention and you gain greater control over your life.

Six Everyday Things You Can Do to Get and Keep Your Dream on Track

Just because you’re still at your unfulfilling job doesn’t mean you can’t take steps to start moving toward that more satisfying future. There are lots of things you can do every day to get and keep your dream on track. Here are a few ideas to get you thinking:

1) *Try on the future you.* Reaching your goal in its entirety may be a ways off. In the meantime it’s easy to get caught up in the demands of today and lose sight of the tomorrow we’re trying to create. One way to help ensure your future goal doesn’t fall prey to the out-of-sight, out-of-mind syndrome is to find ways to bring your dream closer to the present.

For example, when a stranger asks you what you do for a living (and you’re 99.9 percent certain they are not related to your boss), rather than talking about your current job try on how it feels to answer in terms of the *future* you.

In other words, if you know what it is you want to do, even if you’ve barely begun to act on it, you might say something like, “I’m an aspiring mystery writer” or “I’m looking into returning to school to be an oceanographer.” If you feel more comfortable you can say something like, “Right now I’m in software sales but I’m planning to change careers and open a pet wellness center.”

When a dream that felt elusive starts to feel real, it changes everything. You’ll be amazed how much sooner you’ll start writing that manuscript or sending away for course catalogs or working on your business plan when you start “being” the future you!

2) *Watch your language.* It took me forever to get through graduate school. The course work wasn’t the problem. It was the 200-300 page dissertation that I couldn’t quite get motivated to sit down and write. When well-intentioned friends and relatives would ask how things were going I’d say something along the lines of, “Well, I’m *supposed* to be working on my dissertation but I’m painting my living room” (or taking on a new consulting assignment or putting in the garden...). It’s no wonder it took me eight years to finish my degree!

STEP 9: GET GOING

You see, it wasn't until I'd started substituting the words, "I am" for "I'm supposed to be" that I really began to tackle my dissertation in earnest. Watch your language for signs of "supposed to be" thinking and see the motivational lift that can come from saying two simple words: "I am!"

3) *Block time to work on your dream.* Another key to success is a simple but powerful technique called "time blocking." Time blocking involves consistently setting aside time in your calendar to work on your dream.

When you use time blocking you're basically making an appointment with yourself! Treat your appointments with yourself as respectfully as you would with others.

4) *Turn griping time into planning time.* How much time do you spend every week blowing off steam about your lousy job? Instead of wasting precious time complaining about what you *don't* want, use the time to create a clear mental picture of what you *do* want. Then make a plan for getting from here to there. Fifteen minutes a day spent working your plan will move you far closer to your goal than 30 minutes of griping.

5) *Reinforce your goal every day.* Motivational books and tapes are helpful, but most of us need little shots of inspiration on a more regular basis. Joyce, a computer analyst whose dream was to have her own catering service, programmed the screen saver on her computer to read: *Cater to your dreams and they will come true.* And she selected as her email password the word *gourmet.*

Find pictures, postcards or sayings that reflect and reinforce your destination and put them where you'll be sure to see them each day. By keeping your goal clearly in sight you give yourself a motivational nudge every day of the week.

6) *Do what you can – but DO SOMETHING.* As one Chinese proverb reminds us, moving a mountain begins by lifting one stone. To keep from being overwhelmed – yet still make headway – break your larger goal down into more manageable steps. Then, no matter how hectic your day, pledge to take at least one small step each and every day. Even if all you can handle that day is jotting down one new idea, reading a single page, or making one phone call – you've still made progress! If you're too tired to make a phone call, look up the number. If you don't have time to read a chapter, read one page. If you don't have four hours to dedicate to your writing, spend 20 minutes outlining a few thoughts or polishing what you wrote last week.

Step 9: Get Going is about action but it's also about building momentum. Action generates the enthusiasm and momentum you need to take another step and another. And before you know it, what was once a far off dream will be Your Life!

STEP 9: GET GOING

EXERCISE: *Anchoring Your Vision*

In *Step 2: Get the Picture* you created your vision of what you want your life to look like. Because as they say, seeing is believing it's important to replay it often to anchor this new "reality" clearly in your mind's eye. Research has shown that your vision will be most powerfully imprinted in your subconscious if you focus on it during your brain's alpha states – when you awake in the morning or just before dropping off to sleep at night. And, why not reinforce your vision during your typical daydream times – while showering, waiting at the copier machine, staring out your office window, or during mindless travel time? It beats obsessing about that stressful job!

With your mental picture of a satisfying, purposeful work/life as your guidepost, you'll discover a valuable source of energy and motivation to fuel the process of making your dream a reality. Creating a vision to guide your efforts is an important step to escaping the job world. After all, if you want to see yourself doing it, you have to first "see" yourself doing it!

Come up with a list of 5 moments or times in your day where you will resolve to spend time adding to and visualizing your ideal life:

1.

2.

3.

4.

5.

STEP 9: GET GOING

PLANNING SHEET: *Creating Your Current Goals and Projects List*

Use the planning sheet on the next page to generate a Current Goals and Projects List. “Current” means you plan to either start or finish each project in the next 60 days. As you create your list, keep in mind two things:

To qualify for this list, the project must involve multiple steps that will require multiple times to complete or maintain.

If you have a very large project with multiple components that will take months to break it down into sub-projects you’ll be focusing on in the next 60 days.

DO NOT list the various project steps here! This rule is especially tough for detailed people because you want to write the name and the project and list the steps under each. Don’t! We’ll get to the steps shortly. For now only list the project name.

Be sure to start with a “big” verb.

You can either create your list by month or just make a rolling 60 day list (see samples)

Review the Mind Map you created in *Step 7: Get Ready* for any goals or projects. If you wrote down a lot of individual steps, come up with a title for the goal or project these steps are intended to achieve.

Sample Current Goals and Projects List by Month

Goal: Start a dog training business

March Projects

- Research dog training courses
- Do financial plan

April Projects

- Interview 5 dog trainers
- Create marketing plan

Sample “Running” Current Goals and Projects List

Goal: Start a dog training business

Project

Due date

- Research dog training courses
- Interview 5 dog trainers
- Do financial plan
- Create marketing plan

- March 31st
- April 31st
- March 15th
- April 30th

STEP 9: GET GOING

PLANNING SHEET: *Your Current Goals and Projects List*

STEP 9: GET GOING

PLANNING SHEET: *What's the Next Action?*

A natural response to feeling overwhelmed is to procrastinate. The solution is to break down what can feel like an impossibly large endeavor into manageable tasks. Remember, there may be many steps but there is always only one next action.

For each of the projects you listed on your *Current Goals and Projects List* identify the very *next* action. For example for “Research dog training courses” the next action might be “Google dog training courses” or “call local dog trainer to see how she trained.” For the project “Do financial plan” the next action might be, “find recent tax statement” or “call Anika for the name of her financial planner” or “make a list of financial needs vs. wants.”

Keep in mind that you do all of these things. But to keep from being overwhelmed, focus on only the *next* action. Be sure to establish a due date for each next action.

Next Action

Due Date:

STEP 9: GET GOING

PLANNING SHEET: *Other Small Steps You Can Take*

Not all next actions are project related. This is the place to start thinking about and planning some of the other small steps you can start taking now to move you closer to the life you described in *Step 2: Get the Picture*. For example, if you had a hard time picturing your ideal life you might, for instance, turn off the radio on your drive to work and use that time to imagine the life you really want. Or, think about taking a page out of Barbara Sher's book and reversing the exercise to describe the life from hell (If you try this technique just be sure to go back and flip it around to the life from heaven!) Or, you could start a file folder to collect words or images that speak to you.

Assuming you're clear on your ideal life, try to come up with small steps you can take now to reinforce your goal. For example, say you long to live in another part of the country or indeed the world. You might subscribe to a regional magazine, hang pictures of your dream location up at work, find a photo of that location you can use as a screen saver, make your computer password "dreamlife" or "oceanview," etc. To this very day I keep a faded 12-year-old sticky note on my monitor that reads, "I can create the life I really want." It didn't happen overnight – but I did it!

As you create this action list keep in mind that the ultimate realization of your ideal life may be a ways off. That's okay. Even though you have to say wait until your kids are grown and on their own before you can get your big sunny home office in a house near the ocean, when it comes to a dream, intention matters. Be sure too to start with something relatively small, like writing a letter outlining the benefits to your current employer for letting you work at home one day a week. The key here is momentum!

STEP 10: GET GRATITUDE

“Gratitude creates the most profound community which is ultimately stronger than anything.” Albert Schweitzer

To consciously endeavor to fashion a new, more fulfilling future is important. Of far greater importance, though, is to be mindful of where you are and all that you have right now. To do otherwise is to miss The Point discussed in Step 1. “So much dissatisfaction comes from focusing on what we don’t have,” wrote Joe Dominguez and Vicki Robin in *Your Money or Your Life*, “that the simple exercise of acknowledging and valuing what we do have can transform our outlook.”

When I was actively working these 10 steps over a decade ago now, I received two reminders – one subtle, the other glaring – of the critical link between appreciating the abundance in one’s life and living in the present. The first came while stuck in traffic. My response was pretty typical: frustration, impatience, annoyance. After all, I wanted to get somewhere. To make matters worse, this huge white tractor-trailer cut me off. As the truck pulled by, I noticed that there were no words or images advertising its commercial contents. No 800 number to report the driver’s performance. Nothing. Just three simple words painted in neat black letters across the rear doors: *Be Here Now*.

The contrast between this simple yet powerful message about living in the moment and variations on the popular bumper sticker: “I’d rather be fishing, sailing, shopping...” (in other words anywhere but “here”) was striking. I took a long, deep breath. My breathing slowed, muscles relaxed. Heeding the message, I thought of my good fortune to even own a car, popped in a tape, sat back and did the only thing I could do – enjoyed the ride.

To be fully in the moment is no small task. Especially when it is precisely our current work/life situation that we so desperately seek to change. And yet, neglecting the present so often leads to future regrets. This point was brought home on a recent trip to Boston. I was stopped for a red light at a busy intersection when my eyes happened to land on a pedestrian in his mid-twenties glancing anxiously up at the “Don’t Walk” sign. In that split second before the light turned green, he decided to chance it, literally sprinting across the intersection. He didn’t make it. I will never forget the screeching tires and the horrible thud as the car to my left tried in vain to avoid a collision. The police were on hand in a matter of minutes. The fact that there was no mention of the accident in the next day’s paper left me hopeful that his injuries were not life threatening.

But still, I was reminded of something John Lennon once said, “Life is what happens when you’re making other plans.” Where this young man was coming from or where he was in such a hurry to get to mattered little. In the end, the only thing that mattered was that single moment in time, the only moment he – or any of us – really have.

Living life from a perspective of gratitude is not just an exercise in thinking happy thoughts. In addition to putting us into a place of mindfulness there are other actual benefits to gratitude.

STEP 10: GET GRATITUDE

Melody Beattie wrote,

Gratitude unlocks the fullness of life. It turns what we have into enough, and more. It turns denial into acceptance, chaos to order, confusion to clarity... It turns problems into gifts, failures into successes, the unexpected into perfect timing, and mistakes into important events. It can turn an existence into a real life, and disconnected situations into important and beneficial lessons. Gratitude makes sense of our past, brings peace for today, and creates a vision for tomorrow.

A simple sign hung on the bulletin board in my local post office. The quote from the Women's Theology Center in Boston read, "We must go slowly, there's not much time." Achieving a dream takes hard work, perseverance, and yes, time. Yet, life is too short to put off happiness until we have achieved our goal. In other words, with a dream, as with life, the journey is *just as important* as the destination.

So as you work toward changing course, it is important to remember that these Ten Steps are as much about the journey as the destination. Remember to be here now and savor the journey!

STEP 10: GET GRATITUDE

“Delight in little things.” Rudyard Kipling

WORKSHEET: *Recognizing What’s in Your Life Right Now*

In their thought-provoking book *Your Money or Your Life*, Joe Dominguez and Vicki Robin remind us that, “Once we are above the survival levels, the difference between prosperity and poverty lies simply in our degree of gratitude.” As you enjoy a drink of clean water, a warm bed or the company of a loved one, pause and be grateful for what and who is in your life right now.

Take a moment now to think of your life just as it is at this very moment... your health, access to the necessities as well as the luxuries of life in a western country including health care, your family and friends, etc. Setting your ideal life aside for a moment, list at least 10 things you are grateful for right this very moment:

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

Consider taking just a few minutes each day to pause and reflect on just how many blessings you enjoy in your life at this very moment. As the saying goes, today is a gift, that’s why they call it the present.

ABOUT THE AUTHOR

Valerie Young

Following the sudden death of her mother Barbara in 1993, Valerie left her corporate job and 90-mile-a-day commute to pursue her own dream of creating a more balanced life working from home and doing work that makes a difference in the lives of others. Today she is a recognized expert on “Outside the Job Box Careers” and the founder and Dreamer-in-Residence at Changing Course.com, where she provides resources, tools, and inspiration to help her 23,000-plus subscribers to follow their own dream of working at what they love... on their own terms.

Valerie is also an internationally known workshop leader and public speaker. Her insight and humor have made her a popular guest speaker at such diverse organizations as Intel, Chrysler, Bristol-Myers Squibb, EMC, CIGNA, American Women in Radio and Television, American Institute of Chemical Engineers, Women’s Jewelry Association, Society of Women Engineers, National Lung Cancer Partnership, and many others.

Valerie’s career change tips have been cited in such publications as *The Wall Street Journal*, *USA Weekend*, *Kiplinger’s, Inc.* magazine, *Self*, *Redbook*, *Reader’s Digest*, *Woman’s Day*, *Entrepreneur*, *Cosmopolitan*, *Glamour* (UK), *The Boston Globe*, *The Chicago Tribune*, *The Oregonian*, *The Ventura County Star*, *The Globe & Mail*, *The Edmonton Sun*, *The Sydney Morning Herald*, and *The Executive Female* and online at MSN, iVillage, Parade magazine, and CareerBuilder. She has been a guest on People Are Talking (ABC), the Canadian Broadcast Corporation’s The Current, Chicago’s WMAQ, and The Wall Street Journal’s nationally-syndicated program “Work & Family.”

In addition, through www.ImpostorSyndrome.com, Valerie has delivered her *How to Feel As Bright and Capable As Everyone Seems to Think You Are* program at numerous colleges and universities including Harvard, MIT, Stanford, Cornell, Columbia, California Institute of Technology, Princeton, Johns Hopkins, New York University School of Medicine, Smith College, Worcester Polytechnic Institute, Rensselaer Polytechnic Institute, University of Washington, Texas A&M, and dozens of others.

Before founding Changing Course, Valerie was a “cubicle dweller” in the strategic marketing department of a Fortune 500 company. She earned her doctoral degree from the University of Massachusetts in Amherst where her research focused on understanding and eliminating the psychological barriers preventing women from achieving their full potential.