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RETIREMENT PLAN



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RETIREMENT REHAB

SECTION 6
OPPORTUNITY OF A LIFETIME

Section VI:
Opportunity of a Lifetime

Introduction

I'm excited to welcome you back to the final section of Retirement Rehabilitation. We've come a very long way to get here, but the best is waiting at the end. We are now entering what I call the opportunity of a lifetime.

While we all know by experience the benefits of technological advances, the scale of what is going on in the world of professional collaboration today is staggering. The ability to access high quality talent online from anywhere in the world is remarkable. This has effectively created a global supply of talent for what is a local demand.

More students globally have graduated from a university since 2000 than the sum total before the millennium. Online university education is accelerating the improvement in this talent pool. The result is with high (enough) speed connectivity, knowledge work has become commoditized and very connected.

Increasingly, people are as inclined to trust expertise acquired via the internet as they do shoes from Zappos—both are reliably good. In the rapidly morphing technology world, the sum of all human knowledge is sitting right on your phone at all times. Cutting edge skills no longer come from university education alone.

E-learning and business oriented coaching is now well over a \$100 billion industry, as companies and individuals of all niches need advice for work-specific needs. Niche information delivered electronically is growing at over 100% per year, and will likely continue this pace for some time. Even personal coaching is an over \$2 billion industry, despite minimal standards for credentials.

If you have a technology need of almost any kind, you can easily outsource it to Bangladesh, India, or Pakistan on Upwork for one-third to one-quarter of what it might usually cost. English-speaking writers work from home in the U.S. and arbitrage the cost of going to work, passing the savings on to the people who hire them. Credible full-time customer support and secretarial help can be acquired in the Philippines for \$200 per week or less, and they work U.S. hours. More amazing

is that Eastern Europe is now threatening these workers as they possess even better skills and work ethics.

Veteran corporate executives are uniquely positioned today to harness this talent pool, manage it optimally, and reap substantial rewards. Everyone has unique knowledge, experience, and abilities to capitalize on if they will put in the effort.

The power of the advice that follows is not in its complexity, rather its simplicity. The development of this economy is so new that opportunities are plentiful. Seizing the leverage available described —**and actually doing something**—is the real underappreciated facet of this advice. Building a business you love that works while you are asleep and is expertly maintained by talented and low-cost employees—that’s the prize. So, just do something!

People look for all types of help during their lives. For motivation or personnel growth they can choose from a plethora of people like Tony Robbins and many, many others. Often, there are a few very well known, but not very accessible, experts that can be accessed for help. This advice can be of tremendous value, but it is high level and not tailored by its nature. However, when people seek very specific advice they often have only a few sources to choose from.

One of the critical things to understand is that the evolution to online advice is nascent. Whole categories of information exist without any credible voice yet. Very specific niches exist without any real voices at all. A quick Google search of personal coaching programs will assure you that money is being spent to learn from teachers just a few steps ahead of the pupils.

The key to success is to help others solve a problem for which they will pay. The very good news is that “problems” are very diverse.

Everyone reading this has something important in them to contribute to someone else somewhere in the world. The opportunities are so vast, but yet very basic. It may be unbelievable, but I have recently seen blog posts by writers in their 20/30’s about how to hire, how to manage a team, and how to hold a meeting! Picking where you want to spend your time is the real relevant question if you have some

solid experience.

Enormous numbers of college graduates from 2005 to today have been forced into entrepreneurship or remain meaningfully underemployed, and so specific business advice is needed. These same folks have also yet to balance life and work, and this is a huge topic they discuss. It's another opportunity for some sage perspective from someone with more experience. Years of high level corporate experience, especially failures, is invaluable to them.

Your expertise really counts with folks a couple of decades younger who have never had a real corporate structure to learn in. You may not consider yourself an "expert" at all, but think back a couple of decades about what you have learned in the time since. That's the kind of knowledge you take for granted because it is so familiar to you. You forget that normal people haven't had the same corporate experiences as you. Now imagine how valuable these insights and judgments would be to someone else who is a bit younger. Today they call this personal coaching. Once this was referred to as training, which became mentoring when it got more personal.

Hobbies are another area of interest that often transcend age and can be monetized. The same holds true for people with unique skills, people with special problems, or people with unique passions. Whether you collect cars or baseball cards, if you are a fanatic of any type, others online will find you. New tribes are forming every day.

Finally, peers and older colleagues will be anxious to see your playbook if you can craft a different reality from what they are stuck in. The genesis of the Retirement Rehabilitation course was in direct response to people who wanted to know about "all that online stuff" I did. This was the most effective way to get the message out to as many people who could truly use it without sacrificing the content.

The key to finding how you might find how you can capitalize on your interests and skills has already been written about by many others. I like to advise people to apply Pareto's Rule (the "80/20 rule") to this process, or you could spend the rest of your natural life here. Start with the things you have a pretty good perception you know and like better than others, the ones where you're a top 20% "expert".

Here are just a few suggestions of what to think about:

- What do people ask your help for?

- What specific things do you know better than others?
- What painful experiences have you lived through?
- What do you talk about with your friends?
- What would you do if you had the day off and no commitments?
- What's unique about your family?
- What problems can you help others solve?
- What do you like to read about?
- What do people think you're good at?
- What would you like to know more about?

Think about these questions using the lens of how you might solve a problem for someone using your insights.

Now let's move on to lesson 1.

Lesson 1 - Don't Be Intimidated

Hello, and welcome to lesson 1 of The Opportunity of a Lifetime. I'm going to start out by warning you against one of the biggest psychological obstacles to success, even when opportunity is unprecedented. It's intimidation. People don't know what to do with so many options placed before them. Let's go over it.

It's not that hard to get started finding the talent and resources you'll need to create your blossoming business. Connecting online is easy. The most popular way to begin is through Facebook. Numerous affinity groups exist to participate in and can be of great informational value. For almost any interest you have, you can find a group to join or monitor. The biggest problem with Facebook is commenting in public. This can be avoided by joining private groups and controlling your privacy settings.

While Facebook is terrific for information and connecting, it is limited in the depth of what it can deliver. If your aim is to truly learn something, courses and private forums offer a better opportunity to get static and dynamic instruction. The other key feature of most forums is anonymity. Pick a screen name and avatar, and you can interact with complete privacy. It's ill advised to be too public in anything online today.

Once in a private forum a whole new world opens up with likeminded people exchanging ideas. Forums allow for every type of learning, sharing, and interacting. Good forums explore every angle of the participants' interests in their threads. New joiners can read historical contributions and learn from their experiences. Slightly experienced participants will take it upon themselves to start new threads themselves.

In fact, the most popular threads in forums in many niche subject areas are called "My Journey". These threads follow the author—who is only a bit ahead of the readers—as he or she perfects the next critical level of the program needed to succeed.

Encouragement is dispensed and many beginner questions are asked by newbies. The whole point is there are no dumb questions, and you are right at home in being vulnerable in any area of concern. Participants happily answer basic questions, as they were once the ones asking these questions. You are also entirely protected by your chosen screen name and avatar.

The "My Journey" writers publish updates on a regular basis. They show screen shots of the good and bad experiences. They share their thought processes—right or wrong. The writers are totally transparent about what has and has not worked—and why not? The writers do this for accountability and to give back to the group. The newbies are the future writers.

At some point the lurkers in the forums take action! They try to emulate the writer, empowered to know it can be done as they have just witnessed it themselves. They are now doers seeking to replicate his or her success. They have long passed the point of needing the perfect inspiration. They are taking action.

While Tony Robbins may have provided initial inspiration, niche experts provide practical coaching in real time. Take all of time you want to get comfortable to act. The magic happens when you ultimately move from consumption to creation. Through these organized ways of getting specific kinds of education, you can quickly fill the holes in your knowledge that will allow you to become the expert you need to be to accomplish your goals.

Please continue on to the next lesson.

Lesson 2 - Becoming an Expert

The ecommerce market in the United States is very large and growing. It's estimated to be about \$400 billion in 2015, and growing somewhere in the mid-teens percentages per year. To put this in perspective, Western economies barely eking out low single-digit growth rates and emerging economies do well to grow 7 or 8%. Ecommerce is in its infancy today and will continue to grow at substantial rates for the foreseeable future. Digital space is the new terrain for entrepreneurial expansion.

The real question is how can you uniquely capitalize on this opportunity? The answer is to establish yourself as a trusted expert. Borrowing from the asset allocation verbiage, the “core” strategy to increase and diversify your income is to develop an expert profile to help others solve their problems.

The problems you solve for others don't need to be life threatening, though there is sometimes a lot of money in handling urgent issues for people. In fact, you can have fun and make money online by following a passion, so long as you help others. However, the bigger the problem - the more urgent it is - the better the reward potential. While retirement advice seems urgent to some, babies who don't sleep through the night is urgent to others

First, you will identify some niches with which you are already familiar and can deliver solid advice while developing a relationship with your prospects. The possibilities are enormous here. You have likely forgotten all the specialized areas where you have experience and others do not.

At this stage, you get to free yourself from the constraints of the employee mentality. You get to design a business around a topic and business model that will give you the deepest personal satisfaction. Most of our lives are spent toiling in the construct of employers where we do as we are told. This is the time to create what you envisioned in your Perfect Day. No one else is going to tell you what to do here, or even how to get it done. You get total freedom of control, which may take some getting used to after a lifetime of being told how things go.

My conversations around finally deciding on the right niche are quite detailed and personal. It's fair to say that most niches have numerous different angles an expert could take advantage of to create and deliver a specific kind of value. Finding the right angle for you should become your primary focus. A substantial amount of time and reflection are necessary to align a business proposition with your skills, experience, and desired lifestyle.

One of the most positive signs of a promising niche is that other people are already active in it, but have a different focus. Maybe they are speaking to a different audience. Maybe what they are doing can be improved upon and refined. In any case, there can easily be unmet demand where there is already a conversation started. This approach of taking something proven and popular but tweaking to be a little different or superior in some specific way is commonly referred to as developing a Unique Selling Proposition, or USP.

A rigorous evaluation of the potential for any niche needs to be done. Tools exist to help identify market potential. Experts can be tapped to get very specific insights. These data points are constantly put back into the context of your own requirements. There are several ways to de-risk this process, but it takes time to get right.

The end result of the niche selection and research is a solid plan to go forward. The plan will encompass your niche, your business model, and your intended product or service. Many new entrepreneurs worry about getting "too niched" or hyper-specific in their focus, for fear that they may turn off otherwise qualified buyers. While it is possible to be so obscure that literally no one on the planet will have any interest in you, you should focus on appealing very strongly to a very specific demand that you know at least some small group of people exist for.

You will also have an economic alignment with your financial requirements and expectations. This is critical and the most frequent disconnect in developing a plan. The Expected Value (EV) of your product or service must deliver your desired income AND lifestyle. One without the other is a failure.

This plan will incorporate all of the particulars that you identified in your Perfect Day. Everything will be built on this foundation.

With a plan in place, a product or service must be developed. This is the real moment of truth where dreamers become doers. What were once possibilities become realities. Every step forward here gets you closer to a tangible goal that began as a whimsical dream.

In every niche there are multiple ways to create value and different business models that can be used. I'm continually amazed at how creative and successful people are at delivering real value through different expert business models. Now let's dive into these types of business models to consider to deliver your Expert advice. I'll start with a fun example in the lesson that follows.

Lesson 3 – Expert Business Models Explained

Welcome to lesson 3 of the The Opportunity of a Lifetime. We are nearly done with Retirement Rehabilitation now – but there are a few critical lessons left to convey. Now let's go over the business model of being an expert.

My favorite example of a small step into online commerce while still having fun is something a close friend of mine does. He's a college football fanatic and likes to plan his weekend around the games he wants to watch. With television controlling game schedules, it's often well into the week before the times and days of the games are announced.

Future games become more or less important as the Saturday results are announced. Television channels have already picked the ones they will cover, but the pecking order and appeal changes based on these game results. This is a real pain point for him and other fans to keep track of while holding down their day jobs.

How do you plan your weekend if this is a priority?

My friend's solution has been to track announced game times using Excel and laboriously map out the television schedules. He was tracking so many games he decided to put up a website with a friend who does web design. Now he sells a weekly and season subscription service telling busy workers the time and channel for all of the big college games across the US.

His Facebook page is now a go-to source for changes affecting key match ups. His regular visitors do most of the hard work for him by keeping conversations going and engagement high. The network effect of having people visiting his site and leaving comments - essentially taunting each other - has been to rapidly increase the number of other fans with the same interests, so he sells even more subscriptions. It's a big snowball of momentum caused by bringing people together united by a specific niche interest.

I use my friend's hobby as an example for two reasons. First, this is a natural extension of my friend's normal routine with a bit more effort. He just applied structure to something he was already doing. Second, it is so obscure you wouldn't think anyone would care, but that obscurity is where the value lies. Very specific information like this is exactly what very specific types of people want, and they are willing to pay for it.

Will he retire on this? No, but it's research he would be doing anyway, as he loves it. The system he has implemented only requires slightly more work than what he already does for himself. For a little extra time and effort investment, he is seeing significant financial return. Most importantly, it's a system he remains in complete control of. He makes the rules, and doesn't require anyone else's permission or resources. In some ways, that is the greatest security a person can find in life.

Here are a few other real life examples I've personally witnessed that may not be obvious independent income sources at first glance:

- Information for fresh lake boating enthusiasts when they want to visit specific Midwestern lakes.
- Daily lesson plans for middle school history teachers that meet common educational standards.
- Resources for parents raising bilingual kids.
- Help for small business owners to get organized (decluttered) and save money.
- Tips for new parents stressed out about raising kids in the modern world.

Many people get caught up in exactly where to focus their attention and what expertise they can monetize. The intersection of What You Love, What You're Good At, and What People Want is a fairly big filter for most people. This may perplex you, leading to analysis paralysis and inaction. This is a natural process, and takes a structured approach to overcome resistance. The possibilities are endless, so focus on what is most obviously rewarding for you. Your passions will guide your way.

The correct business model is often the outgrowth of some very practical aspect of the expertise delivered and the lifestyle choices made:

- You will be involved in this conversation most every day for the next decade. Do you really like it enough for that?

- What's the market for your solution? Are other people like you clamoring to get this information?
- Will this save time or money (or both) for your clients and customers?
- Is this a strategic or discretionary spend for your prospective client?
- Can you easily explain the nuances of this niche every day in a clear and concise manner?
- Will you enthusiastically want to help people with this problem?
- Does advice for 80%+ of the typical questions come immediately to mind for you? Can you easily learn the rest of what you will need to?
- Do you have a unique perspective from your own experiences given the complexity and specificity of the problem?
- How *much* value will you deliver? Can you quantify it in some way that will make immediate sense to your clients?
- Can you find online some other advice that could be improved and modified to solve a specific problem? Can you make it unique and put your own spin on it?

These suggestions are designed to get you to drill fairly deeply into specific areas of your expertise and likes that could help solve a pain point for someone. Giant topics like dating or dieting may be evergreen and lucrative, but they are too broad and it's not likely you can establish authority here. What you really need to find is a "sub-niche". The saying in internet circles is "the riches are in the niches". **I think the reality is the riches are really in the "sub-niches"**.

Once you have an idea of your sub-niche you will need to list 50 related topics that address the pain points associated with it. These will become your talking points to establish a conversation with your community. Just like my rants on the economic plight of corporate executives, you need to first remind people of the problem they are facing that you intend to solve.

This brings us to the specific business models by which you can deliver your solution. You can decide if you want this to be a major signature effort on your part or something less visible and time consuming. The monetization methods vary depending on the problem you address and how you deliver the solution.

The basic models are:

- Freelance
- Affiliate
- Teacher (or Mentor)

For the **freelance model** the monetization method is fairly straightforward. Typically, a freelancer gets paid for a specific task either hourly or by the project. This may be a very good way to both build a track record and pick up income while currently employed. Clarity.fm is the newest site that focuses more on experts while sites like Upwork.com and Freelancer.com have workers providing more of a commodity.

A new twist on this model is the **productized service model** where a client is offered a monthly fee option to have certain access to the skills of the expert. This offers value to the client in that the expert is dedicated to them should a problem arise. The expert also has certainty of income, if they so desire. For example, I pay \$79 per month to a company that does all of the tweaks to keep my website running regardless of the specific tasks I request.

Creating content related to a specific need can be used to make referrals to one specific product instead of other choices through the **affiliate model**. If you have ever seen a site that reviews products only to be directed to Amazon for purchase, you already understand how this works. The author of the review gets a small cut of the sale price of the item because you purchased it as a direct result of going to their site. This type of customer funnel is invaluable for the producers of highly niched products that cannot use mass marketing viably.

Many other experts use their knowledge base to make referrals to specific products, or even online material like this course. For e-courses, the commissions can be as high as 60% of the sales price. Affiliate commissions at Amazon start as low as 6% of the price of goods purchased and go as high as 8.5%. That may seem low, but with a reach of thousands and repeat buyers, it can very quickly become substantial.

The affiliate model lends itself very well to someone with a unique knowledge that can write pertinent content to guide people to an appropriate purchase when many options exist. This model is also anonymous and work can be done at your leisure.

You'll need to ask yourself if this suits your personality well.

While every model requires expertise, one model really requires a more personal touch than the rest. The **“Teacher”** model requires engagement to help solve a problem through consulting, course creation, and/or community development and moderation. It's not necessarily well-suited for those who want to stay anonymous and hidden behind their computer from the world. It requires real personality and engagement.

Whether you access a Teacher through an online course or 1:1 the notion is this individual has the exact expertise you desire. Online courses are a wonderful way to get more general knowledge. Having a tailored program is a whole different level of intensity and focus, as you can imagine.

Working directly with an expert on your personal circumstances is the gold standard of learning. This is tailored to your specific needs and creates a personal relationship beyond the business being done. For me, the accountability is paramount as it's far too easy to put off something if you aren't being prodded.

Whether you choose one of these methods or a combination, you are visible and will be required to provide ongoing advice and support to your client base. Some niches are ideal for any or all of the delivery methods mentioned. Others are better tailored for a specific approach.

Everyone is familiar with basic one-on-one consulting, but that is very limited in its application. Building courses and a community is tremendously scalable and develops recurring revenue on a potentially passive basis. While the Freelance and Affiliate models can be part-time, a Teacher model is going to require more dedication for consistent attention and a longer term commitment.

You can jump right into Freelancing while building an Affiliate or Teacher model, as it will take time to get off the ground. Go at your own pace and build the depth and complexity you feel the solution deserves. There are many guidelines for this that can be accessed.

The point is that the sooner you start on the project, the closer you are to

monetization and an independent income stream.

There is a way to get your feet wet while building your core income strategy through another opportunity. You can simply buy already established websites. This strategy can allow you to invest in the new economy, learn the economics and operational complexities, and earn outsized returns without having to struggle through the long buildup period. Someone else has already done the heavy lifting for you.

It may be possible you find your core niche already developed and for sale if you are in the affiliate model. With almost no tweaks at all, someone else's business may already be ready for you to hit the ground running with. For most people this will be a "satellite" strategy while you build a unique and durable business with your personal skills and talents – but it is an opportunity that should not be ignored in the new economy.

Please continue on to lesson 4 to learn more about buying established businesses.

Lesson 4 - Investing in the New Economy

Welcome to lesson 4. In the last lesson, we mostly talked about starting your own new online niche business. But I also mentioned the possibility of buying one that was already up and running. Buying established websites is one of the most significant investment opportunities I have seen in my entire lifelong career. I have now spent over three decades looking at direct investments, limited partnerships, and both public and private funds. Nothing like this comes close, especially for a corporate executive in their 40's or 50's.

The investment case for buying established online businesses is compelling.

First of all, these businesses trade cheaply at 20 to 30 times *monthly* profit. In other words, your investment is paid back in 20 to 30 months, similar to established private businesses. To put this in perspective, many people believe Google gives more authority in search ranking to older entities—*so you should be building value the longer you own your site.*

I believe the reason this exists is there is an oversupply of already successful sites from the young founders who bootstrap these businesses. This is especially true for sites that earn \$1500-\$3000 per month. They've put in the majority of the early leg work so that you don't have to.

There is no organized institutional pool of capital to correctly value these businesses. Hence, the young and cash starved founders make good money selling after only a couple of years. Older investors with deeper pockets can get a yield on their cash substantially in excess of even the worst credit card debt charges!

Second, numerous business models exist that can be combined to reduce any specific risk. Investors can choose to concentrate on one investment strategy or diversify. Investors who have specific skill sets like content writing, salesmanship, or subject matter expertise can find a tailored way to leverage their personal skill sets. In fact, industry niches can be approached with different strategies to form an ecosystem that will be more highly valued combined than separately.

Family members or friends can combine skills to collaborate on a business. Should

your spouse have a specific ability or knack for something unique, you can work together. If one spouse is underemployed this is a terrific way to get more leverage from a family's assets. Likewise, working with a trusted friend can be fulfilling and outright fun.

Third, in the global economy of talent you can also outsource what you don't know and manage it. In other words, the complexity of the business model can be lessened for you because you don't need to know everything about everything. This allows you to leverage your corporate executive skills across a global employee pool and scale your business in unprecedented ways.

This can be done with zero capital outlay and total control by the entrepreneur. This represents the perfect combination of opportunities for an entrepreneur to derive maximum synergy with limited capital at risk and no messy human resources issues. Outsourced employees are hired as needed without obligation or commitment. Search until you find the best fit for your needs and then use your experience to retain good workers.

Finally, you are buying an established business and not a startup. You don't have to invest terrific sums in a physical plant and equipment to be operational. You can analyze all of the relevant business metrics and see if it's a fit for you. Online, like offline, probably 90%+ of new businesses fail or don't reach scale. Being able to only look at winners is a huge advantage that I believe is a very attractive way to deploy cash when you build some to invest.

Numerous website brokers offer established online businesses for sale and you can usually only peruse their offerings by signing an NDA. Some website brokers only offer you the full details only if you have made a deposit, which may only be 5% of the asking price. I have made numerous deposits or signed NDAs and find this a terrific way to see the internal workings of the business. The ability to compare and contrast different niches is an education itself. Doing this alone can help you validate your sub-niche and help you understand the monetization methods.

Here is a short list of some websites dedicated to selling established online

businesses (regardless of the business model):

1. [App Business Brokers](#) (NDA/no deposit)
2. [Flippa](#) (no NDA/ no deposit)
3. [Empire Flippers](#) (NDA/ 5% deposit)
4. [FE International](#) (NDA/no deposit)
5. [Latonas](#) (NDA/no deposit)
6. [Website Properties](#) (NDA/no deposit)

No one should even contemplate buying an existing website without doing an enormous amount of due diligence on many other sites. Valuation services exist where you can pay a fee to get an opinion from an independent third party. Online courses exist that allow you to learn the way to build a site and give perspective on what you may like to invest in.

The brokers representing the sites are more than happy to chat with you or answer emailed questions. If you are serious, you can arrange a call with the seller to ask specific questions and get a feel for their view on what strategy they would execute if they were to hold on.

The satellite strategy of studying and/or buying established online businesses is a great way to learn the economics of the online world. The opportunity to see how others have succeeded can be a great help in fashioning your own approach. Successful businesses employ the latest technologies and techniques you can learn and implement. If you have finally saved extra cash, you can learn first-hand how an online model works while you continue to work your day job. Under the right circumstances, it's absolutely the best way to get involved with your own profitable business faster than ever before.

Assignment - Walk Through Your Exit—Restatement of the Accomplishments

I want to thank you for sticking with the Retirement Rehabilitation course until the end. Before we go, there's something I want you to think about and put into practice one last time. More than anything, it's important now to reflect on what you've learned and what it all means for your future from this day forward.

We've spent a lot of time talking and thinking about the life you want. Visualization is very powerful but actually doing something in advance creates real certainty. Writing down all of the potential problems and contingency plans can help immensely. Having a tangible plan on paper is a great step to feeling de-stressed and becoming optimistic. The real acid test is to simulate your actual departure to the most realistic extent possible.

Imagine that tomorrow you are called into the corner office and told your help is no longer needed. You're fired. What would you do?

In many companies, you may be given a package and shown the door with an offer of outplacement. A former colleague who spent 14 years with one of my employers had something similar happen. As he was boarding a plane for business, he was told his protégé was taking his place and he was being let go. By the time he walked off the plane to the airport seating area his corporate email had been disabled.

This company is small enough that he knew well the CEO and President and he built a big and strategic business for them. His reputation was stellar and he was intimately networked throughout the firm. He's a classy guy and would never have made a problem at the office. But he wasn't even shocked knowing the culture and time we live in. The old adage comes to mind, "if you want a friend, buy a dog".

This may seem surreal, but it has become the norm. Many find their retirement forced upon them in just this manner. It may actually be easier not to go back into the office to painful stares after being let go. The next chapter of your life has now begun, and the only question is whether you are prepared or not. Strategically, it is no different than being adequately prepared for a hurricane, economic collapse, home break-in, or any other kind of known threat which can befall your family.

You just have to learn to see it that way.

By this time, you should have:

- Determined your Perfect Day.
- Created cash flow through right sizing and rationalized housing expenses.
- Crafted a debt-free existence or optimal debt strategy.
- Identified new income opportunities including additional time and family resources.
- Identified a low-cost dream location to escape to.
- Developed a Disaster Fund and isolated it from your other funds.
- Secured your retirement account in a safe place.
- Spoken with your spouse and developed your strategy together.
- Lengthened your runway to include other potential employment strategies.
- Changed your mindset from one of an employee to an entrepreneur.
- Learned how wealth is created and managed.
- Embraced the new business opportunities available today as your future income drivers.
- Determined a sub-niche of keen personal interest to leverage your unique talents and desires.
- Studied (and maybe invested in) established websites and learned how these businesses operate first hand.
- Written down all contingency plans you have contemplated.
- Visited your low-cost home to escape to (if need be).

You should now be prepared with an actionable plan for your future. Hopefully, you're not moments away from a pink slip and you have time to utilize all of the tools at your disposal. Either way, the future is bright and there are excellent opportunities awaiting you. Just start living each day a little differently than you did before, and all these plans will come to fruition much sooner than you ever thought possible. The transition is real and worthwhile.

I look forward to being in touch during the journey!

