

Money and Work **Action Guide**

5 Ways To Find or Create Work And Make Money In the New Economy

- 1. having a job
- 2. being self employed
- 3. expertise consulting
- 4. being an entrepreneur
- 5. being an investor (of time, energy, and experience)

The benefits of discovering which one (or combination) of the 5 Ways is best for you:

- Get The Money You Need
- Achieve Your Goals And Dreams Faster
- Get The Health Coverage Or Other Benefits You Want
- Create Stability For Your Family
- Stop Worrying About Your Future

How To Use This Action Guide

Rate each of the following statements, on a scale of 0-6 (0=strongly disagree, 3=neither agree nor disagree, 6=couldn't agree more). When you're finished, look back at your responses to get a better picture of what's really going on for you.



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1. I want to own or operate my own business.

0 1 2 3 4 5 6

2. I understand that my customers are my bosses. When I had a job I had one boss, now I'll have many.

0 1 2 3 4 5 6

3. I'm no longer selling time for money, as I did in a job.

0 1 2 3 4 5 6

4. My hours and stress are likely to be longer and greater than they were when I was an employee.

0 1 2 3 4 5 6

5. I understand that I could fulfill many more roles on an average day - CEO, CFO, head of marketing and sales, product development, inventory control manager, human resources director, stock room clerk, and sometimes even janitor.

0 1 2 3 4 5 6

6. I understand that there will be competition for my attention and energy among my family and loved ones, doing the other things that interest me, and other ways I use my creativity.

0 1 2 3 4 5 6

7. No matter what business I start or buy, the first few years will have a steep learning curve.

0 1 2 3 4 5 6

8. I'll need the enduring support of the people who care about me. This support and who cares about me might change over time.

0 1 2 3 4 5 6



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- 9. There will be many joys and at least a few sleepless nights.
 - 0 1 2 3 4 5 6
- 10. I have or can quickly get the updated skills and expertise that owning my own business requires.
 - 0 1 2 3 4 5 6
- 11. I understand that being self employed means creating my own work structure and managing my own time each day.
 - 0 1 2 3 4 5 6
- 12.I am financially responsible for the success of my business. I am ready for the buck to stop with me.
 - 0 1 2 3 4 5 6
- 13.I am ready for the long haul, since it could take several years or more.
 - 0 1 2 3 4 5 6
- 14.1 can handle the risk and the roller coaster ride.
 - 0 1 2 3 4 5 6
- 15.I can acquire the expertise I need or partner with other people who have it (like accounting, legal services, etc.)
 - 0 1 2 3 4 5 6
- 16. I will have the ongoing support of the people who care about me.
 - 0 1 2 3 4 5 6
- 17. I have enough of a cash cushion to survive the surprises that will happen.
 - 0 1 2 3 4 5 6



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Being an entrepreneur...

1. I have (or am developing) a product or service that will create, transform, or disrupt stability in some portion of an industry or customer market (like smart phones, heart stints, electric or alternative fuel cars, for example).

0 1 2 3 4 5 6

2. I can handle the high risk / high return potential, knowing that there is no guarantee that I'll succeed or that the successful business will ultimately look exactly the way I think it will.

0 1 2 3 4 5 6

Investing your time, expertise, skill, energy, and connections in another person's business...

1. I am willing to work for different kinds of return on my investment (before the cash becomes available).

0 1 2 3 4 5 6

2. I have the time, expertise, skill, energy, and connections that can significantly contribute to a business I have already identified or am actively searching for.

0 1 2 3 4 5 6

Are You Ready?

1. I understand and can demonstrate that I have the skills, expertise, and adaptability needed.

0 1 2 3 4 5 6



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- 2. I am able to identify existing employers or other real current/future opportunities for me in the marketplace.
 - 0 1 2 3 4 5 6
- 3. I am aware of self employment, consulting, and entrepreneurial possibilities for me in the marketplace.
 - 0 1 2 3 4 5 6
- 4. I know how to market myself effectively.
 - 0 1 2 3 4 5 6
- 5. I've made an honest self assessment of how much risk I am willing to take on.

0 1 2 3 4 5 6

If the majority of your responses are:	Then:
0, 1, or 2	You have more analysis and research to do. Moving into action could be a disaster.
around 3	You're on the way, but you have more work to do.
5 or 6	You are ready to make a plan and move into action.



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What did else did you discover from your answers?

What additional, unexpected insights did you have?

Often, when you ask yourself great questions about your future, you can uncover important information about your goals and your situation that you weren't aware of before. Write them here: