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The alarm clock jars you awake at some insanely early hour. As you hit the snooze button you think, "there's gotta be a better way to make a living." As someone who rolled out of bed this morning at 8:30, I'm here to deliver the good news: there is.

A lot of people dream of escaping "Dilbert's world" and being their own boss. Perhaps the biggest reason these dreams get derailed is money. Or, more accurately, faulty thinking about what it means to "make a living." I'm no exception. For a long time I thought before I could take the leap to self-employment, I had to first figure out a venture that would generate the same amount of income as I was then earning.

Develop Multiple Profit Centers

Not so, says Barbara Winter, self-bosser and author of *Making a Living Without a Job*. Winter is an enthusiastic advocate of what she calls "multiple profit centers." Instead of thinking in terms of a single income, i.e. a "job," Winter recommends aspiring entrepreneurs develop several income sources.

Outdoor enthusiast and neighbor Bob Sadowski is living proof that you can have your cake and eat it too. Bob lives on 80 acres in rural Plainfield, MA where he's parlayed his life passions into his livelihood. When not running New England Bob's Snowmobile Tours of Quebec snowmobiling tours throughout Quebec (one covers nearly 1,100 miles) this vintage car enthusiast specializes in buying and selling antique car and truck parts out of his barn.

Today my income comes from five sources:

1. I publish e-Books and other resources for other people looking to take the leap from having a job to having a life.
2. I do one-session consults with people on how they can make a living without a job.
- 3) Drawing upon research I did in graduate school, I've established myself as an expert on the topic of women's self-limiting patterns and philosophies. Now I'm asked to deliver my *Overcoming the*

Impostor Syndrome for organizations from American Women in Radio and Television to Cornell University.

4) I get paid to deliver other people's seminars. My biggest client for freelance training is my former employer, a company called Time/Design. Time/Design hires me to fly around the country to lead their one-day course called Time Management to Focus Management for such diverse organizations as Ruby Tuesdays, Giorgio Armani, and the US Army.

5) I take on various writing and marketing projects for another former employer. (Once again, never burn those bridges!)

Keep Your Day Job

Maybe you aren't interested in quitting your job but you like the idea of not having all your eggs in one basket. When traveling to San Francisco, I stay in an apartment in a lovely hilltop home in the Ashbury Heights section of the city. The owner is a Bay area native who, in addition to teaching reading to grade schoolers (which she absolutely loves), has set up several additional sources of income.

For one, she rents the in-law apartment to tourists through the local B&B association on per night basis earning considerably more than she would with a year-round tenant. For weekend and summer time income, she parlayed her knowledge and love of the city into a personal tour guide business with a steady stream of customers right in her own home. She even takes in a few extra bucks renting videos to her overnight guests.

Maybe you don't really like your job but can't afford to just up and quit. Say your long-range goal is to make \$50,000. You don't need to be a math whiz to know there are different ways you can slice and dice this. For simplicity sake, though, let's say you decide to set up five income streams, each generating \$10,000. Since you'll be building your multiple income streams while you're still gainfully employed, starting two side businesses simultaneously is probably about your max time-wise.

What you now have is a monthly goal for each business of just over \$800. That's \$200 a week. If making \$20,000 a year seemed daunting, Winter says, psychologically earning \$200 is more feasible: "Knowing what your financial goal is makes it easier to determine what action you'll need to take to accomplish it."

So what are you waiting for? It's your life!

Right livelihood consultant, Valerie Young is the Dreamer in Residence at <http://www.changingcourse.com>, an on-line resource for people who want to discover their life mission and live it. Her career change tips have been cited in such publications as The Wall Street Journal, USA Today Weekend, The Guardian (London), The Edmonton Sun, The Chicago Sun Times, The Dallas Morning News, The Boston Globe, Redbook, Reader's Digest, and Entrepreneur's Business Start-Ups. She is an internationally known speaker and workshop leader. Over 20,000 have attended her program on Overcoming the Impostor Syndrome (<http://www.impostorsyndrome.com>).

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