The Psychology of Self-Employment

How to Survive and Thrive as a Freelancer or Independent Professional

WRITTEN BY Bonnie Kerrigan Snyder, D.Ed.
EDITED BY Robert W. Bly
A Note to the Reader:

This manual is intended to give guidance on working as a self-employed professional. The advice given is for general guidance. Consult with your attorney before publishing someone else’s content and selling it for profit or even giving it away. It is copyrighted by the Center for Technical Communication. No portion of this manual may be reprinted or reproduced in any way without the author’s express written permission.

©2016 by the Center for Technical Communication. All rights reserved.
# TABLE OF CONTENTS

Part One: Make sure self-employment is a good match for you ...............6

<table>
<thead>
<tr>
<th>Topic</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Are you an enterprising person?</td>
<td>6</td>
</tr>
<tr>
<td>How strong is your “Need for Achievement?”</td>
<td>8</td>
</tr>
<tr>
<td>Are you an introvert or an extrovert?</td>
<td>11</td>
</tr>
<tr>
<td>Are you ready to “self-actualize?”</td>
<td>14</td>
</tr>
<tr>
<td>Are you self-disciplined?</td>
<td>19</td>
</tr>
<tr>
<td>Can you get in the “flow?”</td>
<td>22</td>
</tr>
<tr>
<td>Are you intrinsically motivated?</td>
<td>24</td>
</tr>
<tr>
<td>Do you believe you control your own destiny?</td>
<td>26</td>
</tr>
<tr>
<td>Self-Employment Self-Assessment:</td>
<td>29</td>
</tr>
</tbody>
</table>

Part Two: How to succeed as a solopreneur:                           | 32   |

<table>
<thead>
<tr>
<th>Subject</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self-Employment Principle #1: Stop waiting for others to tell you what to do.</td>
<td>32</td>
</tr>
<tr>
<td>Self-Employment Principle #2: Be your own demanding boss</td>
<td>35</td>
</tr>
<tr>
<td>Self-Employment Principle #3: Maintain your focus on the bottom line</td>
<td>38</td>
</tr>
<tr>
<td>Self-Employment Principle #4: Transcend your self-limiting beliefs</td>
<td>40</td>
</tr>
<tr>
<td>Self-Employment Principle #5: Don’t go it alone.</td>
<td>43</td>
</tr>
<tr>
<td>Conclusion</td>
<td>46</td>
</tr>
</tbody>
</table>

BONUS: SEVEN KEY STRATEGIES FOR SELF-EMPLOYED INDIVIDUALS             | 48   |

Appendix 1: Resources for the Self-Employed                             | 49   |

Appendix 2: Advice from the Self-Employed                              | 52   |

About the Authors:                                                     | 78   |

---
Introduction

Self-employment is an appealing lifestyle. No wonder it is on the rise. In 2008, 10.5 million Americans were self-employed, with about a million more using self-employment as a secondary source of income. In 2000, 4.18 million people worked from home, up from 3.41 million in 1990. That's a 22.8 percent increase! If you're one of them, you already know that self-employment has its pitfalls. If you'd like to join them, be forewarned: it's not for everyone.

You may dream of working from home in your slippers, firing your boss, not having to answer to others, earning an unlimited income, and following your passion. But don't get carried away. There's also the lack of social interaction and downright isolation. The absence of structure to your workday. The economic uncertainty without a steady paycheck. The need to bring in new clients and the occasional rejection of your work.

To succeed, you're going to need to think and behave differently than you would as an employee. The successfully self-employed person must possess the mental fortitude to withstand the pressures of running an independent business. You have to be willing to take responsibility for your own level of success. And you have to be able to keep yourself motivated.
The challenges are clear, but the rewards can be outstanding. Self-employment offers freedom, flexibility, independence, no ceiling on your potential earnings and the chance to balance work and family in a way that is usually impossible as a salaried employee with a full-time job. It also gives you control over your employment and career during economic downturns and recessions.

In this e-book, we’re going to consider the psychological attributes that make some people ideally suited for self-employment, and then we’re going to tackle some of those difficult issues that challenge even the most successful “solopreneurs.”

We’re going to talk about the good, the bad, and the ugly (like when you haven’t showered in two days and you’ve been wearing the same tee-shirt for a week.) Whether you’re already self-employed or wondering whether self-employment is right for you, you can benefit from honest self-appraisal and rational examination of what self-employment requires.

We’ve divided this e-book into two parts. The first half discusses the psychological traits most commonly associated with self-employment. We invite you to assess yourself and provide suggestions for ways to develop the necessary attributes.

The second half gives you practical steps and tactics to employ to increase your success. We’ve also gotten input from some successful solopreneurs to give you
specific advice and proven tactics on how to deal with common problems such as
isolation, rejection, maintaining motivation and recovering from setbacks.

The famous New England poet Robert Frost once penned the immortal lines,

        “Two roads diverged in a wood
               And I took the one less traveled by
               And that has made all the difference.”

In the world of work, self-employment is the less-traveled road. May you find that it
makes all the difference for you in your life!
Part One: Make sure self-employment is a good match for you

“If you don’t run your own life, somebody else will.”
—John Atkinson

What makes some people choose self-employment, with all of its challenges and rewards, while others are content working for others their whole lives? The answer lies in their personalities. Self-employed people share a cluster of psychological characteristics that cause them to chafe under the constraints of a Dilbert-style, 9-5 work existence. They are self-motivated with a strong drive to achieve. Their motivation comes from within as they seek to take charge of their own lives and to do work that they love. They often march to the tune of their own drummers and pursue their passions, independent of the opinions or advice of others. Understanding the qualities most self-employed folks share can help you to recognize and develop your own strengths. It might also uncover areas that need work.

Are you an enterprising person?

The psychologist John Holland proposed a career choice theory that helps to explain why some people prefer self-employment. John Holland proposed, simply, that people have different personalities that attract them to certain types of jobs.
Holland then divided these personality styles into six types, which he labeled Realistic, Investigative, Artistic, Social, Conventional, and Enterprising. Realistic people like to work with their hands, investigative people like to solve problems, artistic people are, well, artistic, social people like working with others and conventional people like handling details. The final category—enterprising—relates to self-employment, so we’ll take a closer look. According to Holland, if you are enterprising, you are entrepreneurial and results-oriented. You get things done and you keep your eyes on the bottom line and your goals. This is, after all, what a boss does. Employees tend to be focused on the process of what they are doing, whereas bosses and supervisors have to be focused on the end results. Self-employed people have to begin thinking more like bosses and less like employees. You are also likely to be assertive and sociable, with strong speaking and leadership abilities. You thrive in a true business environment and have a high-quality service and product orientation.

Does this sound like you? If you’re not sure, you might want to take a career test to find out. You can find Holland career tests at www.careerkey.org and other related assessments at www.learning4liferesources.com/free_career_assessment.html. There is also the option of visiting your local community college’s career counseling office to see what career services they offer. Community colleges typically see their mission as including serving the entire community, not just enrolled students. They may be able to offer you career testing services to help uncover your Holland style and preferences.

Most people have more than one Holland type, so it is possible that you are
enterprising, artistic, and social, for example. If so, you would be an excellent candidate for creative entrepreneurial work. Each Holland code has certain types of work associated with it; discovering yours can help you pinpoint the niche in which you would be most successful and happiest.

**ACTION TIP:** To increase your enterprising skills, stay focused on your end results.

**How strong is your “Need for Achievement?”**

Some people are content working for others. They do not feel a strong inner push to reach ever-higher levels of achievement. And that’s fine. Such people should probably remain employees; they will do better that way.

The most successful self-employed people are different. They have what psychologist David McClelland calls, “The Need for Achievement.” They consistently want to surpass their prior levels of achievement to see what they are capable of. They like challenging themselves and “raising the bar.”

Not everyone possesses a strong Need for Achievement, but self-employed folks tend to have it—in abundance. In McClelland’s view, the Need for Achievement refers to your personal desire for significant accomplishment, mastering new skills, control, or high standards.

You can get a sense of your own Need for Achievement (which McClelland abbreviates as N-Ach) by considering the difficulty of the tasks you choose to undertake. People
with a low Need for Achievement tend to choose very easy tasks in order to avoid the risk of failure. They often seek employment below the level of their ability. Sometimes, they will also choose tasks that are far too difficult, so that they know that the only chance they have of succeeding would come from pure luck. This way, they avoid feeling too badly if they fail at something, since they really had no control over the outcome.

People with a high Need for Achievement tend to avoid tasks that are too easy (low risk) or too hard (high risk). To them, successfully completing an easy task is not a true achievement. The classic experiment which was used to demonstrate this trait involved a carnival ring toss game. Researchers found that some participants chose to stand very close to the peg, so that they almost never missed. They succeeded, but it wasn’t much of an achievement. Others stood very far back and threw the rings wildly. This way, if they missed, they could shrug off their failure since they weren’t really trying, but if they happened to ring the peg, it was just a lucky throw.

McClelland was mainly interested in the middle group. These participants started out close to the pegs until ringing them became too easy. Then, the game seemed meaningless to them and succeeding was no longer motivating. So, they took a step back to increase the level of challenge. This way, they tested their skill. Ringing the peg really was an achievement, because it wasn’t too easy or ridiculously hard.

Those with a high Need for Achievement tend to seek out tasks they feel are challenging, but still within reach. They prefer work that has a reasonable probability of
success—about 50 percent—and they want to be able to influence the outcome without relying on luck. They constantly stretch themselves and test themselves. Think of a weightlifter who progressively adds weights to build to the next level of strength. People with high N-Ach are distinguished by their tendency to seek appropriate (not unrealistic) challenges and to need a high degree of independence. They associate their achievement with their own effort and competence, not luck.

Clearly, self-employed individuals tend to have a very high Need for Achievement. People with high N-Ach also tend to prefer to work alone or with other high achievers. Behavioral scientists have observed that the majority of people do not seem to be very concerned about achievement. This trait is possessed by the minority of people.

One way to determine your own attitude towards achievement is to consider your attitude toward risk. If you are extreme at either end, preferring either wildly speculative risks or no risk at all, you are probably low in Need for Achievement. When you have a high Need for Achievement, you will seek out a moderate, reasonable amount of risk, as long as you know that you have some control over the outcome. This is the zone where you are truly challenging yourself.

The psychologist Lev Vygotsky saw things a little differently. He claimed that in order to grow and develop, we need to stay in what he called the “Zone of Proximal Development.” He defined the zone as being located between Boredom (when things are too easy) and Frustration (when things are too hard.) This is where achievement
happens, but it changes all the time as we develop and improve our skills. Sometimes, a job that once challenged us becomes too easy, and the only way to continue to develop and grow is to strike out on our own to seek out new challenges.

To succeed in self-employment, you have to move out of the realm of choosing security out of fear. Remember that there can be a thing as too much security. You know what they call maximum security, don’t you? That would be prison! Some insecurity can be healthy and lead to progress, as long as you balance the risk with hard work and reason.

As a self-employed person, you want to keep yourself challenged, but not overwhelmed. You may have to tackle increasingly complex tasks so that they don’t become too easy for you. In this way, you can build and reinforce this important trait.

**ACTION TIP:** Choose work that is appropriately challenging for you.

**Are you an introvert or an extrovert?**

The fact is, we’re not all “people” people. Some of us would just as soon avoid the hassles of interacting with many people at our jobs and we prefer the solitude—even isolation—of working independently. Not everyone enjoys the conversations and disruptions that are part of the typical workplace atmosphere. Surprisingly, according to The Shyness Institute in Palo Alto, California, half of all Americans consider themselves shy! It’s not surprising that people on the “shy” end of the social continuum might find the prospect of self-employment appealing.
Introversion simply means “turning inward.” Most shy people would probably fall into this category. Introversion is a normal personality type identified by Carl Jung, but introverts are definitely in the minority since about 75 percent of the population is considered extraverted. Extraverted people tend to have lots of friends, enjoy parties, and prefer to hang out with their buddies than curl up with a good book. These extraverted traits tend to fit in well with the typical workplace environment and the most extraverted people may excel at sales. The world, of course, seems to want to train us all to be extraverted and highly social, but not everyone can be. Or should be.

If you feel you lean more towards the introverted side, the good news is, introversion comes with some great qualities. For one thing, introversion is highly correlated with intelligence. Only 25 percent of the population is introverted, but the majority of gifted people (about 60 percent) are. Introversion seems to increase with IQ (Silverman, 1986.) Nevertheless, people tend to think of introversion as something to be ashamed of or something to try to fix. There is nothing wrong with being an introvert, but introverts may struggle when they try to please the world by pretending to be something they’re not. Luckily, introversion can make you an excellent match for self-employment. Self-employment often involves a lot of “alone time:” something introverts tend to thrive on.

That’s because introverts actually feel more energetic when they get to spend a good deal of their time alone. Extraverts, on the other hand, tend to feel isolated and lonely when they are not around other people on a regular basis, which can make self-employment more challenging for them. One good way to tell if you are extraverted or
introverted is to consider where you go to “recharge”. Extraverts get lots of energy from interacting with other people, but this leaves introverts feeling drained, instead. Introverts need time alone to recharge their batteries. Introverts also tend to be detail-oriented and to dislike being interrupted in the middle of a project.

Introverts and extraverts can both succeed at self-employment, but you may have to learn to do some things, like socializing or working alone, that may feel uncomfortable and go against your nature. Extreme extraverts, who find working alone difficult, will need to find ways to maintain social connections and ties while introverts will have to find ways to handle the social responsibilities of running their own business.

For instance, extremely introverted people often have a hard time putting themselves “out there” and seeking to draw attention to themselves and their businesses. They may be excellent at doing their work, but terrible at doing the networking required to make sales. Extraverted people, on the other hand, enjoy spending time among others. They are happy to attend networking events and make sales calls, but they can have a hard time working when they’re all alone. Some may choose to hire assistants to handle the more distasteful tasks of running their own business, but that won’t be an option for everyone. An extravert who finds working alone severely draining won’t have the energy to sustain self-employment for the long haul. Of course, most people aren’t completely introverted or extraverted; it’s a matter of degrees.

To find out whether you are mainly introverted or extraverted, and to what extent, the
best tool to use is a Myers-Briggs Type Indicator Test. This test is based on the work of Carl Jung and will indicate four dimensions of your personality, including introversion/extraversion, and help match your type with appropriate occupations. You can access a free version here: www.humanmetrics.com. When you work with your natural traits, instead of against them, you will find joy and success in your work.

**ACTION TIP:** Accept and work with your natural personality type to achieve lasting, sustainable success.

**Are you ready to “self-actualize?”**

“If we all did the things we are capable of doing, we would literally astound ourselves.”
—Thomas Edison.

Do you have a deep burning desire to become everything you can become? To swing for the fences, achieve your dreams, and live a fuller, more authentic life?

Psychologists have a term for this. They call it “self-actualization.” This is when you are living life to the fullest and becoming the person you were meant to be. The term comes from the work of Abraham Maslow who studied super achievers like Albert Einstein and Eleanor Roosevelt. He found that there is an instinctual need of humans to make the most of their abilities and to strive to be the best they can. In Maslow’s words, “what a man can be, he must be.”

The problem is, this innate desire is often thwarted by other competing desires or needs. Self-actualization is the highest level of needs, but in order to reach this high
point, you must first satisfy what Maslow calls your “lower-order” needs. Let’s see what those are:

First, there are basic physiological needs, like the need to eat, drink, and sleep. It’s pretty hard to think about leaving your job and pursuing self-employment when you’re worried about keeping a roof over your head and putting food on the table isn’t it? This is one of the ways in which lower-level needs blind us from our higher level needs.

Then, there is the need for safety or security. Humans have to feel free from fear, and crime, to focus on higher level needs. This could include the fear of poverty. Next, come the social needs. We all have an instinctual urge to “belong” as part of a group, whether it be a family or a community or a workplace. When this need is not met, we are not psychologically free to meet higher level needs. We are stuck.

In our society, most people currently function around Maslow’s level three—the social level. Their basic needs are met (if only barely) and they enjoy relative security. It is only at levels four and five, however, where real achievement happens.

When they reach level four, people begin to desire respect and esteem. They want recognition. People want to feel like they matter and that people admire them for the work they do and the capabilities they have. This gives them a sense of self-esteem and achievement. Notice how this is focused mainly on the opinions of others, however.
THE PSYCHOLOGY OF SELF-EMPLOYMENT

The highest level of all is also the most elusive. It is only able to emerge when all the prior levels of needs have been satisfied. That’s because lower-order needs lose their power to motivate us once they have been satisfied.

Self-actualization is the urge to realize your full potential. Like the old Army slogan, it is the desire to “be all that you can be.” If you are a writer, you must write. If you are a musician, you must compose or play music. At this point, your work becomes more like a “calling.” According to Maslow, the highest level of need is never fully satisfied and we have to rely on ourselves alone to achieve it. This is the reason why so many high-achievers tend to be “beyond” the opinions and influence of others. They are only trying to satisfy and please themselves, having already satisfied their lower-level esteem needs.

Self-actualizing people tend to be creative and original. They experience more of what Maslow calls “peak life experiences”—those transcendent moments when you feel you are living life to the fullest. Self-actualized individuals also tend to rely mainly on their own opinions. They like freedom and privacy and tend to be autonomous and independent.

Most people struggle with becoming fully self-actualized, but there are some steps you can take to help move yourself in this direction. One important step is to identify your current level of functioning and resolve to meet your needs at this level so that you can advance to a higher plane.
Here are some more ideas:

- “Become” what you do. There is a subtle difference between being a person who writes and being a *writer*, but the people who truly identify themselves by their work begin to manifest the greatness that lies within them. This is an internal decision that only you can make in your chosen field.

- Work for a purpose larger than yourself, whether this is art, beauty, peace, or some other transcending ideal. Working for money is a good goal at the beginning of our development but as we self-actualize; higher values will become more motivating.

- Take some responsible risks. When you are clinging to safety (a lower order need), you are not moving forward. Another way to say this is “move out of your comfort zone.”

- Focus on what you want. Forget what other people think.

- Seek continuous personal improvements, but don’t compare yourself to others.

As you begin to self-actualize, you will notice that you begin to lose the need to constantly measure yourself against others. If you judge yourself only in comparison to others—who they are, what they have, what they’ve done—you can always find someone who outperforms you in any given area. This is a very narrow, and ultimately unsatisfying, definition of “success.”

As Max Ehrlich observed in his 1923 essay *Desiradata*, “There will always be those both greater and lesser than you.” We obsess about those who are “greater” and feel bad that we don’t measure up to their success and accomplishments. Psychologists call this unhealthy obsession “compare despair.” This is definitely not going to help you in your career. So what can you do about it?
To begin with, stop comparing yourself to others...because unless you’re Bill Gates, there’s always someone who makes more money than you. Unless you’re George Clooney or Jessica Alba, there’s always someone either more famous—or better looking—or both.

If you respect a leader in your field, that’s great, as long as you use your admiration to motivate yourself. It’s good to have a role model to learn from. But quit worrying about how you stack up against other people.

Instead, figure out what’s important to you—helping others in need, writing good books or great copy, being a terrific parent, becoming a guru in your industry or market niche, or giving your clients a level of service they can’t get anywhere else.

Then, when you know you’ve made the absolute best effort you can in pursuit of these objectives...take a minute to feel good about yourself. That’s what reaching your potential and self-actualizing are all about.

Admittedly, it can be very difficult to reach for that brass ring of self-actualization when you feel you really are still struggling to achieve a solid sense of financial security. A person living paycheck to paycheck, for example, may not feel able to let go of a steady, if uninspiring, job to reach for self-actualizing dreams. The decision to shift to self-employment is highly personal. Sometimes, however, such a person is laid off or downsized in a recession and suddenly discovers that what seemed like security turns
out to be very unreliable. Such a person may find that self-employment offers not only
greater satisfaction but also a greater sense of job security than they have ever known!

Remember that Maslow believed every individual has unlimited potential. If you have
trouble believing that, it is probably because you are stuck at a lower level. If that is your
current reality, then accept it and take steps to address it. Resolve to meet your existing
level of needs right now, whatever level you are on, so that you will be able to move to
the next level. Begin where you are today, but begin.

** ACTION TIP: Ask yourself what moving to the next level would mean for you.**

**Are you self-disciplined?**

> *Self discipline is the ability to make yourself do what you should do, when you should do it, whether you feel like it or not.*
> — Elbert Hubbard

To be successfully self-employed, you must be able to discipline yourself to get your
work done efficiently and effectively. You have to hold yourself accountable for results,
the same way your boss would in a traditional work setting.

In other words, to be self-employed, you simply must be a self-starter. There’s no way
around it. If you need someone to tell you what to do all the time, you are going to have
a problem working for yourself, and should probably stick to a corporate job.

There is no shortage of advice available on goal-setting these days. No matter whom
we are or who we work for, we are working to achieve goals. The difference between
the self-employed and those who work for others is whose goals they are working for!

There is an old saying that, “Those who cannot set their own goals are condemned to work for the goals of others.” This is an inspiring reminder of the need to take responsibility for achieving our dreams.

Self-discipline means doing what needs to be done in spite of any distractions. Your level of income will depend on your efficiency and your output. You must develop the work habits that enable you to achieve maximum productivity while maintaining high standards and quality control.

It’s not easy to develop the ability to block out distractions and deal with interruptions. This requires inner strength and internal fortitude. Where does it come from? In most cases, self-discipline is developed through repetition.

Self-discipline is an art form that is practiced and perfected over a lifetime. You need to become a student of the art of self-discipline. The more you develop this all-important trait, the faster success will come to you. Another old saying tells us, “If you want something done in a hurry, give it to a busy man.” It sounds ironic, but productive people know how to get things done. In other words, the rich get richer and the self-disciplined become even more self-disciplined!

Fortunately, like most of the other traits described here, self-discipline skills can be learned. Here are some steps to help you get started:
• **Get organized.** Make to-do lists that are effective for you and always plan the day’s work the night before.

• **Take control of your time.** There are many fine time management programs available on the market today. Find one that works for you and stick to it. Brian Tracy offers some very popular time management programs. David Allen’s Getting Things Done program is also well regarded.

• **Do the most difficult tasks first.** Work downhill. Start your day by tackling the hardest tasks first, getting them out of the way. That way you will get a burst of confidence and your day will get easier as your energy level drops.

• **Work one task to completion before starting another.** This seems to work out best for most people. (Although, admittedly, when you are stalled on one project, it can be energizing to shift gears for awhile to something else.) Find the rhythm that works for you.

• **Recognize your personal avoidance patterns.** We all have certain tasks we tend to try to avoid doing. Recognize your trouble spots and consider outsourcing some of these tasks to others, especially if those individuals charge less for their time than you do.

Without a boss looking over your shoulder, it is easy to lose focus and squander time. Some solopreneurs hire coaches to keep them motivated and to hold them accountable. When you think about it, it’s kind of like paying someone to be your boss! If that’s what it takes to get you moving in the right direction, the expense could be worth it.

Motivational guru Jim Rohn says that, “We must all suffer one of two things: the pain of discipline or the pain of regret or disappointment.” So, you’re going to have to make a choice. Without the crucial trait of self-discipline, your success will be limited. Mastering yourself is crucial to mastering your career.

**ACTION TIP:** Sign up for a motivational e-zine to receive regular inspiration.
Can you get in the “flow?”

To really excel at independent work, it helps to be able to get into the mental state psychologists call “flow.” The rest of us might call it, being “in the zone.” This is what you experience when you are so fully immersed in what you are doing that you lose all track of time. In fact, you might become so engrossed in your work that you lose awareness of almost everything else! Flow works like this:

- If you have too little to do, you become bored and anxious and unproductive
- If you have too much to do, you become stressed and anxious and ineffective
- If you are IN flow you become happy and effective and productive

The concept of flow was originally proposed by psychologist Mihály Csikszentmihaly (The pronunciation sounds like, “Chicks send me high.”) Csikszentmihaly witnessed devastation growing up in Hungary during World War II. He saw many people struggling during this troubling time, but he was more interested in the people who didn’t—the ones who overcame their difficulties.

This inspired him. He decided to study how to build a better life. In his own words, he wanted to learn, “How to live life as a work of art, rather than a chaotic response to external events.” It’s a beautiful idea, treating your life as a work of art you are creating. Many self-employed folks know exactly what he means.

What he discovered was that many people discovered such joy in their work that they experienced a transcendent feeling of being outside of themselves. Have you ever experienced that feeling in your own work? He felt that this came from the higher level
of consciousness that is reached through the art of creation. At this point, you are not
focused on yourself, but on the “higher calling” of the work itself.

Czikszentmihaly studied artists and other creative individuals, at first, because he was
intensely interested in how they created their own sense of meaning. However, he soon
discovered that athletes, surgeons, musicians, and others are all capable of achieving
this desirable state. People in this state report experiencing a sense of serenity and
clarity where they lose their worries about themselves. This is when they feel most
“themselves,” and are so completely involved in what they are doing that they lose track
of time. Flow is a very pleasant state and is probably one of the main reasons people
chose self-employment. When your work is this pleasant, it doesn’t feel like work at all.

Flow is a very energizing state that usually results in success. High achievers frequently
report that this is how they feel when they are engaged in creative work. Self-actualized
people seem to be able to get into this state more easily than others, but there are some
steps anyone can take to achieve flow more readily.

The good news is, flow feels so good that it actually increases your self-discipline. It’s
reinforcing. The more you feel this way, the more you want to feel this way again. So,
flow naturally raises your desire to dive right into your work and get started.

Hopefully, you’ve experienced flow in your work life before. This is when you are really
“in the zone” and producing your best work effortlessly and joyfully. Sometimes, it can be elusive, though. Fortunately, there are some things you can do to try to achieve flow.

It’s easier to reach the state of flow when:

- You are doing something that matches your abilities.
- You are focusing a high degree of concentration on a limited field of attention.
- The activity is neither too easy nor too difficult for you (remember n-Ach)
- You have a sense of personal control over the situation or activity.
- The activity gives you a sense of satisfaction.

Probably one of the best ways to increase your experience of flow is to recognize when you achieve it and then recreate the situation that produced it. Pay attention to your work experiences, become familiar with your most successful moments, and build on these. Soon, you will find your work is “flowing” like never before!

**ACTION TIP:** Learn your own flow “zone” so that you can find it regularly.

**Are you intrinsically motivated?**

When you’re working in a field or situation that’s right for you, you will experience what psychologists call intrinsic motivation. This is when the very act of doing a task is so satisfying that it is its own reward and it motivates you to want to continue. It simply means that the main source of your motivation lies inside of you.

When you’re *not* intrinsically motivated, it takes outside forces to keep you going. You need things like a boss, or the promise of rewards (like a paycheck) or the threat of punishment to get you moving and keep you going. Most people were trained to be
externally motivated by their parents and by the school system. Take away the “motivation,” and they stop working! This is because they were never taking pleasure or passion in their work to begin with.

Self-employed people are a different breed. They have to be able to maintain their own high levels of motivation even when no one is keeping track of what they are doing. Does this sound like you? A good indicator of this is how often you undertake and complete independent projects under your own direction.

Hopefully, you are already working in a field that is intrinsically motivating to you. That is the most important part. We each have certain interests and activities that are so enjoyable to us that they instantly put us in “flow” and feel like their own reward. Have you ever heard someone say they like their job so much they would do it even if they weren’t being paid? This is what we’re talking about. For most people activities that are intrinsically motivating are those things that come naturally to you—skills that come easily to you but that would cause other people to struggle. That is your natural field of talent.

Here are some additional ways to increase your levels of intrinsic motivation in your work:

- Set goals that are meaningful to you.
- Stretch yourself, but don’t overreach.
- Give yourself feedback on how you are doing along the way.
- When you are financially able, turn down projects you don’t want to do.
- Reward yourself for a job well done.
Intrinsic motivation is the most powerful kind of motivation. Without it, it is going to be a struggle to find the self-discipline to handle the challenges of self-employment.

**ACTION TIP:** Write down the part of your job that you would do for no pay at all.

---

**Do you believe you control your own destiny?**

An important part of intrinsic motivation is what psychologist Julian Rotter calls having an “internal locus of control.” This means that you believe your destiny is in your own hands and controlled by yourself. Sometimes this quality is also referred to as “self agency” or “self determination.” Not surprisingly, people with an internal locus of control tend to be more successful and more achievement-oriented.

When you have an external locus of control, you think that things just happen to you. The boss yells at you, your coworkers let you down, the client rejected your project—all for reasons that have nothing to do with you. You are a victim. It makes sense that you wouldn’t feel like working hard if you believe you have no control over what happens to you, anyway.

Locus of control isn’t about reality. It’s what you *tell* yourself about the underlying causes of events in your life. When you have an external locus of control, you believe that you do not have control over the most important factors in your life and your beliefs become your reality to you. You might call it fate, luck, or circumstances. You might blame the government or other powerful forces.
There is a revealing locus of control self-assessment you can take here:

www.psych.uncc.edu/pagoolka/LC.html. This can provide some insight into how you really feel about this issue. The truth is, we are all born believing we are victims of our circumstances. Some people spend their whole lives in this state. It is only when we move to the higher level of accepting responsibility for our lives that we begin to manifest great things in our lives.

While the source of our locus of control may be buried in our childhoods, there are steps each of us can take to claim more control over our own sense of personal empowerment. One way to raise your internal locus of control is to take a look at your “attribution” style. When things go well, do you take credit for what you did? Or are you more likely to attribute positive events to luck while blaming yourself only when things go wrong? If so, try turning this around. Take credit for your successes and blame your failures on bad luck or circumstances. This will increase your sense of personal power and help you develop a stronger internal locus of control.

What about when things go wrong? Do you always take the blame for that, too, and then start beating yourself up? While it can be healthy, up to a point, to accept the blame and make changes when things are not going as planned, there is nothing wrong with chalking up a certain number of negative events to “circumstances.” It is far too common for people to take all the blame when things go badly but to chalk success up to luck. Why not stand that on its head and see the differences that new attitude creates in your ability to succeed and persevere?
Another great way to take control of your destiny is to learn three powerful words: “I am responsible.” That doesn’t mean that you are guilty whenever anything goes wrong. On the contrary: it means that, no matter what happens, you get to choose your response. You have response-ability. You can choose to face all of your challenges with optimism and a sense of empowerment.

Winston Churchill once famously said that, “A pessimist sees the difficulty in every opportunity; an optimist sees the opportunity in every difficulty.” Obviously, the optimist is the one who is likely to take action to make a positive change. Luckily, if you have been a pessimist, there are ways you can learn the mental habits of optimism. It all begins with moving beyond thinking you are a victim in life and assuming control of your own circumstances.

An excellent book on the subject is *Learned Optimism* by Martin Seligman. Seligman boldly asserts that your success in life is due less to your ability than to your level of optimism and he then offers powerful strategies for reducing pessimism and training your mind to think positive thoughts. Call it what you want: Learned Optimism, the Attractor Factor, the Secret, the Law of Attraction. In the end, it’s all about believing that you are the causal agent in your own life and taking responsibility for the thoughts that you allow to dominate your thinking. When you take control of your thoughts, you take control of your life and unleash your true power.

**ACTION TIP:** When life throws you a curveball, remember: “I am responsible.”
Self-Employment Self-Assessment:

Now it’s time to see how many successful self-employment traits you already possess. Refer back to the descriptions above, if necessary, and honestly rate yourself and your personal traits according to the following statements.

I have a strong need for achievement and I want to excel.

<table>
<thead>
<tr>
<th>Never</th>
<th>Sometimes</th>
<th>Always</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
</tbody>
</table>

I am ready to self-actualize in my life.

<table>
<thead>
<tr>
<th>Never</th>
<th>Sometimes</th>
<th>Always</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
</tbody>
</table>

I can work well in isolation.

<table>
<thead>
<tr>
<th>Never</th>
<th>Sometimes</th>
<th>Always</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
</tbody>
</table>

I can discipline myself to get my work done without supervision.

<table>
<thead>
<tr>
<th>Never</th>
<th>Sometimes</th>
<th>Always</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
</tbody>
</table>
I am motivated more by the joy of the work than by pay or other external rewards.

<table>
<thead>
<tr>
<th>Never</th>
<th>Sometimes</th>
<th>Always</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>4</td>
<td>5</td>
<td></td>
</tr>
</tbody>
</table>

I regularly experience “flow” and lose track of time when I am busy in my work.

<table>
<thead>
<tr>
<th>Never</th>
<th>Sometimes</th>
<th>Always</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>4</td>
<td>5</td>
<td></td>
</tr>
</tbody>
</table>

I am a “take-charge” person and I don’t wait to be told what to do.

<table>
<thead>
<tr>
<th>Never</th>
<th>Sometimes</th>
<th>Always</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>4</td>
<td>5</td>
<td></td>
</tr>
</tbody>
</table>

I know how to make decisions and I take responsibility for the outcome.

<table>
<thead>
<tr>
<th>Never</th>
<th>Sometimes</th>
<th>Always</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>4</td>
<td>5</td>
<td></td>
</tr>
</tbody>
</table>

I believe I control my own destiny.

<table>
<thead>
<tr>
<th>Never</th>
<th>Sometimes</th>
<th>Always</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>4</td>
<td>5</td>
<td></td>
</tr>
</tbody>
</table>

If you scored 27 points or more, you possess most of the psychological qualities necessary to succeed in self-employment. Your chances of success and satisfaction as a solopreneur are high. If you are scoring below that level, you may face greater than
average challenges in self-employment. Read on to discover some practical strategies you can develop that will contribute to your motivation and chances of success.
Part Two:
How to succeed as a solopreneur:
Self-employment principles

Self-Employment Principle #1: Stop waiting for others to tell you what to do.

When you’re self-employed, you’re the boss. That’s a good thing, but it also means that ultimately, the buck stops with you. That can be a scary thought. You have to be the one with the ability to initiate all the action. When you’re working in a stifling bureaucracy with an overbearing boss, it is easy to assume that you could work much more effectively independently. Then, you become self-employed and face the void. Suddenly, if you can’t initiate activity on your own, nothing gets done.

The reality is, we’re used to having other people tell us what to do. That’s how most of us have been raised, and that’s how we’ve been trained throughout our lives by the school system and by the work world.

The fact of the matter is that to succeed as a solopreneur, you need to forget pretty much everything you’ve ever learned in school. That’s because, for the last 100 years or so, school systems have actually been training people to be employees. If you went to school, you were taught to be a good little worker bee. You showed up when the clock told you to, and completed the tasks that were given to you by your “boss,” the teacher.
You responded to demands rather than initiating activity on your own. (If you ever did initiate some activity on your own, there’s a good chance you were punished for it!)

Your day was governed by the clock, oversight and micromanagement—just like in the work world. You were trained to think in terms of “getting a good job” and “moving through the system,” not to start your own business and become your own boss. Shaking off those years of conditioning can be one of the hardest things you’ll ever do, but it’s necessary to seize control of your destiny and make the shift back to self-employment.

It can be startling to realize that it wasn’t all that long ago when nearly everyone in America was self-employed. One hundred and fifty years ago, you either lived and worked on a farm, or learned a trade and took in work that you completed independently. As a matter of fact, our school system still bears the imprint of our entrepreneurial past, with summers off to allow for agricultural work. Our ancestors weren’t paper pushers or factory workers or middle managers. They were farmers, blacksmiths, and coopers.

It wasn’t until industrialization that people started looking for others to employ them. Then, the factory system started beating all of our creativity and ambition out of us. We got so used to having bosses who would tell us what to do and when to do it that we lost much of our self-reliance. We turned over our self-determination to “the system” and relied on the system to take care of us for life.
The last century of being trained to work for an employer is a mere blip in the history of work, and this era may well be drawing to an end. Being able to be self-employed may be a critical survival skill for the 21st century. For eons before that, individuals took responsibility for providing their own livelihoods. They learned a craft, or apprenticed themselves to a master, and hung out a shingle. They had to market themselves and succeed or fail based on their own efforts.

So, being self-employed is really nothing new. It’s what people have always done. America was founded by self-employed people; it is a longstanding, respectable tradition. It’s an important part of our collective economic heritage and increasingly central to our economic future. It looks like we are moving back in that direction, as the industrial age came to a crashing close with the fall of the Berlin Wall in 1989. Since then, we’ve been in what has been called the information age (some call it the Internet age or the digital age.) The rules have completely changed and we’ve entered a new reality.

Unfortunately, our schools and industries continue to foster industrial age thinking. In school and in most traditional employment settings, people became used to being rewarded for how many hours they put in. They learned to be “process-oriented”—focusing on input. You put in your eight hours, and that’s how you measured your work. In the world of self-employment, no one cares how many hours you put in. The only thing that matters is how much you get done. That’s called being results-oriented, and it’s a crucial factor for people to succeed at self-employment.
The problem is we’ve become so accustomed to being bossed around and taking orders that many of us have lost the capacity to manage ourselves. It can take some reprogramming to get into the swing of taking total responsibility for your employment outcomes and your own productivity. So, you officially have permission to stop waiting for your marching orders. It’s your destiny, after all! You have to call the shots and make sure you achieve the necessary results.

Self-Employment Principle #2: Be your own demanding boss

"A professional is someone who can do his best work when he doesn't feel like it."
—Alfred "Alistair" Cooke

Of course, one of the main reasons people often give for wanting to be self-employed is not to have to take orders from a boss anymore. Well, that’s not really a realistic view. When you’re a solopreneur, you still have a boss. And you’re it.

So, how can a self-employed person be his own boss? Well, first of all, think about what a good boss does. For one thing, a boss defines tasks for you. He keeps you motivated and holds you accountable for getting important things done in a reasonable amount of time. He maintains high standards and scolds you if your work is sub-par.

You can handle doing all of these things, right?

A good boss also celebrates with you when things are going well and rewards you for a job well done. This is where a lot of self-employed people really come up short. They’re
good at punishing themselves when things are not going well, but they’re not nearly as good at basking in the glow of success.

As boss, you also get to make all the important decisions. This can be a scary proposition when there’s a lot riding on your choices. Fortunately, the decision-making process isn't really mysterious. There is a proven process you can follow which can give you the peace of mind of knowing that you have taken everything possible into consideration.

Here are the six steps of the decision-making process: maybe explain each step with one or two sentences

   Step 1: Define the problem
   Step 2: Identify possible solutions to the problem
   Step 3: Evaluate the identified alternatives
   Step 4: Make the decision
   Step 5: Implement the decision
   Step 6: Evaluate the decision

When you follow these steps, you can rest assured that you have made sound decisions based on the available information. Of course, it really helps if you have a sounding board to help you evaluate your decision-making process. This is especially important when you are identifying possible solutions to a problem and evaluating them.
That’s why a big corporation has a Board of Directors. Many opinions are better than just one.

Consider forming your own version of a board of directors. As a self-employed individual, you can still reach out to others for opinions and insights to tap into the wisdom and insights of experienced advisors who have your best interests at heart. Even CEOs of major corporations do not make decisions unilaterally. They consult others, first. Consider forming alliances with other solopreneurs so that you have somewhere to turn for advice. They can help you to recognize important points you may be overlooking. Whether you meet in person, on the phone, or by e-mail is not important. The key is having people you trust who can provide you with perspective, motivation, and support. Think of it as your own version of an impromptu “board of directors.” You can even find some of this inspiration and support online from some of the resources we list for you at the end of this e-book.

With self-employment comes all the trials and triumphs of business leadership. You may not think of yourself as leadership material, but if you are self-employed, you have to learn to be. Put yourself in the boss’s shoes and treat yourself the way you would treat a talented, high-value employee. It can be difficult wearing the boss’s hat, but this is part of your new job description.
Self-Employment Principle #3: Maintain your focus on the bottom line

When you’re employed by someone else, it can be easy to forget about the bottom line. More often than not, that’s someone else’s problem—someone from accounting, most likely.

When you’re self-employed, it’s your problem. You’re in business to make money. It’s one of the ways of keeping track of how successful you are. It’s also what keeps you in business! There is only so long you can keep going running a deficit. You have to respect the bottom line to keep your self-employment dream alive.

A certain proportion of your energy has to be focused on bringing the work in. Some of your work may come through word of mouth, but most self-employed people are either going to have to learn marketing skills or outsource this responsibility to others.

This can be one of the hardest hurdles of self-employment. So often we choose to join the ranks of the self-employed simply so that we can spend all our time focusing on what we love to do. Then, the work stops coming in and we have to figure out how to market our services to people that need them. Most self-employed individuals find they have to spend about 25% of their time marketing their services to keep a steady flow of work coming in. It may take more than that in the beginning.

I would show the breakdown of time this way:

- Billable time – 50%
- Self education and administrative tasks – 25%
- Marketing and self promotion – 25%
As we’ve already discussed, this can be difficult, depending on whether you are primarily introverted or extroverted. Then there’s productivity. To achieve maximum financial return on your effort, you’re going to have to learn to focus your efforts where the yield is greatest. The key principle in achieving this was conceived of by an Italian economist named Vilfredo Pareto. It is commonly referred to as the 80/20 principle and it simply means that a small proportion of your efforts (20 percent) are going to yield the majority of your results (80 percent.) So often, we expend our efforts on activities that contribute little to our success. If you are trying to make a go of self-employment, the sooner you learn the 80/20 principle and incorporate it into your work life, the better. Richard Koch has produced some fine products that explain the 80/20 principle in detail.

Twenty percent of your clients most likely account for the bulk of your revenue. Focus on them. (It stands to reason then that the majority of your clients are responsible for very little of your income. Don’t spend as much time on them!) Likewise, if you produce information products, it is likely that a few of your products bring in the greatest number of sales. It makes sense to direct most of your marketing efforts there.

One good way to take advantage of your 20 percent, highest-return activities is to specialize. Become an expert in that field and carve out a niche for yourself. It’s OK to accept generalist assignments along the way, but it is wise to simultaneously carve out a profitable niche for yourself that is in alignment with your personality and aptitudes. This will help you to direct your marketing efforts and also to make it easier for you to develop your skills to a highly refined level, until you rise to the top of your field.
Self-Employment Principle #4: Transcend your self-limiting beliefs

“If you think you can do a thing or think you can’t do a thing, you’re right.”
—Henry Ford

Sometimes, the biggest obstacle to your own success is…well…you. Henry Ford’s words serve as an important reminder that the power to achieve all of our fondest dreams is within our own hands.

When you only believe that you are capable of small achievements, you may never attempt big ones. If you believe you are not good at sales, you will not put forth the necessary effort to market and promote your business. And if you think you are only capable of earning $50,000 a year, there is no doubt that you will not earn any more than that. Your self-image marks the upper boundaries of your achievement.

Self-employment in itself is a worthy achievement and an impressive goal in itself. Among the self-employed ranks, however, are many individuals who continually underachieve and fail to reach the levels of accomplishment of which they are capable. This is a loss not only to them but to the rest of the world, as well. The inspirational Marianne Williamson liked to point out that “Your playing small does not serve the world.” Yet so many self-employed business people continue to play very small, indeed.

Self-limiting beliefs are those things that you tell yourself that hold you back and keep you from becoming everything you are capable of being. Sometimes, the source of these negative believes lies in our childhood. Sometimes it comes from the people we
associate with or from negative TV and radio programs. Whatever the source, the solution lies within us.

Of course, we all have unlimited potential and most of us achieve only a fraction of what we are capable of. That is mainly because of our “self-limiting beliefs:” the things we tell ourselves about the limits of our own abilities. Self-limiting beliefs hold you back and keep you from investing the energy necessary to break through to the next level of success.

Here are some common examples:

“I can’t handle rejection”

“I am not good with people”

“I am not very smart”

“I don’t have the right background to succeed”

“I can’t get ahead because of my family responsibilities, personal handicaps, etc.”

“I don’t know everything I need to know about this business to promote myself, yet”

“Other people are better, smarter, more talented than me”

The first step to rising above your self-limiting beliefs is to recognize them. For many people, they are subconscious. To get an idea of what your self-limiting beliefs are, answer these questions:

The amount I am capable of earning each year: ______________

The level of education I can achieve: ______________

The highest accomplishment I could ever achieve: ______________
My greatest wish: __________________
My greatest fear: __________________

The next step is to confront your self-limiting beliefs. Luckily, there are ways to reprogram your subconscious mind to reject self-limiting beliefs and to expand what is possible in your life. One of the ways you begin to do this is by “talking back” to the negative and self-limiting beliefs whenever they appear. In other words, if that little voice in your head likes to tell you that you are not good at marketing your business, you need to challenge that belief.

One of the best ways to do this is to reframe every negative, self-limiting thought positively. This thought could become: “I can learn everything I need to know about marketing.” This positive thought carries positive energy with it. It also tells you what you need to do: find a way to learn what you need to know about marketing! This gives you a direction, a clear plan, and a roadmap for what you need to do next. All that the self-limiting belief had to offer you was inertia and a helpless attitude.

Pushing past your self-limiting beliefs is a little like turning up the thermostat. You get used to things being set at a certain level and anything else is unsettling at first. Fortunately, the less attention you pay to self-limiting beliefs, the less they will bother you. Noticing them is like watering a plant. Ignoring them, or substituting a more positive thought in their place, causes them to wither away.
Other ways to support your efforts to eliminate unhelpful thought patterns is through inspirational books, audio seminars, e-zines, or CDs. You can find some suggestions in the Appendix of this e-book. Fellow solopreneurs tend to be a constant source of inspiration and encouragement, which is why networking and staying in touch with other self-employed folks is so helpful and motivating.

Your subconscious mind is amazing in that it will always believe whatever you tell it. The great thing is, you get to choose the thoughts that you entertain. Remember: there is no limit to what you can do and no one else is any better than you are.

**Self-Employment Principle #5: Don’t go it alone.**

Just because you are self-employed doesn't mean you want to be a hermit. Let’s face it: working alone can be isolating. That can be very appealing if you’re kind of a loner, but most self-employed people still crave a certain amount of interaction with supportive colleagues. Introverts don’t mind the solitude, but extroverted people can find the isolation draining, or even overwhelming.

Some people are even willing to pay for an office among other self-employed folks, just so they can escape the isolation. Some solopreneurs willingly shell out $1000 a month to return to a cubicle, as the *New York Times* recently reported, since they find that they work more effectively in that environment. Sometimes the house comes with too many built-in distractions. Sometimes, the silence is the biggest distraction of all.
There are ways to maintain connections while working in isolation. You will have to make a more conscious effort to build a support network, but think of it this way: you have the flexibility to choose the people you include. At work, you are tossed into a mix of people whose company you may or may not enjoy. Now, you are in control of your interactions.

You still need colleagues, even though you are independent. They can serve as your virtual water cooler gang to provide the sort of companionship and *esprit de corp* that you left behind at the office. They may be friends you meet for lunch, congenial competitors, former coworkers, or contacts you’ve made through professional connections. You may be able to find these colleagues through in-person networking events, social groups, or online networking sites.

Try online chat boards in your field, Chambers of Commerce, LinkedIn and other professional sites. Conferences are an especially good place to meet supportive peers, since you share interests and are less likely to compete directly. Be sure to meet up with friends for lunch and dinner, as well. One of the great joys of self-employment can be the opportunity to take leisurely lunches at your own discretion.

Then, there are the professional contacts you rely upon to conduct your business. You shouldn’t try to handle every aspect of running your business yourself. Some things are simply going to need to be outsourced. Surround yourself with a handpicked team of professionals to assist you with areas of your business in which you lack expertise.
Depending on your field, this can include accountants, marketing professionals, fulfillment centers, or even a professional business coach. Choose them carefully, as though you were selecting your own personal Board of Directors, Mastermind Group or Inner Circle. Mastermind groups are a hot issue in entrepreneurial circles these days, and for good reason. Having people to turn to when you face difficult issues can be a real business lifesaver. The right group will challenge and support you with honesty, fresh insights, and real synergy. With any luck, these professionals will come to be cherished partners in your business and you will establish lasting friendships with them.

Finally, don’t forget about the positive relationships that can be forged with other people you come across in your daily life. Psychotherapists, hair stylists, and massage therapists are not just paid-for-hire commodities; with careful selection, they can become trusted friends and sounding boards, as well.

So, reach out. Building a supportive network of peers can make self-employment a joy. You may not have the traditional water cooler venue to trade gossip and news, but you can create a circle of fulfilling relationships that serves the same basic purpose.
Conclusion

As the Ancient Greeks wisely advised: “Know thyself.” Only through true self-knowledge can you hope to reach your full potential through self-employment. In this e-book, we have shared with you powerful tools for assessing your proper calling in life and manifesting the greatness that lies within you. Your personality type, your locus of control, your ability to get into the flow of work and to find the intrinsic motivation in your work will impact your ability to manage the requirements of being your own boss and setting your own agenda.

Self-knowledge is the first step. The next step is putting that knowledge to work in your true calling, using crucial self-management skills. When you take responsibility for the bottom line, take control of your thoughts, surround yourself with likeminded and supportive individuals, and break free of the habit of waiting for others to tell you what needs to be done, you come into your own as a solopreneur.

One of the greatest joys in life is spending your energy engaged in pursuits that are meaningful to you and that allow you to share your gifts with the world. This is also the true source of unending motivation. Self-employment is, in many ways, more challenging than being an employee. It can test the depths of your character and conviction and require tremendous courage. It can also unleash the greatness that is
within you, as your creativity and life satisfaction soar. We wish you great joy and success on the less-traveled road of self-employment.
BONUS:
SEVEN KEY STRATEGIES FOR SELF-EMPLOYED INDIVIDUALS

#1: ALWAYS UNDERPROMISE AND OVERDELIVER. Deadlines are beyond important. The same goes for high quality. If you always give more than you promise and deliver added value with each project, you can be assured of a steady steam of referrals and satisfied clients.

#2: FOCUS ON YOUR WORK, BUT FOCUS ON THE RELATIONSHIPS MORE. In any business interaction, you must make a personal connection with the other person or people involved. This is what will ultimately cement your client base.

#3: INVEST IN YOURSELF: As a self-employed individual, you are your company’s greatest asset. A good rule of thumb is to set aside ten percent of your income to invest in worthwhile seminars and ongoing training. This will set you apart from your competition.

#4: BE FUN TO WORK WITH. Customers will keep bringing projects to you if each interaction is enjoyable above a business level. Take joy in your work and take joy in your customers and watch your business boom.

#5: IDENTIFY THE CORE VALUE YOU PROVIDE. What it is you do that no one else can? What is it that only your business can provide? When you figure that out, you have found your niche and discovered your fortune.

#6: STREAMLINE YOUR PROCESSES. Waste has a way of creeping into any business. Keep a constant watch for inefficiency of both time and resources. Remember the old saying: a small leak will sink a great ship.

#7: SET YOUR BOUNDARIES AND STICK TO THEM. It is all too easy to allow self-employment to take over your entire life. Ideally, you will want to establish normal business hours and stick to them, ignoring after hours phone calls the same way you would in a 9-5 job.
Appendix 1:
Resources for the Self-Employed

Books:

*The Introvert Advantage: How to Thrive in an Extrovert World* by Marti Olsen Laney

*Learned Optimism: How to Change Your Mind and Your Life* by Martin Seligman

*Please Understand Me* by David Keirsey and Marilyn Bates.

*Think and Grow Rich* by Napoleon Hill

*The Trick to Money is Having Some* by Stuart Wilde

*The Infinite Self* by Stuart Wilde

*The Power of Focus* by Jack Canfield, Mark Victor Hansen, and Les Hewitt

*Do What You Are: Discover the Perfect Career for You Through the Secrets of Personality Type* by Paul Tieger and Barbara Barron.

*I Could Do Anything If I Only Knew What it Was* by Barbara Sher

Online Resources for the Self-Employed:

www.solopreneurzone.com

National Association for the Self-Employed: www.nase.org

Small office/Home office: www.soho.org

www.evancarmichael.com/Mastermind-Group

Freelancers: www.freelanceswitch.com
Sources of work:

www.sologig.com
www.guru.com
www.elance.com

Motivational E-zines:

www.briantracy.com
www.zigziglar.com
www.nightingale.com
www.jackcanfield.com
www.drwaynedyer.com
www.marianne.com

Time Management:

Google Calendar

To Do Lists: www.vitalist.com

Project Management: backpackit.com

Managing Contacts: bigcontacts.com

Online Networking:

LinkedIn

Success Coaches:

Action Coach International

Online Personality and Career Tests:

similarminds.com/personality_tests.html

www.businessballs.com/maslowtest.pdf
www.careerkey.org

www.learning4liferesources.com/free_career_assessment.html

www.humanmetrics.com/cgi-win/JTypes2.asp
Appendix 2: 
Advice from the Self-Employed

We’d like to conclude by offering you advice from our own “Water Cooler Gang”—an eclectic group of self-employed pros who have confronted the thorny issues related to working independently. We asked these self-employed folks to answer a series of questions about how they cope with the challenges they face. Their answers are below:

HANDLING ISOLATION

The best thing about working alone is no office politics and no time wasted socializing with coworkers. Unfortunately, that’s also the worst thing about working alone. Isolation has been the undoing of many solopreneurs, sending them rushing back to the welcoming arms of the 9-5 set.

How do you deal with the isolation of working independently?

Pat, Freelance Writer: I join clubs that I wouldn’t have time for during the day if I had a traditional job. I have joined Toastmasters, the Chamber of Commerce, and a newcomers club, since we recently relocated to a new area. This has enabled me to meet several other self-employed individuals, who have become part of my support network. I’ve also joined some online social networking sites like LinkedIn and Copywriters Board.
But, the reality is, the isolation is what I need to get my work done. It’s essential. So I have to set realistic limits on these time-consuming social interactions. The truth is, so much time at a regular job is wasted on pointless socializing. Because I don’t do that, I can get my work done quickly and have time for the people and activities I choose.

**Ann, Independent Marketing Professional:** This is very sad, but I actually go to public places (coffee shops, even McDonalds) when I start to feel isolated. Then, I’m around other people, but since I don’t know them, I can still be productive, and feel like I’m part of society. Surely working at McDonalds isn’t real social interaction, but it’s the best I can do!

**Tom, Marketing Professional:**. I leave my instant messenger open for companionship—but then I get distracted, so I close it again.

**Marie, copywriter.** One of the great advantages of working independently is that I have the discretion of my time to take a midday yoga class, or get a massage, or see my psychotherapist. These are the relationships I choose and they take the place of forced relationships with coworkers. So I still interact with people, but about different things than work. I think of it as a huge perk.

**STAYING PRODUCTIVE**

The great British Prime Minister Winston Churchill once proudly proclaimed,
“I am certainly not one of those who need to be prodded. In fact, if anything, I am the prod.” Some, like Churchill, are natural self-starters. Others struggle a bit more with this.

**How do you schedule your workday and stay productive?**

**Ryan, business coach:** I schedule as much as possible, as specifically as possible. Instead of saying I am going to “make calls on tues morning” I say, and write: call Joe, Ann, and Marie at 8, 805 and 810 on Tuesday.

**Pat:** I need a mental “cushion” on either side of my creative time. I have kids so I HAVE to work during school hours, but I find that my mind is a little scattered after shooing everyone out the door in the morning and it takes me a little while to settle down. Then, when they’re home in the afternoon, I can usually only tackle non-creative work like answering e-mails. So, school hours are work hours.

I’ve learned that writing is not actually that hard. It’s *getting into the flow of writing* that’s hard. I work to improve continually and find that I am reducing the time it takes me to ramp up to writing speed. So, I’m making progress.

Also, I get a good bit of motivation from select e-zines that I subscribe to. Brian Tracy delivers a motivational quote of the day and I look forward to receiving that. The National Association for the Self-Employed (nase.org) has an e-zine with helpful information. And, I just discovered solopreneurzone.com. Resources like these can be enormously helpful.
**David, Copywriter:** I’ve realized that there is hard work and easy work. Creative work is the hard stuff, so I try to tackle this first when I’m at my sharpest. This is where I have to produce things, when I’m focused on output. When I feel my motivation begin to wane, I may shift to some less intensive work and I do what I call “input” work. This is where I read other people’s material, or maybe do some revising. I find this less mentally taxing so I save it for when I’m tired.

When I’m really beat, I will spend some time listening to motivational or educational of self-improvement programs. There are some excellent ones out there and many tele-seminars are worthwhile. Sometimes, they’re even free. One pointed out to me that one of the best ways to raise my income is to write faster. For some reason, that really resonated with me, so that’s what I try to do now: write faster.

**Teresa**: Always motivated. Just driven, I guess.

**Andrew, Copywriter:** I give myself small rewards for a productive day, such as eating a favorite food, reading, or watching a TV program.

**Sonia**: Self-starting is hard. I tend to prefer not to schedule any non-work activities during the day, so that there is nothing to do but work at that time. One appointment can throw off my whole day, my whole routine. I have to treat it just like I’m at the office and can’t get out.
James: By keeping it habitual and always having something to move onto. First of all, I love projects. Whether I'm about to write something and I'm staring at a blank page, or I want to market myself in a specific area or to a specific person or group, I look at it in steps and visualize how those steps will be taken. That will usually provide me with enough motivation to get going on it.

Tom: I am actually grappling right now (this year) with trying to do a better job at this than I've done in the past. Here are some of the ways I deal with it:

I have a daily meta-routine that I follow to get the day kicked off. The steps are in writing, on a list that I actually consult every day. The routine starts over coffee, as I skim the 5 newspapers that I subscribe to (yes, 5). I then do a specific set of housecleaning steps, clear out my physical and e-mail inboxes in a specific order, and review specific categories of my to-do list and calendar in preparation for selecting and starting the most urgent task of the day.

I set and try to keep to targets (per the above) regarding how many hours I will bill each day, and what time I will start the billing clock in the morning. Typically I try to make sure that 11am-3pm is a billable chunk every day.

I use a personally modified version of David Allen's Getting Things Done (GTD) time management approach (davidco.com), which I've become fairly vigilant about. The three most important things I learned from GTD are these: (1) tasks that can be gotten out of
the way immediately, should be (so I sort the mail the moment it arrives, and deal at that moment with anything that is quick); (2) obligations that are on a master list are no longer distracting your mind (so I keep a very good to-do list); and (3) you should have a single in-box in your life, not piles of crap all over the house.

The single biggest contributor to my feeling organized is GTD item #1 above: anything that pops up that I think I can do in "a few minutes" (a threshold that varies according to what else is going on around me), I try to get out of the way IMMEDIATELY the moment it pops up. (Like this questionnaire!)

**KEEPING MOTIVATED**

Even workers with strong intrinsic motivation and a high need for achievement sometimes struggle with their motivational levels!

**How do you keep yourself motivated?**

**Andrew:** I work on things that interest me and avoid projects that would bore me or I don’t care about.

**Tom:** I set financial (billings) goals by the month, week, and day, and keep track of my progress (formally or informally) on a daily basis. This is an imperfect motivator, but it's still the best that I've found. I usually fail to meet my targets, but they keep me focused.
James: This is often a difficult task when working predominantly alone. Mostly, I try to treat the day as though I were in an office...Starting relatively the same time each day; breaking for lunch (but not taking too much time!); and trying to finish up the same time each day. I constantly remind myself of what I haven't accomplished yet that I'd like to, and try to always work toward those goals. Also, I take a look at the things my family and I have, and remind myself that with those "things" come bills! That's pretty good motivation in itself!

Ann: Two things keep me motivated. First, as long as I can be successful working for myself, my family can have work-life balance. When I don’t succeed, it will mean that I have to return to a corporate job where someone else is in charge of my time. That fear is very motivational! Second, I have a sense of pride and satisfaction when my clients tell my they value my work. It feels good to be needed, so their words motivate me.

Pat: I remind myself that if I don’t pull in a certain level of income, it’s back to the 9-5 grind for me. That means I would see less of my kids, which is a heartbreaking thought. That always does it for me. I’m here for a reason.

Ryan: My inspiration and motivation comes from the defined vision and goals I have developed for my business. I also am motivated by the results I see with my clients with those "Ah Ha moments" and those moments when I see that they "get it!"
Sonia: It's difficult to get going on projects, but I stay motivated because the projects are interesting and I can pick and choose. Motivation comes from reminding myself that I am working on interesting stuff. And I am motivated also by the needs to meet deadlines and the satisfaction of good feedback from my clients.

**ECONOMIC UNCERTAINTY**

It’s exciting knowing that there’s no limit to how much you can earn. On the other hand, it’s terrifying knowing there’s no limit to how you can earn!

There is an old story told about the traditionally employed individual talking to the commissioned salesperson. The traditional workers ask, “How can you stand not knowing how much money you’re going to make every month?” to which the commissioned worker responds, “How can you stand knowing?”

**How do you cope with the economic uncertainty of self-employment?**

Andrew: Have multiple sources of income, live below my means, and have a large cushion of savings.

Ryan: Plan the work, work the plan. Do not let up on the sales and marketing efforts once you have a full book of clients. Have to keep working the system and “trolling” for new business so that when you need it, it's there. This helps to even out the peaks and valleys.
**Teresa:** My husband has a stable job and we know we can live off his salary alone if we have to or choose to.

**Paul:** I have tried to develop a plan that includes contingencies for the slow downs and "recession" environment. Developing a diverse clientele and providing exceptional service to existing clients helps also. Watching and monitoring trends and looking for opportunities in the "down times" help deal with uncertainties. And to always keep a positive attitude and a continuous marketing effort.

**Ann:** From an emotional standpoint, it is my biggest challenge. I try not to worry or feel anxiety, but it is hard to get it out of my head. Plus, with all the talk about recessions right now, I'm feeling particularly vulnerable. As a non-staff person on projects, as budgets get cut, so could I. Fortunately, I'm married and my husband has excellent benefits, so I at least have that security to reassure me.

From a logistical/practical standpoint, the best decision I ever made was to go through the process of incorporating, which enables me to pay myself a salary and separately pay dividends (with different tax consequences). I keep my salary at a very reasonable level and try to budget my household finances to rely only on that as regular income. That way when I have big payments come in or when I go for a while without big payments, it doesn't affect whether I can pay my mortgage. That makes the peaks and valleys much more tolerable.
James: I use the fear of not working (and thus, having no income) to motivate me. I also look for new and different possibilities of income streams so that there's always something to work toward, even if one particular area seems to stagnate for a while.

Tom: It isn't easy. I try to plan 2 or 3 months ahead, at least in a rough way, and make sure that I can predict where the revenue is coming from. That isn't always possible. Sometimes when things are slow, I borrow from the estimated tax allocation to pay current expenses, which is a terrible habit and creates a cascading problem, so I try to do it as rarely as possible. When I was working in a startup, I lived off credit cards and home equity—a terrible, terrible way to live.

Sonia: It really hasn't been a problem for me to find work when I need it. The greater economic uncertainty is that sometimes the projects take longer than I'm getting paid for. So I'm working on improving that situation by being more efficient and also not letting clients squeeze me for too much extra work.

WORKING FROM HOME

Combining your house with your office sounds wonderful, but can be problematic in action. When you have to share your house with other family members, there can be space issues. And it's challenging to stay focused on work when you're near the TV, the refrigerator, and piles of chores.
How do you handle the logistics of working from home?

Andrew: By not working at home but instead renting an office 8 miles away.

Sonia: The main difficulty here is the need to get out - so one won't be sick of always being in the same place. I find it really helps to have at least one excursion per day. The problem is that when work gets really busy there is no time for this.

Tom: I have a dedicated home office room and try to keep all of my work clutter in there—I sometimes work in the living room, but I do it in a self-contained way and put everything back in its place when I'm finished. My home office is very well organized (storage bins clearly labeled). My files are well organized (something else I learned from GTD) and I am vigilant about putting every piece of paper back where it belongs when I'm done using it. Organization takes time, but I think it pays dividends in terms of the ability to be focused.

Also, I have a storage locker off-site (if I lived in a house instead of an apartment, I'd use the attic or basement), and I frequently offload clutter, archive files, junk saved for a rainy day, etc., into there.

James: That is an area that truly sucks for me. I don't have a spare room in the house to set up an office so I find myself working from a desk in my bedroom. Tough to do sometimes. I would much prefer converting another room to an office, but that's not in the cards at this particular moment in time.
Ann: I recently moved and during the transition from one state to another had temporary housing where my office was also my bedroom. It reminded me of why I absolutely need the spaces to be separate. By having a door that separates me from the rest of the house, I'm less likely to get distracted by household chores. I also have a separate computer for work that does not have our household files on it (no pictures, no Quicken, etc.). That way, if I decide I have to pay bills in the middle of a work day, I have to go to the family room to get on that computer. It makes it easier to not get distracted.

Paul: In the 25 years of business, I made a very conscious effort to have a real physical separation of the working and living space. For the last 22 years, I have had a separate room, with a separate entrance and is "reserved" space for my work within our residence.

Ryan: at first I felt like I should keep them completely separate. But I realized that one of the reasons to be self-employed is to be able to enjoy the flexibility that is possible. So I began to allow them to mix more. For example, if I wanted to take a break at 3 to pick up my kids at school, no problem, as long as I also allow some other traditionally non business time for work stuff. So I would maybe do some e-mails or something at night after the kids are in bed.

Pat: I separate my work and home life more by time than by space. When the kids are
in school, I have privacy and can concentrate. When they’re home, I try to stop working and focus on them. That’s why I’m working from home, after all!

I have to share an office with my kids. It’s half office, half rec room. It’s an extra bedroom and when I started, I actually had to share my computer with my kids! Thank goodness I now have my own computer. They have a separate desk in the same room where they can do homework or play computer games.

As for chores, though, I see that as one of the main advantages. When I need a ten-minute break, I can throw in a load of laundry and start the dishwasher. Something about the hum of those machines always makes me feel productive.

**COPING WITH INTERRUPTIONS**

Sometimes, it seems like it never fails. You settle down to complete a project that’s due and the doorbell rings. Your child has to stay home sick. You have a client who is calling so much it’s interfering with the job he wants done. Most solopreneurs rely on two different types of boundaries: physical (the door) and mental (the clock.)

**How do you cope with interruptions during the workday?**

**Andrew:** If I am engaged in a project, I do not answer e-mail or the phone until I am ready to do so.

**Ryan:** Lock the door!! Literally lock the office door and let others in the house know that
when the door is closed, it’s work time. Do not disturb. Make regular times when I come out of the office for a study break or coffee stop, then we can chat but only for 10 minutes and then back to work.

**Pat:** It depends on how much pressure I’m under. If I have an urgent deadline, then I won’t answer the phone or respond to e-mails for a while. On the other hand, if I have a sick child, what can I do? Sometimes the work gets postponed or I have to stay up late.

I think an even bigger problem for me is my own “distractability.” I am working on a “personal improvement campaign” to control this. Brian Tracy recommends mentally saying to yourself, “Back to work, back to work” whenever your mind wanders. I’m trying that.

**Paul:** This requires a self-discipline that includes clearly defined boundaries of home (personal) and work. After defining the boundaries, they need to be respected, protected and preserved. Sometimes this is done by "time" boundaries.

**David:** Discipline, have to say no some times to some “time thieves” I also schedule times to respond to e-mails, voice mails etc, avoid responding and reacting every time the window pops up saying you’ve got mail.

**Tom:** I don't get interrupted much during the day, but I do get distracted. I deal with
distractions by talking about my distractibility with my psychotherapist and trying to devise exercises to get my focus back.

**Sonia:** These can be a problem. One of my biggest problems is that people know you are flexible, so may demand your time during the day. But if, you don't get your work done during the day, you need to work at night. So, I am still struggling with turning away people who call for long telephone conversations during the day.

**James:** Unfortunately, I have to deal with them. Whether it's letting out the dog (don't want any accidents!) or answering the phone or door, I respond to it. My family tries not to bother me when I'm working and that's appreciated. But sometimes, there's no choice...Things just have to be dealt with when they need to be.

**Teresa:** Interruptions by whom? When? For what reason? All that matters for the way I react. I let my kids interrupt me any time. I don’t let my clients interrupt me at after 5PM or on weekends. (I don’t pick up the phone if they call).

**Paul:** I developed a distinct plan to minimize interruptions by taking steps to "manage" interruptions. That is to say that I will declare certain times of the day as the proverbial "Do Not Disturb" time, use call screening and designate times of my day when I will accept calls, check e-mail, respond to personal family matters, etc. The only exceptions are when there are "true emergencies."
Ann: I don’t often get interrupted by others – I more interrupt myself by getting the mail and finding some household issue that needs addressing (insurance correspondence, bills, etc.). I’ve always asked friends & family to use my personal e-mail address and I only check that when I admit that I’m taking a break from work. I don’t make personal calls during the day because I don’t want friends/family to think that I’m accessible to them when I’m supposed to be working.

SEPARATING HOME AND WORK

It sounds ideal, working from home. Then reality intrudes and you realize that you could potentially always be at work. The boundaries can cross leaving you feeling like you have the worst of both worlds.

How to you separate your work and home lives?

Pat: For me right now, school is what separates them. I’m sure that will change as my kids get older. Someday, I’ll be able to put in longer hours, but I don’t want to wish away these days. I would say that my work-life balance right now is tipped in favor of life, which is fine. It will tip towards more work as the years pass.

Teresa: There is no separation. It’s just life.

Sonia: That's difficult. Basically, I don't use my home much for social activities. Instead, I like to keep social activities out of my apartment. So the apartment really is just a place for work, eating, and sleeping.
James: By leaving my work on the desk when I'm finished for the day and walking away from it. That's not to say I don't often do something in the evenings, but I prefer not to if I'm not under a deadline. I do use evenings for planning the next day's activities, however. I once heard a speaker at a seminar say, "the workday starts the night before," and it really is easier to organize things then rather than wait till the morning. But at the end of the day, I like to go downstairs, maybe fix dinner, feed the dog, check the mail, run an errand, and do all those mundane things that get done on a daily basis.

Tom: I do it by doing it. I make separating them a priority and simply do it. I try to have a hard stop to the day, and make it relatively early. I take phone calls when they come in, but whenever possible, I defer the resulting obligations until the next day. In my case, this is made easier by the fact that I usually spend my evenings elsewhere (in a place away from my office and my work stuff), so it's logistically harder to work during my off time.

Andrew: By having a separate office.

CREATIVE TIME

Some work requires higher levels of creativity than others. Many solopreneurs find that by scheduling different types of work for different times of the day, productivity can rise.

Do you have a strategy for managing your creative time?

Andrew: Mornings for client work; afternoon for working on my Internet business and its marketing and administrative tasks.
Sonia: Don't have much of a schedule. Personally this is not so good, but creatively, it allows the juices to flow when the time comes.

Ryan: Again, utilize a default calendar and put a block in for those activities. Schedule learning, study, and reading time as well.

Pat: I make a distinction between hard work time and easy work time. Hard work time is creative time. I will often ramp up to this with easy work, like a little Internet research, answering e-mails, billing. But eventually, there’s no avoiding it. I am trying to tackle the hardest work first now. That way, I feel satisfied with what I’ve accomplished and can coast downhill the rest of the day. Actually, I futz around a little bit and then I get to it. My peak hours seem to be 10-2. I protect this time religiously.

James: I don't schedule creative time; it's just kind of always in "operation mode." And even if I'm consciously working on something, I trust my "muse" (or subconscious) to keep working on the creative stuff.

Teresa: I have to schedule the admin time, because I hate doing it. I mark it as an appointment and just do it when it shows up on the calendar. All the rest of my work is creative. I rarely do marketing. But when I need to, I just make the calls, or pound the pavement until I get the work I need.

Tom: One of the biggest problems is distinguishing between urgent tasks (most
There is a pull to do urgent stuff first, but it is the important stuff that really matters. I try to keep the prime part of the day (for me, like 11am-2pm or so) free of administrative tasks to create a head space for creative work.

**Paul:** I have tried to observe over the years what times are my most creative times and most productive times during a day. I have used this information to select a "block of time each week" for my creative time.

---

**OVERCOMING SETBACKS**

Setbacks are inevitable in any line of work, but can be especially devastating for the self-employed, who may derive their sense of personal worth from their work and lack supportive colleagues to console them.

*How do you overcome setbacks, as when a client rejects you or your work?*

**Tom:** I call some friends and find some easy work, to remind myself that I am talented and in demand.

**Ryan:** I am easily affected by those negative emotions around setbacks and rejections. I have used my gratitude journal and a testimonial log to record when the good things happen. I’ll jot down the successes and especially positive comments from clients. Then when the negatives creep in or when I am feeling like I’m not making progress, I can review these “wins”. I will read them and better yet, read them out loud. Another
strategy is to actually lean on my coach for that support. Call to unload the negatives. Tell him what happened, he helps me re-focus on the learning from it, or other successes, or what can be improved next time.

**James:** One thing I've learned is you have to develop a tough skin in this business. This is because writing is purely subjective. It's how you see it...how your client sees it...how the prospect sees it...and all three areas can be totally different from one another! The best thing I can do is learn from each rejection what I could've done better to avoid it, and what changes I'll make so it doesn't happen the next time. Usually, it's all about communication, meaning I didn't ask enough questions up front.

**Paul:** When setbacks occur, I look for the "lessons learned" and prepare to move forward. I refocus on my vision and goals and maintain a positive and proactive attitude and continue to look for the opportunities that are present each day. I will also discuss the setbacks with trusted advisers and colleagues to help gain an unbiased and helpful advice and insights.

**Andrew:** Immediately take action to reverse or overcome the setback.

**Teresa:** I try to listen to what the client wants then try to give them what they need so those setbacks are rare. When there is a rejection, I just move on, try to figure out what went wrong so I won't make the mistake again.
Ann: I haven’t really been confronted with this yet in terms of client dissatisfaction. I do teach a week-long training course for a major consulting firm. With all their courses, participants are requested to provide detailed feedback after each session with constructive criticism. I’ve found it incredibly difficult to take this constructive criticism, even though it is intended for continuous improvement. I’m just not used to people commenting on my work. I take it really personally and think about it a lot afterwards. I try to use it to improve my work, and I re-assure myself that the balance of the comments are positive, but it is very personal, despite that it isn’t intended to be.

I addition, 2 projects were recently cancelled due to budget cuts or postponed indefinitely. It was really hard for me financially, and I had failed to have anything else to take the place of these projects, as their cancellation was unexpected. I know the cancellations had nothing to do with me in particular, but it reminded me that being self-employed is risky.

Pat: By throwing myself into a new project. I am in a highly subjective business, so I try to keep this in mind. It’s possible the client is right, and I am open to revisions and suggestions. But it’s important to remember that the client can be wrong, too. Sometimes, it’s just not the right client and you need to move on to someone who is right for you.

I’m always prepared to hire myself. I keep a running list of projects for when work slows down. So, I’m always in demand!
Sonia: I look for the lesson to be learned, but also remind myself of the many people you love my work. And, then get focused on the next project.

SOCIAL CONFORMANCE

It can be tempting to skip the entire morning routine, including basic hygiene, when no one sees you during the workday. Working in pajamas and slippers sounds ideal, but can be problematic.

Do you get dressed for work everyday even if no one will see you?

Ann: It’s easier for me since I get my family off to school each morning, so everyone around me is getting up and dressed. I still wear yoga pants several days a week, but at least I’m showered and at my computer. When I was working close to one of my clients, I’d go into the offices every other day so that I could be around people who wore makeup and pants with a waistband. But now I’m not geographically close to clients, and I miss having an excuse to dress.

Teresa: Oh, there’s a need to shower, shave, and wear fresh clothes?

Andrew: I shower regularly but often don’t shave for days and wear old and worn clothes.

Pat: To me this is one of the advantages. I don’t waste time fussing over my clothing for 45 minutes every morning. That’s time I can work, or exercise. Plus, I get to be
comfortable all day! I save money not buying clothes for work. That’s a huge perk of self-employment. That being said, I do try not to be slovenly and I do get my hair cut regularly. That’s where I draw the line.

Paul: I maintain the same grooming habits each day I work in my home office even when no one will see me. One exception might be if we are in a wintry storm situation and I am working in my home office and "battling" the clearing of snow from my driveway and sidewalks. I may not practice the regular grooming habits on those days.

James: With the exception of wearing "business casual" clothes every day, I do keep up with the same hygienic schedule as I would if I were going into an office environment every day. It helps me to identify with the working population out there! Usually, you'll find me working in jeans and a tee-shirt unless, of course, I have to meet someone at their place of business.

Tom: I go back and forth on this. In general, though, I find I work better if I dress the part. I don't always shower and shave every morning (I prefer to do this in the evening, when I'm heading into the city for my off time), but I almost always put on a full outfit in the morning (except shoes)—it may be jeans, but it's an outfit that's well put together and would make a good impression on a stranger. Very often, I will put on a freshly laundered shirt (from the dry cleaners) even on a morning when I don't expect to see anyone. The $1.50 it cost is a small price to pay for a sense of purpose in the morning.
**Ryan:** do it anyway! Especially in a selling role. It is critical to play the part all the time. To the extent that I will put on a suit and tie to make sales phone calls since I would dress that way to visit them. It helps to feel the part even when just on the phone. Now with the use of Skype and video calls, they see me anyway. Working in my underwear is far less frequent now. On that note, similar to before, one of the benefits to being self employed, especially when working out of the house, is that I don’t have to get fully dressed depending on the activities of the day. So if I have a non client day, with project work to do, I'll stay in my jeans or take a break mid day for a run or something.

**KEEPING FIT**

Given the freedom of our workdays, self-employed people really should be excelling, here. Especially since you can wear your workout clothes to work on many days!

**How do you fit exercise and physical activity into your day?**

**Tom:** I don't. But because I live in New York, I get a moderate amount of physical activity as a matter of course, walking to and from subways and buses. I aim to get more, but it's not my highest priority.

**Ryan:** First things first. I do it at 5:45 am to get it out of the way. If I don't, I will get too wrapped up in other stuff and never get to it.

**Pat:** This is the best part of being self-employed! If it’s beautiful and sunny out, I will definitely take a walk or ride my bike during the best part of the day. I also try to do
concentrated exercises: things that get a lot done in a few minutes. For example, I keep an exercise ball in my office and will do some sit-ups. Or, better yet, I might jump rope for 5 minutes and then sit back down. It really gets the blood pumping again.

James: In a perfect world I try to do some sort of exercise every day. Normally, I alternate days with one day of exercising all the major muscle groups followed by 3 miles on the treadmill the next day. I do this whenever possible but, of course, the world is not perfect and life gets in the way. Sometimes the best I can attain is doing something every other day. Sometimes, a few days will pass before I’m able to get back to it. I will say this...it’s easier for me to work in exercising if I get to it in the mornings rather than wait till the end of the day when I might be too tired or other things get in the way. Sometimes if I’m unable to fit anything in, I’ll at least try to take the dog for a good walk at night so that I (and he) get something in.

I try to do that early or during one hour off at lunch. In fact, this is much easier for me as a freelancer as compared to employee.

Andrew: Work out at the gym for one-hour sessions twice a week. Have an exercise bike in my office but often do not get to it.

Teresa: Put it in my calendar and go. Kickboxing 3x a week is an appointment, just as important as any other.
Ann: I fit in exercise a few times a week, but I probably should fit activity in too, by taking a 10 minute work or doing something outside the confines of my 25 square feet of “office”
About the Authors:

BONNIE SNYDER, D.Ed. is a writer, educator and experienced Career Development Facilitator (GCDF). She is also a Certified College Planning Specialist (CCPS) and the founder and CEO of www.CollegeStrategy.Net. She operates www.TheWritingDoc.com and has provided copy and other writing projects for businesses and nonprofits for more than a decade. Her clients have included Success Performance Solutions, EnergyParenting.com, Better Parenting University, Dynamic Insight Solutions, and colleges and universities.

Published in national magazines and regional newspapers, including Parents, Child, and Ladies Home Journal, her own writing projects include The Public School Parent’s Guide to Success: How to Beat Private School and Homeschooling and The Coming JOB BOOM: Why the Employment Market for Young Graduates Has Never Been Better. She has also served as a college level career counselor and frequently teaches university Psychology courses.

Dr. Snyder is a graduate of Harvard University, Virginia Tech, and Penn State. She is a member of the Specialized Information Publishers Association. When she is not teaching, Dr. Snyder can be found working from home where she is raising two daughters and working on a novel.
BOB BLY is an independent copywriter, consultant, and seminar leader with 25 years of experience in writing sales scripts, lead-generating sales letters, sales presentations, e-mail marketing campaigns, Websites, and other sales prospecting materials. He also teaches selling skills classes through his training company, the Center for Technical Communication.

Bob has written sales copy for over 100 customers including Network Solutions, ITT Fluid Technology, Medical Economics, Intuit, Business & Legal Reports, and Brooklyn Union Gas. Awards include a Gold Echo from the Direct Marketing Association, an IMMY from the Information Industry Association, two Southstar Awards, an American Corporate Identity Award of Excellence, and the Standard of Excellence award from the Web Marketing Association.

Bob is the author of more than 60 books including The Complete Idiot’s Guide To Direct Marketing (Alpha Books), Selling Your Services (Henry Holt & Co.), and Successful Telephone Selling (Henry Holt).

His monthly e-zine on sales and marketing, The Direct Response Letter, reaches over 50,000 subscribers. His Website, www.bly.com, gets over 4,000 hits monthly—without advertising or search engine optimization.

Bob’s articles have appeared in numerous publications such as Amtrak Express, Cosmopolitan, Successful Meetings, Inside Direct Mail, and Bits & Pieces for
Salespeople, of which he was formerly editor. He has regular columns on sales and marketing in four publications: Early to Rise, DM News, Writer’s Digest, Internet Media Review, and Subscription Marketing.

Bob has presented sales and marketing seminars for such groups as the U.S. Army, Independent Laboratory Distributors Association, IBM, Thoroughbred Software, Whirlpool, and the American Marketing Association. He also taught marketing at New York University.

Prior to becoming an independent copywriter, trainer, and consultant, Bob was communications manager for Koch Engineering, a manufacturer of process equipment. He has also worked as a marketing communications writer for Westinghouse Defense.

Bob Bly holds a B.S. in chemical engineering from the University of Rochester and has been trained as a Certified Novell Administrator (CNA). He is a member of the American Institute of Chemical Engineers, Newsletter and Electronic Publishers Association, and the Business Marketing Association.