

Fast Track Your Dream

THE 10 STEPS

To Escaping
the Job World
and Creating
the Life You
Really Want

Personal Planner

ChangingCourse.com

“Information Will Set You Free”
This Free Sneak Peek is excerpted from:

The 10 Steps to Escaping the Job World and Creating the Life You Really Want Personal Planning Guide©

STEP 5: GET INFORMED

By Valerie Young

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

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

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

Look Within

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

Everyone has his or her own definition of success. For Bill, earning a certain amount of money and being seen as intelligent are clearly in the mix. But, to a growing number of people, success means enjoying more control over their lives. When *Working Woman* magazine asked women business owners why they became entrepreneurs, the number one reason was not money but freedom and flexibility. For many, success equals happiness. In a survey of conducted by the

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National Association of Colleges and Employers new college grads said that the most important factor in a job is enjoying what you do (making lots of money ranked 9th).

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

Look to Others

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

Look it Up

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

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

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

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

Once again, information to the rescue; Bill may take comfort in a national job posting at The New York Association of In-House Locksmiths for a job in California citing income as high as \$60k. Undoubtedly, self-employed locksmiths earn more as well. If money is still a showstopper,

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Bill should think like a true entrepreneur and calculate how many freelance programming projects it would take to bump up his earnings.

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

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

Develop Multiple Profit Centers

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

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

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

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Become an Expert

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

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

Use the following worksheets to start thinking about how you can put the power of multiple profit centers to work for you...

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WORKSHEET: *Establishing Multiple Income Streams*

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

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

1.

2.

3.

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SAMPLE PLANNING SHEET: *Estimating Potential Earnings*

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

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

Income Stream 1: Warm water therapy

Goal: \$30,000

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

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

Goal: \$13,500

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

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

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

Goal: \$5,000

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

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

Goal: \$1,500

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

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PLANNING SHEET: *Estimating Potential Earnings*

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

Income Stream 1:

Goal \$

Income Stream 2:

Goal \$

Income Stream 3:

Goal \$

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PLANNING SHEET: *Information Gathering*

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

Question 1:

Possible sources of information:

Question 2:

Possible sources of information:

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PLANNING SHEET: *Information Gathering (continued)*

Question 3:

Possible sources of information:

Question 4:

Possible sources of information:

Question 5:

Possible sources of information:

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"Don't forget until it is too late that the business of life
is not business but living." *B.C. Forbes*

FACT SHEET: *About Health Benefits*¹

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

The Health Insurance Portability and Accountability Act

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

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

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

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

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

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

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

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FACT SHEET: *About Health Benefits*² (continued)

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

Shopping for Insurance

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

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

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

² As with all financial and tax matters, you should consult a professional advisor before taking action.

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

FACT SHEET: *Good News About Taxes*³

Tax Payer Relief Act of 1997

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

Health Savings Accounts (HSAs)

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

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

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

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

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

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

³ As with all financial and tax matters, you should consult a professional advisor before taking action.

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FACT SHEET: *Good News About Taxes*⁴

Tax Deductions

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

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

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

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

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

Deducting Start-Up Expenses

Did you know that as long as you make a good faith effort to start your business *with the intention of ultimately earning a profit*, you don't have to earn a dime for the first three years? That means the cost of books, courses, memberships, or other products or services aimed at increasing your knowledge of marketing, developing additional income streams, business planning, and other aspects of growing a business are all tax-deductible business activities. These also happen to be topics covered in this very program, making the cost of the *Fast Track* program itself your first tax deductible business expense. The same applies if you attend Changing Course's annual *Work at What You Love* seminar. Again assuming you apply your knowledge toward a future start-up, you can deduct the cost of the workshop registration, any business-enhancing products purchased at the event, and all travel-related expenses directly related to attending the seminar including meals, mileage, parking, hotel, and airfare.

⁴ As with all financial and tax matters, you should consult a professional advisor before taking action.

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FACT SHEET: *Good News About Taxes*⁵

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

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

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

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

Tax Identification Numbers

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

⁵ As with all financial and tax matters, you should consult a professional advisor before taking action.

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FACT SHEET: *General Tax Information for the Self-Employed*⁶

Taxes for Self-Employed Individuals (Unincorporated Business)

Also from the IRS website:

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

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

Checklist for Starting a Business

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

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

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

⁶ As with all financial and tax matters, you should consult a professional advisor before taking action.

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FACT SHEET: *General Tax Information for the Self-Employed*⁷

Home Equity Line of Credit

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

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

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

On a Personal Note

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

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

⁷ As with all financial and tax matters, you should consult a professional advisor before taking action.

You Can Get Paid to Do What You Love

This Time Next Year, You Could be Living Your Dream of a More Flexible, Satisfying Life...

You really can escape the 9-to-5 world. You can find ways to do what you love and get paid for it. Lots of people have...

...like Beverly who finally pursued her love of decorating. Today she goes into people's homes and shows them how they can redecorate on a shoestring budget using the furnishings they already have.

... or like Bob, a former public school teacher, who now runs snowmobiling tours in Quebec in the winter and sells vintage car parts out of his barn in rural Massachusetts in the summer.

A whole world of possibility exists out there. It's just that sometimes -- as I suspect you well understand -- it's hard to navigate your way through it on your own... You know you don't want to be doing what you're doing... yet an escape plan hasn't exactly materialized...

That's what I would like to help you with -- I'd like to give you the tools and support you need to discover what you love to do... and then get started doing it... right now.

You Don't Need to Have Money to Make Money

It's true. You don't need to have money to make money. There are really only two things you need to make money -- a creative mind and information. When you join the Fast Track Your Dream Community, you gain all the tools, resources, expert guidance, and networking you need to reinvent yourself faster, more efficiently, and more economically than you ever could on your own.

That's because I'll give you every single proven and effective resource I've created or uncovered in the past decade... books, special reports, worksheets, audio recordings, and more... all designed to help you discover, follow, and achieve your dream, fast...

Plus members can tap into an incredible amount of targeted, timely, expert advice through monthly teleconferences hosted by dozens of experts I've lined up to teach you how to quit your job and get a life.

And that's just the beginning.

Still don't know what you want to be "when you grow up?" A group of Outside-the-Box Career Consultants is always on call to answer members' questions. The "Dream Team" as I call them are there to help you brainstorm ways to turn your interests into income, navigate any nagging fears and self-doubts, deal with the dream dashers in your life...

Here are just a few of the hundreds of comments that members have posted at the Fast Track Q&A Forum:

"I have to say yesterday and this morning I was feeling very depressed, but after reading your responses, I'm on the road again! I really appreciate your encouragement. Having had so much negativity in my life regarding pursuing anything to do with art, I'm at the stage where I can only listen to the positive.... It's amazing how many people are all at various stages on the same journey but on different roads to get there."

"I am learning much from reading the replies you coaches are giving to others. I just put Book Yourself Solid on my reserve list at the library. Thanks!"

"I have unfortunately internalized a lot of bad information about how hard it is to make a living on your own. I come from a family who believes that a j-o-b, no matter how unpleasant or soul-sucking it is, is the End All and Be All, the only way to go, that safety and security are worth more than happiness and creativity and being true to oneself ("you're not supposed to like it, that's why they call it work!"). I am here because I know I need to surround myself with others who believe as I do that it's better to enjoy life and maybe make less money, but hey, maybe make more, than it is to have a matching retirement contribution but cry every day because life is so miserable. I think I'm in the right place!"

If people are this excited about the Q&A Forum, then I can't wait to hear what they have to say once the box arrives with the Fast Track Kit. Here's the do-it-yourself product photo I took on the floor in my office:



And there's a lot more, too...

But what it comes down to is this: If you're ready to propel yourself from where you are today to where you want to be... if you're ready to turn 2007 into the year you finally gain the freedom and flexibility and satisfaction you've always longed for... then the most efficient, time-saving, and cost-effective way to do it is as a Fast Track Your Dream Community member.

I want to make sure that the people currently enrolled in the Fast Track Your Dream Community continue to get the same high level of personalized attention. Unfortunately the coaches and the Tele-seminars can only accommodate so many people so I had to limit enrollment to 200.

Based on the current pace it looks like all 200 membership spots are going to sell out by the end of this week. When they do I'm going to have to shut the doors to new members. I may be able to open up more spots in the future (and I sure hope that I can.) But I'm not sure if or when that will happen.

What I am sure of is this - even if we are able to add new members in a month or two, it won't be at the low Introductory Member price.

If you've been on the fence about fast tracking your dream, I urge you to act right away. And I won't be responsible when people get locked out of the program.

Now is your last chance to grab one of the last spots this amazing community of dream makers and to take advantage of the low introductory price.

To learn how you can fast track your dream of quitting your job to work at what you love go to:

<http://www.changingcourse.com/fasttrackyourdream.htm>

To your dreams,

Valerie Young
Dreamer in Residence
ChangingCourse.com