



ASK MIKE & JEN PRESENTS

FIND YOUR FIRST \$500

The Extra-Income Action System

A realistic step-by-step system to help you
choose an income path that fits your skills, your
schedule, and your actual life.

Mike & Jen

NO HYPE • NO GET-RICH-QUICK PROMISES • JUST A PLAN



Before You Start, We Want You to Know Something...

If you're here because you need a little more breathing room financially, we understand.

Maybe an extra \$500 a month would help with groceries, pay down a bill, build your savings, or simply make things feel a little less tight.

When we started looking for ways to create additional income, we found no shortage of answers—affiliate marketing, digital products, social media, courses, programs, and plenty of people promising they had the solution.

We tried things. We spent money. We made mistakes. And eventually we learned something we wish we'd understood from the beginning:

You don't need another opportunity. You need to figure out which opportunity actually fits YOU.

Your skills. Your time. Your experience. Your needs. **Your actual life.**

That's why we created **Find Your First \$500.**

We aren't promising you'll make \$500 this month, and there's no get-rich-quick formula hiding in these pages.

Instead, we're going to help you look at what you already have, explore realistic options, run the numbers, and choose **one path worth pursuing.**

Our goal is simple.

By the end, we want you to stop saying:

“I need to make extra money, but I don't know where to start.”

And start saying:

“I have a plan. I know my next step.”

Let's find it.

💚 Mike & Jen

What This Is — And What It Isn't

WHAT THIS IS ✓

A practical decision-making system

Designed to help you stop bouncing from idea to idea.

A way to uncover what you already have

Your skills, experience, resources, interests, and knowledge all matter.

A realistic look at your options

Because the best income path for someone else may be completely wrong for you.

A way to put numbers behind the goal

We'll turn "I need extra money" into an actual target you can work toward.

A process for choosing ONE direction

Not ten possibilities. One path worth testing.

Before we go any further, let's be clear about what you're holding.

WHAT THIS ISN'T ✗

A promise that you'll make \$500

No one can guarantee what you'll earn.

A get-rich-quick formula

Real income requires real effort.

A giant list of "easy side hustles"

More ideas aren't necessarily what you need.

A secret passive-income hack

There's no magic button hiding in these pages.

A guarantee that every idea will work

That's why we'll test before investing heavily.

A substitute for taking action

A great plan only matters if you actually use it.

**The goal isn't to find the perfect opportunity.
It's to find a realistic one worth trying.**

*You don't need everything figured out yet.
That's what the next few pages are for.*

HOW TO USE THIS SYSTEM

*THIS ISN'T SOMETHING YOU'RE MEANT TO SIMPLY READ.
YOU'RE GOING TO MAKE DECISIONS AS YOU GO.*



BE HONEST

DON'T ANSWER BASED ON THE LIFE YOU WISH YOU HAD.
USE THE TIME, MONEY, SKILLS, RESPONSIBILITIES,
AND RESOURCES YOU ACTUALLY HAVE RIGHT NOW.



WRITE IT DOWN

YOU'LL FIND QUESTIONS, ASSESSMENTS,
WORKSHEETS, AND DECISION PAGES
THROUGHOUT THIS SYSTEM.
USE THEM.
THINKING ABOUT AN ANSWER AND WRITING IT
DOWN ARE TWO VERY DIFFERENT THINGS.



DON'T SKIP AHEAD

SOME OF THE IDEAS LATER IN THIS SYSTEM
MAY BE TEMPTING, BUT YOUR ANSWERS IN
THE EARLY STAGES WILL HELP YOU DECIDE
WHETHER THOSE IDEAS ACTUALLY FIT YOU.
TRUST THE PROCESS.



DON'T LOOK FOR PERFECT

WE'RE NOT TRYING TO CHOOSE WHAT YOU'LL DO
FOR THE REST OF YOUR LIFE.
WE'RE CHOOSING **ONE REALISTIC IDEA WORTH
TESTING.**
YOU ARE ALLOWED TO ADJUST AS YOU LEARN.



TAKE ACTION

THIS SYSTEM CAN HELP YOU BUILD A PLAN.
BUT THE PLAN CAN'T DO THE WORK FOR YOU.
YOUR FIRST \$500 WON'T BEGIN WITH THE
PERFECT LOGO, WEBSITE, OR BUSINESS NAME.
IT BEGINS WHEN YOU TAKE THE FIRST REAL STEP.

ONE RULE BEFORE WE BEGIN:

DON'T ASK, "WHAT COULD MAKE ME THE MOST MONEY?"

ASK: "WHAT CAN I REALISTICALLY START WITH WHAT I HAVE RIGHT NOW?"

YOUR STARTING POINT

WHY DO YOU WANT EXTRA INCOME?

Before we talk about how you could earn more, let's start with why you want to.

There's no right answer here. Your reason doesn't need to sound impressive—it just needs to matter to you.

If I had a little more income each month, it would help me:

Right now, money feels:

- ☐ Comfortable
- ☐ A little tight
- ☐ Stressful
- ☐ Like we're falling behind
- ☐ Other: _____

What would additional income change for you or your family?

If nothing changes financially over the next 12 months, what worries you most?

If you DID create additional income over the next 12 months, what would you hope becomes possible?

YOUR REASON DOESN'T HAVE TO SOUND IMPRESSIVE.

It just has to matter to you.

Groceries count. Paying down a card counts. Building savings counts. Taking the kids somewhere counts. Wanting a little breathing room counts.

STAGE 1

YOUR NUMBER

What would actually make a difference?

“I need more money” is a feeling.
A number gives us something to work with.

\$250 ➤ **\$500** ➤ \$1,000 ➤ \$2,000+

You don't have to know your number yet.
We're going to figure it out.

WHAT WOULD MAKE A DIFFERENCE?

DON'T CHOOSE A NUMBER JUST BECAUSE IT SOUNDS GOOD.

→ LET'S LOOK AT WHERE A LITTLE EXTRA BREATHING ROOM COULD ACTUALLY GO EACH MONTH.

MONTHLY BREATHING ROOM

GROCERIES & HOUSEHOLD +\$-----
DEBT PAYMENTS +\$-----
SAVINGS / EMERGENCY FUND +\$-----
KIDS / CHILDCARE / ACTIVITIES +\$-----
TRANSPORTATION +\$-----
MEDICAL / INSURANCE +\$-----
GIVING / CHURCH / CAUSES +\$-----
FUN / TRAVEL / FAMILY EXPERIENCES ... +\$-----
OTHER: +\$-----

TOTAL THAT WOULD HELP:

\$----- / MONTH

You don't have to replace your entire paycheck.

We're looking for the first amount that would make life noticeably better.

→ LOOKING AT YOUR NUMBERS, WHAT FEELS LIKE A MEANINGFUL—BUT REALISTIC—FIRST TARGET?

- | | |
|---------------------------------------|--|
| ☐ \$250 / MONTH | ☐ \$1,500 / MONTH |
| ☐ \$500 / MONTH | ☐ \$2,000+ / MONTH |
| ☐ \$750 / MONTH | ☐ MY NUMBER: \$----- / MONTH |
| ☐ \$1,000 / MONTH | |

MY FIRST TARGET:
\$----- PER MONTH

MAKE YOUR NUMBER SMALLER

A MONTHLY GOAL CAN FEEL BIG WHEN YOU LOOK AT IT ALL AT ONCE.

→ SO LET'S MAKE IT SMALLER.

MY MONTHLY TARGET

\$ _____

DIVIDE THAT BY 4

My approximate weekly target is:

\$ _____ / WEEK

Now think about the time you could *realistically* give to creating additional income.

I COULD REALISTICALLY GIVE:

- | | |
|---------------------------------------|---|
| ☐ 2 HOURS / WEEK | ☐ 15 HOURS / WEEK |
| ☐ 5 HOURS / WEEK | ☐ 20+ HOURS / WEEK |
| ☐ 10 HOURS / WEEK | ☐ OTHER: _____ HOURS / WEEK |

NOW RUN ONE MORE NUMBER

MY WEEKLY INCOME TARGET: \$ _____ ÷ HOURS I CAN GIVE EACH WEEK: _____

= \$ _____ PER AVAILABLE HOUR

→ WHAT DOES THAT TELL YOU?

- ☐ THIS FEELS VERY ACHIEVABLE.
- ☐ THIS FEELS POSSIBLE, BUT I'LL NEED TO USE MY TIME CAREFULLY.
- ☐ THIS NUMBER FEELS HIGHER THAN I EXPECTED.
- ☐ I MAY NEED AN INCOME PATH THAT PAYS MORE PER CUSTOMER OR SALE.
- ☐ I MAY NEED TO ADJUST MY FIRST TARGET.

→ THIS NUMBER ISN'T YOUR HOURLY WAGE.

It's simply a reality check.

Later, when you're comparing different ways to create income, we'll come back to **your target, your available time, and this number** to help determine which options actually fit your life.

YOUR NUMBER

You've done more than pick an amount.

You've looked at why you want additional income, what would actually make a difference, and how much time you realistically have to pursue it.

NOW LET'S CARRY ONE NUMBER FORWARD.

MY FIRST MONTHLY TARGET
\$_____ / MONTH

MY APPROXIMATE WEEKLY TARGET
\$_____ / WEEK

THE TIME I CAN REALISTICALLY GIVE
_____ HOURS / WEEK

MY TARGET PER AVAILABLE HOUR
\$_____

HOW DOES YOUR TARGET FEEL NOW?

☐ **Realistic as it is**

I'm comfortable carrying this number forward.

☐ **Possible, but challenging**

I'll need to be intentional about how I use my time.

☐ **Too high for the time I currently have**

I may need to lower my first target or eventually create more time.

☐ **Lower than what I may actually be capable of**

I may discover that I can aim higher.

☐ **I'm still not sure**

That's okay. I know more now than I did when I started.

MY NUMBER GOING FORWARD

\$_____ / MONTH

This isn't a lifetime commitment.

YOUR REALITY

Build around the life you actually have.

The best income path isn't the one that looks best online.
It's the one you can realistically do in your life.

TIME » MONEY » SKILLS » RESPONSIBILITIES » COMFORT

Before we look at opportunities, we're going to figure out what an opportunity needs to fit.

YOUR TIME

WHEN COULD YOU ACTUALLY WORK ON THIS?

→ *Five available hours aren't always five usable hours. Let's look at when your time actually exists.*

WHEN IS YOUR TIME MOST AVAILABLE?

Check all that apply.

- ☐ Early mornings
- ☐ During the workday
- ☐ Lunch breaks
- ☐ Afternoons
- ☐ Evenings
- ☐ After the kids are in bed
- ☐ Weekends
- ☐ My schedule changes constantly
- ☐ Other: _____

WHAT DOES THAT TIME USUALLY LOOK LIKE?

- ☐ I have uninterrupted blocks of 2+ hours
- ☐ I usually have about an hour at a time
- ☐ I have 30-60 minute pockets
- ☐ I mostly have 15-30 minute pockets
- ☐ My available time is unpredictable
- ☐ I could create scheduled work blocks if needed

WHEN YOU HAVE TIME, HOW MUCH ENERGY DO YOU USUALLY HAVE?

- ☐ I'M READY TO FOCUS AND WORK
- ☐ I CAN HANDLE SOMETHING FAIRLY SIMPLE
- ☐ I'M USUALLY TIRED, BUT I COULD STILL DO SOMETHING
- ☐ MY ENERGY VARIES A LOT
- ☐ I HONESTLY DON'T HAVE MUCH LEFT BY THEN

COULD YOU COMMIT TO SPECIFIC TIMES EACH WEEK?

- ☐ YES — I COULD SCHEDULE CONSISTENT WORK BLOCKS
- ☐ PROBABLY — WITH SOME FLEXIBILITY
- ☐ NOT REALLY — I'D NEED SOMETHING I CAN DO WHENEVER TIME APPEARS

MY TIME NEEDS AN INCOME PATH THAT:

HECK ALL THAT APPLY.

- ☐ Can be done in short pockets
- ☐ Works best in longer focused blocks
- ☐ Can happen on a consistent schedule
- ☐ Can happen on an unpredictable schedule
- ☐ Can be paused and picked back up easily
- ☐ Other: _____

Don't build a plan for the time you wish you had. Build one for the time you actually have.

YOUR STARTUP BUDGET

WHAT CAN YOU REALISTICALLY INVEST TO GET STARTED?

→ *Starting something new doesn't always require spending money. Before you buy anything, let's figure out what you're comfortable investing—and what you already have.*

HOW MUCH COULD YOU COMFORTABLY INVEST TO TEST AN IDEA?

Without putting pressure on your household finances:

- ☐ \$0 — I need to start with what I already have
- ☐ Under \$50
- ☐ \$50–\$100
- ☐ \$100–\$250
- ☐ \$250–\$500
- ☐ \$500+ — if the opportunity makes sense

This isn't asking how much money you have.

It's asking how much you're comfortable risking on an unproven idea.

NOW LOOK AT WHAT YOU ALREADY HAVE

→ *Check anything you already own or have access to:*

- | | |
|--|---|
| ☐ Smartphone | ☐ Craft / sewing equipment |
| ☐ Computer / laptop | ☐ Kitchen / baking equipment |
| ☐ Reliable internet | ☐ Lawn / outdoor equipment |
| ☐ Vehicle | ☐ Workspace at home |
| ☐ Printer | ☐ Software or subscriptions |
| ☐ Camera / video equipment | ☐ Social media account/audience |
| ☐ Basic tools | ☐ Other: _____ |

WHAT COULD YOU USE WITHOUT BUYING ANYTHING NEW?

MY STARTUP RULE

- ☐ I need to start for almost nothing.
- ☐ I can invest a little after testing demand.
- ☐ I can invest if the numbers make sense.
- ☐ I'll invest more only after I see evidence it works.

Don't spend money trying to prove an idea. Whenever possible, prove the idea before you spend the money.

HOW SOON DO YOU NEED ADDITIONAL INCOME?

- ☐ As soon as possible — I need money within the next few weeks.
- ☐ Within 1–3 months — I have some time, but I need progress soon.
- ☐ Within 3–6 months — I can spend time building something.
- ☐ 6–12 months — I'm comfortable playing a longer game.
- ☐ No urgent deadline — I'm more interested in building the right thing.

WHAT MATTERS MORE RIGHT NOW?

FASTER INCOME ⬅—————➡ *LONGER-TERM POTENTIAL*

WOULD YOU RATHER...

- ☐ Earn \$250 fairly quickly OR ☐ Build toward \$1,000+/month more slowly
- ☐ Start with something simple OR ☐ Learn something new with more potential
- ☐ Trade some time for money OR ☐ Build something that could eventually earn beyond the hours I work

There isn't a “better” answer.

Your timeline changes which opportunities make sense *right now*.

RIGHT NOW, I NEED AN INCOME PATH THAT:

- ☐ Has the potential to generate income quickly
- ☐ Can grow over the next few months
- ☐ Has long-term growth potential
- ☐ Gives me a mix of quicker income and something I can build

YOUR RESPONSIBILITIES

WHAT DOES YOUR INCOME PLAN HAVE TO WORK AROUND?

→ *An opportunity can look perfect on paper and still be completely wrong for your life.*

WHAT ARE YOU CURRENTLY RESPONSIBLE FOR?

Check all that apply.

- | | |
|---|---|
| ☐ Full-time job | ☐ Household responsibilities |
| ☐ Part-time job | ☐ Farm / property responsibilities |
| ☐ Caring for young children | ☐ Volunteer / church commitments |
| ☐ Homeschooling | ☐ Health or energy limitations |
| ☐ School schedules / activities | ☐ Unpredictable work or family schedule |
| ☐ Caring for an aging parent or family member | ☐ Other: _____ |

WHICH RESPONSIBILITIES CAN'T EASILY MOVE?

HOW FLEXIBLE DOES YOUR INCOME PATH NEED TO BE?

- ☐ I need complete flexibility.
- ☐ I can work around a fairly predictable schedule.
- ☐ I can commit to specific days or times.
- ☐ I could rearrange some responsibilities for the right opportunity.
- ☐ I'm not sure yet.

YOUR RESPONSIBILITIES AREN'T EXCUSES. THEY'RE PART OF THE EQUATION.

MY INCOME PATH NEEDS TO:

Check all that apply.

- | | |
|--|---|
| ☐ Work around my family | ☐ Allow me to work outside the home |
| ☐ Work around another job | ☐ Require little or no travel |
| ☐ Allow me to stop and start when needed | ☐ Fit into a predictable schedule |
| ☐ Be doable from home | ☐ Be flexible from week to week |
| | ☐ Other: _____ |

We're not looking for an opportunity you can squeeze your life around. We're looking for one that can realistically fit into your life.

YOUR SKILLS

WHAT DO YOU ALREADY KNOW HOW TO DO?

→ *you probably have more useful skills than you think. Don't only count things you've been paid to do.*

WHAT HAVE YOU DONE BEFORE?

Check anything that applies—even if you wouldn't call yourself an expert.

- | | |
|--|---|
| ☐ Customer service | ☐ Bookkeeping / finances |
| ☐ Administrative / office work | ☐ Cooking / baking |
| ☐ Sales | ☐ Cleaning / organizing |
| ☐ Teaching / tutoring | ☐ Crafts / sewing / creating |
| ☐ Childcare | ☐ Home / lawn / repair work |
| ☐ Writing / editing | ☐ Farming / animals / gardening |
| ☐ Photography / video | ☐ Driving / delivery |
| ☐ Social media | ☐ Event planning |
| ☐ Graphic design | ☐ Leadership / management |
| ☐ Technology / computers | ☐ Coaching / mentoring |
| | ☐ Other: _____ |

NOW THINK BEYOND JOB TITLES.

What do people already ask you for help with?

What can you do that someone else might rather pay for than learn or do themselves?

What have you figured out through work, hobbies, family, or life experience?

A SKILL DOESN'T HAVE TO BE EXTRAORDINARY TO BE VALUABLE.

It only has to help someone solve a problem, save time, get a result, or do something they don't want to do themselves.

THREE SKILLS I COULD POSSIBLY BUILD ON:

1. _____
2. _____
3. _____

WHICH OF YOUR SKILLS WOULD YOU ACTUALLY USE TO EARN MONEY?

Check all that apply.

- ☐ Skills I already use confidently
- ☐ Skills I haven't used in a while but could relearn
- ☐ Skills I enjoy using
- ☐ Skills I don't love, but would use for faster income
- ☐ Skills I could improve fairly quickly
- ☐ I'm still not sure what my useful skills are

“Don't decide what you'll do with these yet. We're collecting clues.”

YOUR WORK STYLE

WHAT KIND OF WORK ACTUALLY FITS YOU?

Being able to do something doesn't mean you'll enjoy doing it—or stick with

Don't choose what sounds more impressive. Choose what feels more natural to you.

WHERE DO YOU FIT?



Mark the spot that feels most like you. The middle means either works for you.

WITH PEOPLE or ON MY OWN

☐ — ☐ — ☐ — ☐ — ☐

ONLINE or IN PERSON

☐ — ☐ — ☐ — ☐ — ☐

CREATING SOMETHING or PROVIDING A SERVICE

☐ — ☐ — ☐ — ☐ — ☐

HANDS-ON / PHYSICAL WORK or COMPUTER-BASED WORK

☐ — ☐ — ☐ — ☐ — ☐

PREDICTABLE / REPEATING TASKS or VARIETY / SOMETHING DIFFERENT

☐ — ☐ — ☐ — ☐ — ☐

BEHIND THE SCENES or CUSTOMER-FACING / VISIBLE

☐ — ☐ — ☐ — ☐ — ☐

FOLLOWING A PROVEN PROCESS or FIGURING THINGS OUT MY OWN WAY

☐ — ☐ — ☐ — ☐ — ☐

GETTING PAID FOR WORK I DO or BUILDING SOMETHING THAT CAN SELL REPEATEDLY

☐ — ☐ — ☐ — ☐ — ☐

NOW THINK ABOUT WHAT YOU DON'T WANT.

Sometimes eliminating the wrong fit is easier than identifying the perfect one.

I WOULD REALLY RATHER NOT...

Check anything that applies.

- ☐ Sell directly to people
- ☐ Be on camera or build a public following
- ☐ Spend a lot of my time on a computer
- ☐ Do physical or hands-on work
- ☐ Work directly with customers
- ☐ Leave home to do the work
- ☐ Learn complicated technology
- ☐ Depend on social media
- ☐ Manage employees or a team
- ☐ Keep inventory or ship products
- ☐ Work evenings or weekends
- ☐ Make a large upfront investment
- ☐ Other: _____

You don't have to love every part of the work. But if the basic way the work is done doesn't fit you, it's going to be very hard to stick with it.

WOULD YOU RATHER EARN MONEY DOING SOMETHING YOU ALREADY KNOW HOW TO DO, OR ARE YOU WILLING TO LEARN SOMETHING NEW?

- ☐ I want to start with skills I already have.
- ☐ I'm willing to learn something new if I can learn it fairly quickly.
- ☐ I'm willing to spend several months developing a valuable new skill.
- ☐ Either is fine if the opportunity fits my life.

MY WORK STYLE NEEDS AN INCOME PATH THAT: CHOOSE THE 3–5 THAT MATTER MOST.

- ☐ Fits my personality
- ☐ Doesn't require me to be highly visible
- ☐ Gives me independence
- ☐ Gives me interaction with other people
- ☐ Uses skills I already have
- ☐ Lets me create
- ☐ Gives me clear steps to follow
- ☐ Offers variety
- ☐ Can be done mostly online
- ☐ Gets me away from a computer
- ☐ Can eventually grow beyond trading time for money
- ☐ Other: _____

YOUR INCOME PATH PROFILE

LET'S PUT THE CLUES TOGETHER.

YOU'VE SPENT THE LAST SEVERAL PAGES LOOKING AT YOUR REAL LIFE—NOT SOMEBODY ELSE'S.

MY TARGET

I want to work toward approximately:

\$ _____ / month

MY TIME

I realistically have about:
_____ hours / week

My time is mostly:

- ☐ Short pockets ☐ Longer blocks
☐ Predictable ☐ Unpredictable

MY STARTUP LIMIT

I'm comfortable starting with:

\$ _____

- ☐ I need to start with almost nothing
☐ I can invest after I test the idea

MY TIMELINE

I need/want to begin generating income:

- ☐ As soon as possible
☐ Within 1–3 months
☐ Within 3–6 months
☐ I can play a longer game

MY STRONGEST SKILLS

MY NON-NEGOTIABLES AN INCOME PATH NEEDS TO:

BASED ON EVERYTHING I'VE LEARNED...

I'm probably looking for an income path that is:

- ☐ Flexible
☐ Low-cost to start
☐ Can produce income fairly quickly
☐ Able to grow over time
☐ Based on skills I already have
☐ Something I can learn without months of training
☐ Mostly online
☐ Mostly local/in-person
☐ Service-based
☐ Product-based
☐ Behind the scenes
☐ Customer-facing
☐ Something else: _____

THIS IS YOUR FILTER.

The next opportunity doesn't need to check every box.

But the more closely it fits this profile, the more realistic it is for your life.

From here forward, we're not asking, "Could I make money doing this?"

We're asking, "Could I realistically make the income I need, with the time, money, skills, and life I actually have?"

YOUR OPTIONS

Now we can look at ways to make money — but through your filter.

*Until now, we intentionally haven't given you a giant list of ways to make extra income.
That's because an opportunity isn't good simply because someone else is making money with it.
It has to make sense for you.*

SERVICES » PRODUCTS » SELLING
KNOWLEDGE » LOCAL WORK » ONLINE WORK

**We're not looking for the “best” way to make money.
We're looking for a few possibilities worth investigating based on your number, your time, your skills, your budget, and your life.**

Now we can start looking at what might actually fit.

HOW INCOME ACTUALLY GETS CREATED

NOT EVERY WAY OF MAKING MONEY WORKS THE SAME WAY.

Before we look at specific ideas, it helps to understand what someone is actually paying you for. When people start looking for extra income, they often jump straight to a list of ideas. But cleaning houses, bookkeeping, selling printables, and building an online audience create income in very different ways.

MOST OPPORTUNITIES FIT PRIMARILY INTO ONE OF THESE FOUR MODELS.

SELL YOUR TIME

You're primarily paid for your time, availability, or labor.

Examples:

Cleaning • childcare • delivery • lawn care • pet sitting • event help

WHAT THIS OFTEN MEANS:

- Can be one of the faster paths to first income
- Often inexpensive to start
- Usually requires you to keep working to keep earning
- Your available hours can limit your income

Think: "I work → I get paid."

SELL A SKILL OR SERVICE

You're primarily paid for something you know how to do or a result you can provide.

Examples:

Bookkeeping • tutoring • photography • editing • graphic design • virtual assistance

WHAT THIS OFTEN MEANS:

- Existing skills may help you start faster
- You may be able to charge more for specialized work
- Finding and keeping clients matters
- Income may still depend partly on your time

Think: "I solve a problem → I get paid."

SELL A PRODUCT

You make, create, source, or acquire something people buy.

Examples:

Crafts • baked goods • resale items • printables • digital products • physical products

WHAT THIS OFTEN MEANS:

- May require creation time, materials, or inventory
- You need enough demand for the product
- Some products can be sold repeatedly
- Profit matters more than the sale price

Think: "Something sells → I get paid."

BUILD AN ASSET OR AUDIENCE

You build something that may eventually generate income beyond a single hour of work.

Examples:

Content • courses • affiliate income • memberships • websites • licensing

WHAT THIS OFTEN MEANS:

- Usually slower to first income
- Often requires consistency before results appear
- Income can be unpredictable, especially early
- May eventually grow beyond the hours you personally work

Think: "I build → it may earn repeatedly."

NONE OF THESE IS AUTOMATICALLY BETTER.

Need income soon? Selling your time or an existing skill may make more sense. Have more time to build? A product, asset, or audience may offer more long-term potential. You don't have to choose only one. Many income plans eventually combine models.

THE QUESTION ISN'T WHICH MODEL SOUNDS BEST. IT'S WHICH MODEL FITS WHAT YOU NEED RIGHT NOW.

INCOME PATH #1: SELL YOUR TIME

THE SIMPLEST MODEL: YOU WORK » YOU GET PAID.

This may not sound exciting, but if you need additional income relatively soon, selling your available time can be one of the most practical places to start.

WHAT DOES THIS ACTUALLY LOOK LIKE?

You're being paid primarily for your time, availability, or labor.

HOME & FAMILY

- ☐ House cleaning
- ☐ Childcare / babysitting
- ☐ Pet sitting / dog walking
- ☐ Elder companionship
- ☐ Organizing / household help

LOCAL & FLEXIBLE

- ☐ Delivery / shopping
- ☐ Errands
- ☐ Event help
- ☐ Lawn / yard work
- ☐ Seasonal or temporary work

PART-TIME WORK

- ☐ Retail
- ☐ Restaurant / hospitality
- ☐ Administrative help
- ☐ Substitute or school-related work
- ☐ Other:

THIS PATH MAY FIT YOU IF...

- ☐ I need income relatively soon.
- ☐ I have little money available to get started.
- ☐ I'm willing to exchange some of my time for income.
- ☐ I have predictable blocks of time I can use.
- ☐ I'd rather start with something straightforward than spend months building first.

BEFORE YOU SAY "YES" TO AN OPPORTUNITY...

DON'T JUST ASK:

"HOW MUCH DOES IT PAY?"

ASK:

"WHAT WILL I ACTUALLY KEEP—AND WHAT WILL THIS REQUIRE FROM MY LIFE?"

DON'T FORGET POSSIBLE COSTS:

MILEAGE • CHILDCARE • SUPPLIES • TAXES • TRAVEL TIME • OTHER EXPENSES

RUN THE NUMBER

Amount I could earn: \$ _____ / week

Minus estimated weekly costs: -

\$ _____

Approximately what I would keep:

\$ _____ / week

Hours this would require: _____

Approximate income per hour after those costs:

\$ _____ / HOUR

Then compare that number to the target per available hour you calculated earlier.

THE TRADE-OFF

SELLING YOUR TIME CAN HELP YOU START EARNING SOONER.

But when you stop working, the income usually stops too.

That doesn't make it a bad option.

It simply tells you what this path is—and what it isn't.

INCOME PATH #2 SELL A SKILL OR SERVICE

YOU'RE NOT JUST SELLING TIME. YOU'RE SOLVING A PROBLEM.

Someone is paying you because you know how to do something, can produce a result, or can make something easier for them.

WHAT DOES THIS ACTUALLY LOOK LIKE?

BUSINESS & ADMIN

- ☐ Bookkeeping
- ☐ Virtual assistance
- ☐ Social media help
- ☐ Administrative support
- ☐ Website / tech help

CREATIVE & CONTENT

- ☐ PHOTOGRAPHY / VIDEO
- ☐ GRAPHIC DESIGN
- ☐ WRITING / EDITING
- ☐ CONTENT CREATION
- ☐ Sewing / custom work

TEACHING & SPECIALIZED

- ☐ TUTORING
- ☐ MUSIC LESSONS
- ☐ COACHING / INSTRUCTION
- ☐ EVENT PLANNING
- ☐ SPECIALIZED LOCAL SERVICES
- ☐ Other: _____

THIS PATH MAY FIT YOU IF...

- ☐ People already ask me for help with something.
- ☐ I have a skill that solves a specific problem.
- ☐ I'd like the possibility of earning more per hour than general labor.
- ☐ I'm willing to find and work with customers or clients.
- ☐ I could improve an existing skill without months or years of training.

DON'T ASK ONLY:

"WHAT COULD I CHARGE?"

ASK:

"WHAT RESULT AM I HELPING SOMEONE GET—AND IS THAT RESULT VALUABLE ENOUGH FOR SOMEONE TO PAY FOR?"

CONNECT THE SKILL TO THE PROBLEM

A SKILL I COULD OFFER:

WHO MIGHT NEED IT?

WHAT PROBLEM WOULD I SOLVE FOR THEM?

WHAT WOULD THEY ACTUALLY RECEIVE?

RUN THE NUMBER

WHAT I MIGHT CHARGE PER JOB/CLIENT:

\$ _____

MINUS ESTIMATED EXPENSES:

– \$ _____

APPROXIMATELY WHAT I WOULD KEEP:

\$ _____

TOTAL TIME REQUIRED:

_____ HOURS

INCLUDE PREP, TRAVEL, COMMUNICATION & DELIVERY.

APPROXIMATE INCOME PER HOUR:

\$ _____ / HOUR

HOW MANY JOBS/CLIENTS WOULD I NEED EACH MONTH TO REACH MY TARGET?

_____ CLIENTS / JOBS

THE TRADE-OFF

A SKILL CAN MAKE YOUR TIME MORE VALUABLE.

But a useful skill doesn't automatically create customers. You still have to find people who need it and deliver a result they value.

You don't have to be an expert at everything—just useful at something someone needs.

INCOME PATH #3: SELL A PRODUCT

YOU CREATE, MAKE, SOURCE, OR ACQUIRE SOMETHING PEOPLE BUY.

Instead of being paid directly for an hour of your time, you're paid when a product sells.

WHAT DOES THIS ACTUALLY LOOK LIKE?

HANDMADE & LOCAL

- ☐ Baked goods
- ☐ Crafts / handmade items
- ☐ Sewing / custom products
- ☐ Farm / garden products
- ☐ Personalized gifts
- ☐ Other: _____

PHYSICAL PRODUCTS

- ☐ Reselling items
- ☐ Curated products / bundles
- ☐ Print-on-demand products
- ☐ Wholesale / retail products
- ☐ Specialty products
- ☐ Other: _____

DIGITAL PRODUCTS

- ☐ Printables
- ☐ Templates
- ☐ Guides / ebooks
- ☐ Digital planners
- ☐ Educational resources
- ☐ Patterns / downloads
- ☐ Other: _____

THIS PATH MAY FIT YOU IF...

- ☐ I enjoy making, creating, sourcing, or organizing things people could buy.
- ☐ I'd like the possibility of earning without charging strictly by the hour.
- ☐ I can invest some time upfront before I get paid.
- ☐ I'm willing to test whether people actually want the product.
- ☐ I can handle the costs or work involved in delivering what I sell.

DON'T ASK ONLY:

"HOW MUCH COULD I SELL IT FOR?"

ASK:

"AFTER THE COSTS AND WORK INVOLVED, HOW MUCH WOULD I ACTUALLY KEEP FROM EACH SALE?"

DEFINE THE PRODUCT

CONNECT THE PRODUCT TO THE BUYER

A PRODUCT I COULD SELL:

WHO MIGHT BUY IT?

WHY WOULD THEY WANT OR NEED IT?

WHERE COULD I REACH THOSE PEOPLE?

RUN THE NUMBER

SELLING PRICE PER ITEM:

\$ _____

MINUS ESTIMATED COSTS:

– \$ _____

APPROXIMATE PROFIT PER SALE:

\$ _____

MY MONTHLY INCOME TARGET:

\$ _____

SALES NEEDED TO REACH MY TARGET:

_____ SALES / MONTH

THAT'S APPROXIMATELY:

_____ SALES / WEEK

Include materials, packaging, platform/payment fees, shipping you pay, advertising, and other costs that apply.

THE TRADE-OFF

A PRODUCT CAN LET YOU EARN MORE THAN ONCE FROM SOMETHING YOU CREATE. BUT MAKING A PRODUCT DOESN'T CREATE DEMAND. YOU STILL NEED ENOUGH BUYERS—AND ENOUGH PROFIT PER SALE—FOR THE NUMBERS TO WORK.

INCOME PATH #4: BUILD AN ASSET OR AUDIENCE

YOU BUILD SOMETHING THAT MAY CREATE INCOME BEYOND A SINGLE HOUR OF WORK.

This path can have greater long-term potential—but it often takes longer to produce reliable income.

WHAT DOES THIS ACTUALLY LOOK LIKE?

CONTENT & AUDIENCE

- ☐ Social media content
- ☐ Blog / newsletter
- ☐ YouTube / video content
- ☐ Podcast
- ☐ Niche community
- ☐ Other: _____

KNOWLEDGE ASSETS

- ☐ Course / workshop
- ☐ Membership
- ☐ Resource library
- ☐ Paid newsletter
- ☐ Licensing content
- ☐ Other: _____

ONLINE ASSETS

- ☐ Website / niche site
- ☐ Affiliate content
- ☐ Subscription resource
- ☐ Software / digital tool
- ☐ Online directory
- ☐ Other: _____

THIS PATH MAY FIT YOU IF...

- ☐ I can give something time to grow before depending on the income.
- ☐ I enjoy creating, teaching, sharing, or building.
- ☐ I'm willing to be consistent even when results are slow.
- ☐ I'd like the possibility of income growing beyond the hours I personally work.
- ☐ I understand that building an audience or asset does not guarantee income.

DON'T ASK ONLY:

"HOW MUCH COULD THIS EVENTUALLY MAKE?"

ASK:

"HOW LONG CAN I REALISTICALLY BUILD THIS BEFORE IT NEEDS TO PRODUCE INCOME?"

DEFINE WHAT YOU'RE BUILDING
DEFINE THE ASSET

WHAT COULD I BUILD?

WHO WOULD IT HELP OR SERVE?

WHY WOULD THEY PAY ATTENTION

TO IT?

HOW COULD THIS EVENTUALLY

EARN?

RUN THE NUMBER

MY MONTHLY INCOME
TARGET:

\$ _____

TIME I CAN INVEST EACH
WEEK:

_____ HOURS

MONEY I CAN INVEST EACH
MONTH:

\$ _____

***DON'T COUNT
FOLLOWERS, VIEWS,
OR TRAFFIC ALONE AS
INCOME.
UNTIL YOU KNOW
HOW THE ASSET
EARN'S MONEY, THOSE
NUMBERS AREN'T
INCOME.***

HOW LONG CAN I REALISTICALLY BUILD BEFORE I
NEED MEANINGFUL INCOME?

- ☐ LESS THAN 1 MONTH
- ☐ 1-3 MONTHS
- ☐ 3-6 MONTHS
- ☐ 6-12+ MONTHS

THE TRADE-OFF

***AN ASSET OR AUDIENCE MAY EVENTUALLY EARN BEYOND THE HOURS YOU WORK.
BUT IT CAN TAKE TIME TO BUILD, RESULTS AREN'T GUARANTEED, AND ATTENTION
ALONE DOESN'T CREATE INCOME.***

YOUR DIRECTION

Now we narrow the possibilities.

*You know what you need to earn and how much time,
money, and energy you realistically have.
You've identified skills you could use and the kind of
work that fits your life.
And now you understand the four basic ways income
gets created.*

IT'S TIME TO PUT THOSE PIECES TOGETHER.
YOU ARE NOT CHOOSING WHAT YOU'LL DO FOREVER.
YOU'RE DECIDING WHAT DESERVES A CLOSER LOOK.

COMPARE » NARROW » INVESTIGATE » TEST

**We're going to take the possibilities that survived your filter
and look at them more closely.
Not because they sound exciting.
Not because someone online says they're easy.
And not because somebody else is making money doing them.
Because they might actually work for you.**

YOU DON'T NEED THE PERFECT IDEA.

*You need an idea that fits your numbers, your time, your skills,
and your life well enough to test.
By the end of this stage, you'll have a much clearer answer to one
question:*

WHAT SHOULD I ACTUALLY TRY FIRST?

WHICH INCOME PATH FITS ME BEST?

COMPARE EACH PATH TO THE LIFE AND NUMBERS YOU ALREADY WORKED THROUGH.

DON'T PICK THE ONE THAT SOUNDS MOST EXCITING.

IN EACH CIRCLE, MARK: ✓ FITS ? MAYBE × DOESN'T FIT

SELL MY TIME

- ☐ Fits my income goal
- ☐ Fits the time I have
- ☐ Fits my startup budget
- ☐ Fits my skills
- ☐ Fits how I like to work
- ☐ Fits my income timeline
- ☐ I'm willing to do the work

SELL A SKILL OR SERVICE

- ☐ Fits my income goal
- ☐ Fits the time I have
- ☐ Fits my startup budget
- ☐ Fits my skills
- ☐ Fits how I like to work
- ☐ Fits my income timeline
- ☐ I'm willing to do the work

SELL A PRODUCT

- ☐ Fits my income goal
- ☐ Fits the time I have
- ☐ Fits my startup budget
- ☐ Fits my skills
- ☐ Fits how I like to work
- ☐ Fits my income timeline
- ☐ I'm willing to do the work

BUILD AN ASSET OR AUDIENCE

- ☐ Fits my income goal
- ☐ Fits the time I have
- ☐ Fits my startup budget
- ☐ Fits my skills
- ☐ Fits how I like to work
- ☐ Fits my income timeline
- ☐ I'm willing to do the work

DON'T JUST COUNT CHECKMARKS.

A "doesn't fit" on a non-negotiable may matter more than several things that do.

MY TWO STRONGEST POSSIBILITIES

YOU DON'T HAVE TO CHOOSE ONE FOREVER. YOU CAN COMBINE PATHS OR USE ONE TO HELP BUILD ANOTHER.

**YOU DON'T NEED THE PERFECT PATH.
YOU JUST NEED A REALISTIC PLACE TO START.**

TURN YOUR PATHS INTO REAL IDEAS

NOW LET'S GET MORE SPECIFIC.

*"SELL A SERVICE" OR "SELL A PRODUCT" ISN'T AN IDEA YET.
YOUR NEXT STEP IS TO IDENTIFY THINGS YOU COULD ACTUALLY OFFER,
SELL, OR BUILD WITHIN YOUR TWO STRONGEST PATHS.
DON'T WORRY ABOUT PICKING THE WINNER YET. WE'RE STILL
INVESTIGATING.*

MY FIRST PATH:

WHAT COULD THIS LOOK
LIKE FOR ME?

MY SECOND PATH:

WHAT COULD THIS LOOK
LIKE FOR ME?

STUCK? GO BACK TO YOUR CLUES.

LOOK AT THE SKILLS YOU CIRCLED.
WHAT DO PEOPLE ALREADY ASK YOU
FOR HELP WITH?
WHAT PROBLEMS CAN YOU SOLVE?
WHAT COULD YOU MAKE, TEACH,
ORGANIZE, PROVIDE, OR BUILD?
WHAT ARE PEOPLE ALREADY PAYING
OTHERS TO DO?

MY TOP THREE IDEAS

NOW CHOOSE YOUR THREE STRONGEST IDEAS.

Look for ideas that have a reasonable chance of fitting your:

- ☐ Income target
- ☐ Available time
- ☐ Startup budget
- ☐ Skills
- ☐ Work style
- ☐ Income timeline

**DON'T ASK, "WHICH IDEA
WILL DEFINITELY WORK?"**

YOU CAN'T KNOW THAT YET.

**ASK, "WHICH IDEAS ARE
REALISTIC ENOUGH TO
INVESTIGATE?"**

WHICH IDEA DESERVES A CLOSER LOOK?

YOU HAVE THREE POSSIBILITIES. NOW LET'S COMPARE THEM.

*YOU ARE NOT CHOOSING YOUR FOREVER INCOME PATH.
YOU'RE DECIDING WHICH IDEA MAKES THE MOST SENSE TO INVESTIGATE FIRST.*

WRITE YOUR THREE IDEAS FROM THE PREVIOUS PAGE BELOW.

IDEA #1:

IDEA #2:

IDEA #3:

COMPARE THE REALITY

For each question, write the number of the idea that fits best.

Which idea...

- ___ Fits my income target best?
- ___ Fits the time I realistically have?
- ___ Requires a startup amount I can afford?
- ___ Uses skills I already have or could learn fairly quickly?
- ___ Fits the way I prefer to work?
- ___ Has a realistic chance of producing income within my timeline?
- ___ Solves a problem or provides something people may actually pay for?
- ___ Could I try without making a large financial commitment?

NOW LOOK FOR THE RED FLAGS

An idea may sound good and still not fit your life.

Which ideas would require...

- ___ More money than I'm comfortable risking?
- ___ More time than I realistically have?
- ___ Skills or training I don't currently have?
- ___ A longer wait for income than I can afford?
- ___ Work I already know I would dislike doing consistently?

DON'T JUST COUNT THE MARKS.

ONE MAJOR PROBLEM CAN MATTER MORE THAN SEVERAL ADVANTAGES.

AN IDEA THAT FITS YOUR SKILLS BUT REQUIRES MONEY YOU DON'T HAVE MAY NOT BE THE RIGHT IDEA RIGHT NOW.

AN IDEA WITH LOWER LONG-TERM POTENTIAL MIGHT STILL MAKE SENSE IF IT CAN HELP YOU REACH YOUR CURRENT INCOME GOAL SOONER.

THE IDEA I WANT TO INVESTIGATE FIRST

IDEA # _____ :

WHY THIS ONE?

I'M NOT COMMITTING TO THIS IDEA YET. I'M DECIDING IT HAS EARNED A CLOSER LOOK.

INVESTIGATE BEFORE YOU INVEST

AN IDEA THAT FITS YOUR LIFE STILL NEEDS REAL-WORLD EVIDENCE.

BEFORE YOU SPEND MUCH MONEY OR TIME, FIND OUT WHAT IS ALREADY HAPPENING IN THE REAL WORLD.

**THE IDEA I'M
INVESTIGATING:**

**WHO IS MOST LIKELY TO
PAY FOR THIS?**

**WHAT PROBLEM, NEED,
OR WANT DOES IT
ADDRESS?**

IS THERE EVIDENCE PEOPLE BUY THIS?

CHECK WHAT YOU ACTUALLY FIND:

- ☐ SIMILAR PRODUCTS/SERVICES ARE ALREADY BEING SOLD
- ☐ OTHERS ALREADY OFFER SOMETHING SIMILAR
- ☐ I FOUND REVIEWS, PURCHASES, BOOKINGS, OR OTHER SIGNS OF DEMAND
- ☐ PEOPLE ARE ACTIVELY ASKING FOR THIS TYPE OF HELP
- ☐ I HAVEN'T FOUND MUCH EVIDENCE YET

TYPICAL PRICE I FOUND: \$_____
WHAT AFFECTS THE PRICE?

WHAT WOULD IT COST ME TO TEST?

- ☐ SUPPLIES/MATERIALS
 - ☐ EQUIPMENT
 - ☐ SOFTWARE/FEES
 - ☐ LICENSES/INSURANCE
 - ☐ MARKETING
 - ☐ TRAINING
 - ☐ OTHER: _____
- ESTIMATED AMOUNT NEEDED:**
\$_____

CAN I REALISTICALLY REACH THE BUYER?

WHERE COULD I FIND THEM?

- ☐ LOCALLY ☐ REFERRALS ☐ SOCIAL MEDIA
 - ☐ SEARCH/WEBSITES ☐ MARKETPLACES ☐ OTHER
- MY MOST REALISTIC WAY TO REACH THEM:**

WHAT DID THE EVIDENCE TELL ME?

- ☐ PROMISING — THERE'S ENOUGH EVIDENCE TO TEST IT.
- ☐ UNCLEAR — I NEED TO LEARN A LITTLE MORE.
- ☐ NOT RIGHT NOW — THE DEMAND, COST, TIMING, OR NUMBERS DON'T FIT.

REMEMBER:

COMPETITION ISN'T AUTOMATICALLY A BAD SIGN.

OTHER PEOPLE SUCCESSFULLY SELLING SOMETHING SIMILAR CAN BE EVIDENCE THAT BUYERS EXIST.

THE QUESTION IS WHETHER YOU CAN REACH THOSE BUYERS, GIVE THEM SOMETHING THEY VALUE, AND MAKE THE NUMBERS WORK.

RESEARCH DOESN'T GUARANTEE SUCCESS.
IT HELPS YOU RISK LESS BEFORE YOU KNOW MORE.

TEST BEFORE YOU COMMIT

DON'T BUILD THE WHOLE THING JUST TO FIND OUT IF ANYONE WANTS IT.

*You've found enough evidence to give this idea a closer look.
Now design the **smallest realistic test** that can teach you something before you invest more time or money.*

THE IDEA I'M TESTING: _____
WHAT AM I TRYING TO LEARN? **WHAT IS THE SMALLEST VERSION I CAN TEST?**

My test should help me answer:

- ☐ Will people respond to this offer?
- ☐ Will someone actually pay for it?
- ☐ Can I realistically reach potential buyers?
- ☐ Can I deliver what I'm offering?
- ☐ Do the time and numbers still make sense?
- ☐ Other:

Instead of building everything, I could:

- ☐ Offer the service to a few potential customers
- ☐ Take a small number of orders or bookings
- ☐ Create one sample or simple version
- ☐ Offer a preorder before making inventory
- ☐ Test one workshop, lesson, resource, or offer
- ☐ Make a real offer to a small group of likely buyers
- ☐ Other: _____

MY SMALL TEST

What exactly will I offer? _____
Who will I offer it to? _____
How will I reach them? _____
What will I charge? \$ _____

SET SOME LIMITS

I will give this test: _____ days/weeks
Maximum I'm willing to spend: \$ _____
Maximum time I'll invest: _____ hours

WHAT WOULD COUNT AS A REAL SIGNAL?

Before you begin, decide what result would make you keep going.

For this test, I'm looking for:

- ☐ A paying customer
- ☐ _____ sales / bookings
- ☐ _____ serious inquiries
- ☐ Enough real interest to justify another test
- ☐ Other: _____

AFTER THE TEST, I WILL ASK:

DID PEOPLE ACTUALLY RESPOND?

- ☐ YES — Keep going and improve it.
- ☐ MAYBE — Adjust and test again.
- ☐ NO — Learn before investing more.

REMEMBER: INTEREST ISN'T THE SAME AS A SALE.

Likes, compliments, views, and "I would totally buy that!" can be encouraging — but they are not the same as someone actually paying.

**THE GOAL OF A SMALL TEST ISN'T TO PROVE YOU'LL SUCCEED.
IT'S TO LEARN SOMETHING USEFUL WITHOUT RISKING TOO MUCH.**

YOUR 30-DAY ACTION PLAN

YOU DON'T NEED TO HAVE EVERYTHING FIGURED OUT. YOU NEED TO TAKE THE NEXT FEW RIGHT STEPS.

*You've chosen an idea, investigated it, and designed a small test.
Now turn that test into a simple plan you can actually follow.*

MY 30-DAY GOAL:

BY THE END OF THE NEXT 30 DAYS, I
WANT TO LEARN OR ACCOMPLISH: _____

WEEK 1 — GET READY

What needs to happen before I
can make my test offer?

- ☐ Decide exactly what I'm offering
- ☐ Decide what I'll charge
- ☐ Identify who I'll offer it to
- ☐ Gather only the supplies/tools I actually need
- ☐ Complete any truly necessary setup
- ☐ Other: _____

MY 3 MOST IMPORTANT ACTIONS:

WEEK 2 — PUT IT IN FRONT OF PEOPLE

How will I make a real
offer? _____

Who will I reach out to
or where will I show it?

My goal this week: _____

WEEK 3 — PAY ATTENTION

Don't just ask whether people
liked it. Watch what they
actually do.

- ☐ Who responded?
- ☐ What questions or objections came up?
- ☐ Did anyone buy, book, or take the next step?
- ☐ What seemed to work?
- ☐ What needs to change?

THE MOST IMPORTANT THING I LEARNED:

WEEK 4 — DECIDE WHAT'S NEXT

BASED ON WHAT ACTUALLY
HAPPENED:

- ☐ KEEP GOING AS-IS
- ☐ ADJUST THE OFFER AND TEST AGAIN
- ☐ CHANGE THE PRICE OR HOW I PRESENT IT
- ☐ TRY A DIFFERENT WAY TO REACH BUYERS
- ☐ INVESTIGATE MY NEXT-BEST IDEA
- ☐ PAUSE — THIS DOESN'T FIT RIGHT NOW

MY NUMBERS AFTER 30 DAYS

MONEY SPENT: \$ _____

MONEY EARNED: \$ _____

SALES / CLIENTS / BOOKINGS: _____

HOURS INVESTED: _____

THE QUESTION AT THE END OF 30 DAYS ISN'T:

"DID I BUILD A SUCCESSFUL BUSINESS?"

IT'S:

"WHAT DID I LEARN, AND WHAT SHOULD I DO NEXT?"

SMALL ACTIONS. REAL EVIDENCE. BETTER DECISIONS.

WHAT HAPPENS NEXT?

YOU DIDN'T NEED A LIST OF 100 WAYS TO MAKE MONEY.

You needed a way to figure out what might actually fit your income needs, your time, your skills, your resources, and your life.

NOW YOU HAVE ONE.

YOUR FIRST TEST MAY WORK.

IT MAY NEED ADJUSTING.

OR IT MAY SHOW YOU THAT THIS ISN'T THE RIGHT IDEA.

ALL THREE RESULTS GIVE YOU INFORMATION YOU DIDN'T HAVE BEFORE.

IF IT WORKED...

KEEP GOING.

PAY ATTENTION TO WHY IT WORKED.

WHAT DID PEOPLE BUY?

HOW DID THEY FIND YOU?

WHAT DID YOU ACTUALLY EARN AFTER EXPENSES?

WAS THE TIME REQUIRED WORTH THE INCOME?

KEEP WHAT WORKS. IMPROVE WHAT DOESN'T. GROW CAREFULLY.

**IF THE RESULTS WERE UNCLEAR...
ADJUST & TEST AGAIN.**

Don't change everything at once.

Choose one thing that may have affected the result:

THE OFFER • THE PRICE • THE BUYER • THE MESSAGE • HOW YOU REACHED THEM

Change it, then run another small test.

**IF IT DIDN'T WORK...
LEARN & MOVE ON.**

AN UNSUCCESSFUL TEST DOES NOT MEAN YOU HAVE TO START THIS WORKBOOK OVER.

GO BACK TO THE OTHER IDEAS YOU NARROWED DOWN EARLIER. USE WHAT YOU LEARNED TO INVESTIGATE THE NEXT ONE MORE WISELY.

DON'T KEEP INVESTING IN AN IDEA JUST BECAUSE YOU'VE ALREADY INVESTED IN IT.

**KEEP COMING BACK TO THE
SAME QUESTIONS.**

WHAT DO I NEED TO EARN?

WHAT CAN I REALISTICALLY GIVE?

IS THERE EVIDENCE PEOPLE WILL PAY FOR THIS?

DO THE NUMBERS WORK?

WHAT IS THE NEXT SMALL STEP I CAN TEST?

START SMALL. PAY ATTENTION. KEEP LEARNING.

THAT'S HOW YOU FIND A PATH THAT ACTUALLY FITS.



ONE LAST THING...

YOU DON'T HAVE TO HAVE YOUR WHOLE FUTURE FIGURED OUT TODAY.

Maybe you opened this workbook because you need a little breathing room in the budget.

Maybe you want to replace some income, create more flexibility, or simply find something that belongs to **you**.

Whatever brought you here, we hope you leave with something more useful than another list of ways to make money:

A BETTER WAY TO DECIDE WHAT'S WORTH TRYING.

There will always be another opportunity.

Another person telling you what you have to do.

Another video showing you how much someone supposedly made.

Another course, system, business, or "easy" way to make money.

YOU DON'T HAVE TO CHASE ALL OF IT.

You can stop and ask:

Does this fit what I actually need?

Does it fit my life?

Do the numbers make sense?

Is there real evidence behind it?

Can I test it without risking too much?

And then make the best decision you can with the information you have.

FROM MIKE & JEN

We created this because we know how easy it is to spend money trying to make money.

We've made some good decisions.

We've made some expensive mistakes, too.

And we've learned that an opportunity can be real and still not be the right opportunity for you.

We're still learning too.

That's why we'd rather help you think through the decision than promise you an outcome we can't guarantee.

YOU DON'T NEED SOMEONE ELSE'S PERFECT PATH.

YOU NEED A PATH THAT MAKES SENSE FOR YOUR LIFE.

Take what you learned here.

Start small.

Pay attention to what actually happens.

And make your next decision from there.

MIKE & JEN
FAMILY • FAITH • FREEDOM
We teach what nobody taught us.