FIND YOUR FREEDOM

I RETIRED AT AGE 29 AND YOU CAN TOO!



I Retired at Age 29 and You Can Too

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Introduction What This Book Is (And What It's Not)

This is not a book about network marketing. This is a book about the best decision I ever made.

I am talking about the decision I made in 2014 to quit a steady, 9-to-5 job to start a network marketing business. In the process, I increased my income by over 3 times within 12 months (and still growing) and improved my lifestyle by working from home and working no more than 30 hours per week. The vast majority of my income stems from my first network marketing venture, Isagenix.

The purpose of this book is not to pitch network marketing to you. Instead, it is my goal to empower others who share the same entrepreneurial spirit: people who feel unfulfilled by their jobs, people who look at their own skill set and believe they are capable of more, people who want to work less and earn more money to spend on the things they love.

Losing the certainty of a stable job is one of the main reasons why people do not take the plunge and pursue their entrepreneurial dreams. This fear prevented me from making the "big decision" earlier, but I eventually formulated a plan to deal with the risk which made the decision much easier.

This is the secret of my success and the key message from this book: with a well formulated plan and strong work ethic, you can minimise your financial risk while establishing your own business and achieving personal and financial freedom.

Since starting my own business, I've built a life that I love. I live minutes away from the beach. I set my own rules for work: my own hours, my own dress code, my own goals and my own standards. I give myself plenty of time to indulge some of my passions like travel and sport. I have the financial security to live comfortably, save for the future, and invest in further success.

If this introduction resonates with you, read on. This book is packed with advice, stories, and warnings that I've collected in the last few years of building my own businesses and my reputation and as a self-made entrepreneur. Regardless of your position in life or your previous experience, there's likely something within these pages that can help you become a better business person or improve the quality of your life.

If you're reading this and thinking, "there's just no way this could ever work for me," I understand. I was in your position just a few years ago, staring with wide-eyed fear at the path I was about to go down. I encourage you to give the first few chapters of this book a shot; it is my sincere belief that by following a few simple guidelines, anyone can achieve the same success that I've experienced.

Let's get down to business.

Chapter 1 Motivation



Here's what I was doing before I decided to drop everything and start my own business: I was working 9to-5 for one of the largest retailers of cooking and kitchen supplies in Australia. My work focused largely on the e-commerce aspects of the business: making sure that the company's various online retail sites were running at a high level and building up the search engine optimisation (SEO) profiles of those sites.

To be clear: I wasn't unhappy with my old job. I worked hard, made progress and enjoyed seeing the company grow with some of the techniques I implemented. I loved my colleagues and the team that I managed.

However, I wouldn't go so far as to say that I felt truly fulfilled by my work in the corporate universe. I didn't feel challenged, and it quickly became clear to me that a mid-level job in a corporation would never provide the remuneration I was looking for. One of the biggest motivating factors for me in making the "big decision" was a desire to earn what I'm worth. **Odds are, you're worth a lot more than what you're currently being paid**.

Finding the motivation to develop your own business and become a self-made success is arguably the biggest key to survival. Once you've built your dream business and are riding the waves of success, sustaining the motivation is easy. No one wants to lose their dream lifestyle once they've achieved it!

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So how do you find the motivation to set aside everything and start over? Try following asking yourself these questions:

1. What's missing from my life? What are my short- and long-term goals?

For me, what was missing was the sense that my hard work was leading to my own sense of fulfillment and well-being. I wanted to be the direct beneficiary of my efforts and I wanted to be in control of my destiny. My short-term goals were to make a little more money and feel more autonomy over my work. My long-term goals were to have more time for my passions and establish long term financial security.

2. Can I reasonably achieve my goals with my current employment?

In my office job, I felt that I could achieve my shortterm goals, but not my long-term goals. In my previous job, like with most companies, there was a hard ceiling to what I could achieve. Working long hours for a large company prevented me from having time for the things I love, and the financial rewards went to the owners and most senior employees rather than into my pocket. In the end, I couldn't get what I wanted by working the 9-to-5 grind.

3. Will starting my own business allow me to achieve my goals?

Of course, the answer to this question involves a little faith and some unavoidable risk. I believed that

starting my own business would lead to financial growth and a more comfortable lifestyle. There was always the possibility that I wouldn't achieve my goals through my own businesses, but the odds were better than in my old job. Starting my new career in network marketing gave me the chance to go slowly at first and maintain my stable job; once the results were good enough, I was able to safely jump ship and never look back.

Be realistic: maybe you can achieve your goals in your current position. Or maybe your goals aren't the kind that will be achieved through starting your own business. While I believe everyone *can* become selfemployed, I don't necessarily believe that everyone *should*.

But odds are that there's a reason you're here reading this book. Something about my story has interested you and kept you reading up until now. Spend some time thinking about your answers to these questions and read on.

Chapter 2

Can You Really Work from Home?

Do you have a computer and a stable Internet connection? Yes? Great! You can work from home.

Of course, it's not *that* simple, but it's pretty close! As the Internet grows and evolves to include every imaginable industry from health care to hair products, more and more opportunities emerge for entrepreneurship and personal freedom. The global marketplace allows you to offer your goods or services in hundreds of countries; you couldn't exhaust that many sales leads in ten lifetimes!

Once you've decided on your business idea, there are a few key aspects to managing your home-based company.

Short-Term and Long-Term Plans: On the one hand, being your own boss means you're in control of your future and every decision your company makes. On the other hand, it means that you can't rely on anyone else to do the difficult work in making plans and setting goals for your company.

The more you're able to clarify your goals and make solid, attainable plans, the easier it will be in the long run to create a stable business. The work may be tedious at first, but it will pay off in the end when you can sit back and watch the plans come to fruition.

Finances and Taxes: Unfortunately, I don't know of many self-employed people with an Accounting degree, and the cost of professional accounting services is often out of the budget for a small business in its first few years. There's no room for cutting corners here, either; shoddy record keeping is a sure-fire way to sink your business.

If I can give you one crucial bit of advice for starting your business, it's this: stay on top of your finances and *keep everything*. Every invoice, every receipt, every statement. In many instances, you won't ever look at the files again. However, you never want to be in a situation where you *don't* have the document you need. There is no excuse for not being organised.

Setting Boundaries: Working from home means exactly that: you're turning your home into your workspace. This decision fundamentally changes the relationship that you have with your home, and it's a good idea to set a few boundaries before you get in too deep. For example, as tempting as it may be to run your business from the comfort of your bed, it may not be the best idea to combine your office with the place where you sleep.

Working from home will also put your business in close proximity with your housemates, should you have any. Set clear expectations with spouses, children, and roommates: everyone should know where you work, when you work, and the best ways not to interfere with your new business.

Powerful Perks: Can I Have the Day Off, Boss?

Here's a real story which happened mid way through writing this book:

I am a HUGE fan of Australian Football. Watching it, playing it, talking about it, reading about it, dreaming about it – "footy" is one of the biggest parts of my life. My favourite team is the West Coast Eagles, conveniently located in my adopted home city of Perth, Australia.

When the Eagles won the chance to play in the 2015 AFL Grand Final, I knew without a doubt that I had to be there. However, the Grand Final was in Melbourne, almost 3500km from Perth.

In a typical office job, holidays are limited and must be planned weeks in advance. Even the craziest footy fan wouldn't risk precious vacation days knowing that their team may not even be playing in the Grand Final.



Since I've built my own network marketing businesses, I no longer have to check in with a boss to see if I can take a few days off. As soon as the Eagles booked their tickets to Melbourne, I booked mine. A weeklong holiday on the other side of Australia gave me a chance to recharge, catch up with friends, and cheer on my favourite team (we won't go into the result...). The benefit of being an online business meant I was able to monitor any urgent work while I was away.

Chapter 3 It's Not All Easy

At this point, I want to make one thing explicitly clear: working from home and building your own business is not all holidays and relaxation. **If you want to succeed**, **you will work hard.** You'll overcome a hundred small setbacks to move forward, and you'll have a much harder time leaving your problems at the office. You can't rely on anyone else for your success; it's all on you.



But, in my opinion, it's worth it.

If you're starting from scratch, odds are that you'll have to convince others of the worth of your business. Whether that's making cold calls or finding investors, you're going to have to talk about yourself and your company. For some, this process can be incredibly painful – perhaps painful enough to keep you from pursuing your own business. You'll have to work hard at building your reputation into a personal brand; there's no recognised company name involved here.

You'll be setting your own hours, but odds are they'll be longer than the ones you had before. At first, you'll need to invest a significant amount of time in building your network: finding clients, making sales, and creating your business' infrastructure. None of this makes any money directly, so you'll need to work even more to keep your cashflow positive.

I'll touch more on this in Chapter 8, but it's worth noting that network marketing significantly reduced the risks of early failure. Low start-up costs and immediate earning potential made it almost impossible to lose money, and the industry's strong support systems enabled me to start a network marketing career while maintaining my old job.

Keep in mind that all of the hard work involved at the beginning is an investment in your company's future (and in *your personal* future). Many of the difficult tasks involved with starting a business only need to be done once; stressful at first, they'll soon be off your radar. You'll be working hard for the entire duration of your time running a business, but the work will be rewarding in more ways than you can imagine. Not least, you'll be rewarded financially with the benefits of leading a thriving small business. As the classic saying goes – if you love your job you'll never work a day in your life!

Chapter 4 Jobs You Can Do Anywhere

I've mentioned a few times how working from home gives you the potential for a higher standard of living. While I made it happen through network marketing, there are a multitude of career opportunities that enable you to work from home.

Here are four top jobs that you can do from anywhere, whether that be your home, your local coffee shop, or a picnic table on the beach:

Teacher: Video services like YouTube and Skype are ideal platforms for entrepreneurs with a marketable expertise or knowledge base. Many sites like K12, Tutor, and Brainfuse connect you with potential students, brokering an average rate that increases with experience.

The potential for entrepreneurship exists if you believe your knowledge is worth more than the rate offered by some of these sites. Retired professors have been known to record video lectures and provide subscription access for high fees. Once you have

identified your potential client base, do some research to determine your market value and hold your customers to that rate. Some teach-from-home professors have reported annual incomes in excess of \$100,000.

Writer: Are you someone that thrives on writing essays and articles? Can you write quickly and accurately? If so, you can make a nice living as a freelance professional writer. With English growing consistently as the global language of business, there is a huge need for written content around the world.

Like teaching, brokerage sites exist that pair freelance writers with individuals and businesses in need of content. Popular sites include The Content Authority and Textbroker, which pay authors based on the requested quality level of the article. The better your writing, the better you get paid.

Medical Transcriptionist: Here is another field that has recently evolved so that it can be done from home. With a minimal amount of training, you can receive a great hourly rate for transcriptions of written medical reports and physical exams.

There is even a growing need for nurses to provide medical support online; certified medical professionals can earn a healthy living without leaving their living room. **Web/Graphic Design:** As I'll discuss later, designing an attractive website is easier than ever with platforms like Wix, Weebly, and Squarespace. However, a little bit of studying and hard work could put you ahead of the pack as a freelance web designer.

Spend some time looking at the websites of small businesses or individuals and you'll see that a number of them are not up to current standards.

Web developers and graphic designers are able to charge a high hourly rate for their specialised skills, and their work can be completed anywhere with a solid Internet connection. In this type of industry, word of mouth spreads fast; you may have more clients than you can handle before you know it!

Recommendation: Check out Wealthy Affiliate. It's a great program where you can learn how to create professional websites in a matter of minutes and earn affiliate/sales commission from them. <u>Here's my link to signup</u>. I highly recommend the premium package - you can start earning the same day!

Chapter 5 The Real Skills

Each of the jobs mentioned in the previous chapter require a minimum skill set. No one is going to build a successful writing career if they can't spell, and I wouldn't trust my medical care to someone without a nursing certification. That being said, many of these home-based careers can be started with a small amount of training or no training at all. (See Chapter 8 for what I feel is the best opportunity to start earning quickly.)

There is, however, a key set of skills that separates successful entrepreneurs from struggling small business owners. While these skills can also be acquired or developed, they are often found innately in superstar entrepreneurs.

Organisation and Discipline – The freelance world is filled with "creatives," talented writers and designers who consistently deliver unorthodox content. Unfortunately, these valuable artists often lack the organisational tools necessary to build a successful business. As a result, they're often being paid less than

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they deserve or struggling to get their work in front of larger clients.

Especially at the start of your enterprise, you'll need a tremendous amount of discipline to keep everything on track and growing. Self-employment often involves complicated legal situations, and you will be responsible for filing complex taxes. (Freelancers have it the hardest, with dozens of invoices to keep track of and report.)

If you have a natural gift for keeping things neat and in order, you'll be several steps ahead as you get started on your business.

An Eye for Marketing – Taste and aesthetics are inherently subjective, and you'll never please 100% of your audience with your marketing campaign. That being said, successful entrepreneurs often have a "sixth sense" when it comes to marketing and advertising. Knowing what appeals to the masses and what message will resonate with the most people is critical as you compete for clients and sales.

Team-Building Magnetism – If you truly believe in the value of your business and what you have to offer, other talented people will flock to you and your ideas. One crucial aspect of business building is attracting talent that can make up for your limitations; no one can run a growing business alone.

The other side of this skill is the ability to evaluate your potential partners and employees. Putting together a well-planned stable of employees and associates will work wonders for your company's development, and your ability to manage the moving parts could make or break your success. Likewise, choosing the wrong employees or unreliable contributors could stunt your company's growth.

Powerful Perks: Heading to "The Office"

If I'm ever longing for the days of a stable 9-to-5 job (a *very* rare occurrence), all it takes for me to snap back to reality is the idea of a cubicle and a commute.

The common image people have of self-employment is of someone sitting at their kitchen table, hunched over a laptop and a pad of paper every day. Maybe this stereotype is a way to make corporate employees feel better about their office situation. In any case, it couldn't be further from the truth.

Here are three places that I've called my office in the last year:

The Beach – Remember all that talk about meticulous organisation? Nothing reduces the sting of a long day of Excel spreadsheets more than the warm sun, cool drinks, and the Indian Ocean. I can complete a lot of research for new website ideas with an iPad and a beach towel.

My Hammock – Powerful executives are often shown in a massive leather office chair behind a powerful wooden desk. The image is nice, but I prefer the comfort of a hammock in the sun. The client on the other end of a business call has no idea whether you're sitting behind a desk or lounging outside; for that matter, the client doesn't know if you're wearing a tie or a t-shirt, either!

Cambodia – One of my network marketing businesses is associated with Isagenix, one of the world's most popular multi-level marketing companies. Isagenix rewards its top employees with competitions, and in February 2015 I won one of those competitions and was taken on an all-expenses paid trip to Cambodia! While the holiday largely consisted of some light networking and some well-earned rest and relaxation, I did occasionally have to check in on my businesses. The picture says it all:



Not a bad place to keep track of emails

Chapter 6

Getting Down to the Nitty-Gritty

It all sounds great. Self-employment is the key to happiness and prosperity; while there's hard work involved, it'll pay off with financial growth and personal flexibility. I support everyone's quest to discover their true value, but I would be remiss if I didn't issue a few words of warning.

You may have yourself psyched up to get started on your new business, but there are a few critical steps that you should take before making such a critical life decision.

Deploy the Safety Net: Self-employment gives you unlimited potential for increased income and profits, but it also comes with the possibility of lean periods and financial struggles. For your own fiscal well-being, it's best to set aside several months of expenses in advance of launching your business. A lack of resources can quickly cause your business to flame out or worse. Make sure you can keep food on your table!

Don't Burn Bridges: The right way to leave your job? Gracefully, gratefully, and with enough notice that you're not putting your soon-to-be-former company in a bind. Acknowledge the experience you received in the position, thank anyone who took a particular interest in your work, and do what you can to maintain a positive business relationship. You never know who might end up being a future collaborator.

The wrong way to leave your job? Crowing about your new, exciting lifestyle in front of a roomful of employees who are staying onboard. Go about your new business with quiet confidence; you don't need anyone wishing for your failure. It goes without saying that leaving your company without proper notice is a faux pas that could have a devastating impact on your reputation.



Don't let this be the scene of your resignation

Keep Your Circle Informed: Are there people relying on your salary to survive? Do you have close business partners at your current job that will be sad to see you go? Make sure that the stakeholders involved in your current position are aware of the changes that you're about to make. You do not need to rely on anyone's approval, but it is polite (and good business) to keep the important people in your life informed about major decisions. Again, you never know who might end up being a collaborator down the road.

Chapter 7 The Traits You Need

Once you've laid the groundwork for your new venture, you're ready to kick things off and get started on your new career. The first few months could feel a bit chaotic, and I recommend these two mantras as a way of maintaining the traits you need as a successful entrepreneur:

1. "Be Patient, Stay Positive." – You're going to encounter a tremendous amount of small roadblocks on the way to business success. Patience is perhaps the biggest necessary virtue for this type of move, as it can be easy to fall into a constant feeling of frustration at every little headache.

Along the same lines, the positivity that you project about your business will be a huge asset to your company's growth. Your company will likely depend on sales to other people, whether a product or a service. A positive demeanor will make it easier for others to learn about your company, build a relationship with you, and hopefully become a client. It sounds like a cliché, but in many ways you are selling yourself as much as any product or service.

2. "Meet New People, Make New Friends." – Large companies are built on cooperation with other businesses, extensive client bases, and the networks of their various executives. Your small business will start with whatever network you can rely on and not much else. Therefore, it is critical that you make the effort to meet new people in a number of industries and build relationships with as many potential partners as possible.

It's important not to go into networking events with a mercenary attitude; while these people may be able to help you, the first step is to develop a relationship of trust and kindness separate from business. Look to make friends rather than partners, and many will end up being both.

Powerful Perks: True Freedom

Large corporations are known for complex mazes of departments, executives, committees, focus groups, and human resources. With all of those competing opinions, it's a wonder anything ever gets done! And managing that volume of employees means a rigid set of rules and regulations on things like benefits, vacation days, compensation, and performance reviews.

With my current self-employment, I don't have to answer to anyone when I want to take a vacation. I don't

have to check any regulations before I make decisions about my retirement plans and savings. And I don't have to worry about meeting anyone's performance standards but my own.

I am free.

If I wake up tomorrow and don't want to work, I don't have to. I can even wake up the next day and decide not to work then as well. While there is an obvious limit to this, my life does not bend to the demands of anyone's business or regulations.

If I have a low month for sales, there's no one hounding me to increase my numbers or change my strategies. I have the freedom to chart my own course and deal with trouble spots how I see fit.

I make the decisions that impact the success of my company, and I'm responsible if things go poorly. But I'm not tied up with anyone else's poor decision-making and I have the flexibility to chase new ventures at a moment's notice.

I don't spend any time working on things unrelated to my personal success. I'm involved with several profitable companies and have the flexibility to add on more without having to clear it with a manager.

I work for myself and I live the life that I want.

I am truly free.



A hard life, indeed.

Chapter 8

My Industry? Network Marketing

I promised you that this wouldn't be a book about network marketing. Rather, I've put together a guide for how to start living the life you want as a self-employed entrepreneur. However, I would feel like I'm depriving you of an incredible secret if I failed to mention my path to success.

Shortly after leaving my 9-5 job, I started a business distributing Isagenix products: IsaTonic. IsaTonic quickly became the largest distributor of Isagenix in Australia and New Zealand, and the profits came in faster than I thought possible.

Multi-level marketing is an industry with a lot of attached stigmas. For every article touting the financial benefits of starting your own MLM company, there seem to be three more claiming that no one ever makes any money with these businesses.

I'm living proof that you can make money (and lots of it!).



That cheque is not a misprint.

Success in network marketing comes as a result of **hard work, a positive attitude, and the ability to cultivate strong, lasting relationships.** All of the skills and traits I mentioned above are necessary for building a thriving MLM company.

However, network marketing doesn't require a specialised skill set to get started. No nursing degree, no English major, no certifications. It is the fastest and easiest way to get a small business going and start earning money.

And remember everything I said above about complex legal issues and tax filings? Your network marketing business will come with the support of an international brand like Isagenix: no complicated start-up forms and a simple platform for keeping track of earnings.

It's an industry that's been endorsed by business magnates from Warren Buffett to Donald Trump, and it's regularly described as the fastest-growing industry

in the world today. I've made more than enough money to the live the life that I want through multi-level marketing, and I know countless others who have done the same. It can work for you.

And that's all I'm going to say about network marketing.

Chapter 9 Helping, Not Bragging

I've written at length now about the wonderful things that have happened to me as a result of starting my own business. When I write about increased earnings, allexpenses-paid vacations, and personal freedom, I don't intend for it to be self-inflating or arrogant. Instead, I hope that it serves as a mirror and that you can imagine yourself in the lifestyle I described.

The goal of this book is to serve as an inspiration to anyone who is suffering in a job where they feel overworked, undervalued, or unappreciated. There are tremendous opportunities for ambitious entrepreneurs, and the lifestyle that waits for you is worth it.

I look back at where I was a few short years ago and I can't believe how far I've come. While it has taken a lot of hard work, the hardest part was taking the first step. From there, building my business was a matter of personal pride; the work didn't feel like work. And as I've built my career around the lifestyle I want and not the other way around, it never feels like work.



Self-employment helped me build the life I always wanted.

Contact Me

Do you have questions about entrepreneurship, network marketing, or life as a self-employed person? I'm happy to answer and share the expertise I've collected on my business journey.

I can be reached through my website at <u>www.bradkrussell.com.au</u>, by email at <u>workwithme@bradkrussell.com.au</u>, or through the following social media sites:

Facebook: <u>www.facebook.com/bradkrussell</u> Twitter: <u>@bradkrussell</u> Instagram: <u>bradkrussell</u> LinkedIn: <u>www.linkedin.com/in/bradkrussell</u>

I'm always looking for ambitious entrepreneurs to join my network marketing team. Contact me today and let's get started on helping you reach your business goals!