

YOUR Dream Job



- pays \$100K or more!
 - located in warm climate!
 - strong support team
 - become an eaglepreneur!
- GET IT TOGETHER!

WORKBOOK

DAN MILLER



YOUR
Dream
Job

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IMPORTANT

To begin — Please save this workbook to your desktop or in another location.

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Welcome!

Congratulations on your purchase of *Dream Job: 48 Days to the Work You Love*. This workbook will help you get the most out of the program so that you can start applying the ideas to your own life right away!

Very early in life we begin the process of determining what we want to be when we grow up. Our first and most obvious options often are doctor, lawyer, fireman, policeman, actress, missionary, or landscape architect. However, reality sometimes hits our options head-on. Family or generational expectations may have played a part in guiding you into the work you are now doing. Changes in technology, transportation, and communications are eliminating and reshaping career opportunities at this very moment.

Somewhere along the way, there is a subtle yet significant transition from “what do I want to **be**” to “what am I going to **do**.” We are defined and valued in our culture today by what we **do**. Unfortunately, the path to **doing** something often bypasses the basic questions about **being** something.

This program is going to address both of those components. Yes it's important to decide what you are going to do – the career and work you choose, how you are going to generate income – how you will save, invest and retire. But before those things can be done well – before you map out a plan for what you are going to **do** – you might want to go back to the issue of what you want to **be** – what kind of person are you, what gives you a sense of fulfillment, what are you passionate about – and how will you want to be remembered? Addressing those issues will allow you to then decide what you want to **do** – and then to carry that out with confidence, boldness, and enthusiasm!

How to Use This Workbook

How can you get the most out of this writeable workbook? Research has shown that the more ways you interact with learning material, the deeper your learning will be. Nightingale-Conant has created a cutting-edge learning system that involves listening to the audio, reading the ideas in the workbook, and writing your ideas and thoughts down. In fact, this workbook is designed so that you can fill in your answers right inside this document.

For each session, we recommend the following:

- Preview the section of the workbook that corresponds with the audio session, paying particular attention to the exercises.
- Listen to the audio session at least once.
- Read the text of the workbook.

In addition to the exercises and questions, we've created an “ijournal” to make this an even more interactive experience for you. At the end of this guide, you can write down any additional thoughts, ideas, or insights to further personalize the material. Remember, the more you apply this information, the more you'll get out of it.

Session One:

What Dream Job? How to Get Focused and Get Moving to the Right Job for You

Is There Such a Thing as a “Dream Job”?

What do you think? Is it reasonable to expect a “dream job”? Can you expect to find – or create – work that is meaningful, fulfilling, purposeful – and also profitable? Well, rest assured, it is a perfectly reasonable goal – and you should not settle for anything less. Life is too short, and there are too many opportunities all around you.

What are your reactions to this idea? Do you believe there is such a thing as a dream job? Have you been settling for less?

The Changing Workplace: Some Sobering Statistics

Here are some changing statistics coming out of our changing workplace today:

- The average job is about 3.2 years in length. That means that in a 45-year working span, a person can be expected to have 14-16 different jobs.
- Those in their 20s are changing jobs every 13 months.
- 70% of American workers experience stress-related illnesses.
- 34% think they will burn out on the job in the next 2 years.
- The *Los Angeles Times* reports that there is a 33% increase in heart attacks on Monday mornings.
- Male suicides are highest on Sunday nights, with men realizing that their careers – and possibly their finances as well – are not where they want them.
- 72% of Americans would rather work for themselves than for another company.
- More than 1 in 8 U.S. households includes a home-based business.
- Today, there are more than 25 million small businesses in the United States.
- About 465,000 new businesses are being created each month in the U.S.
- Experts estimate that by 2010, only 50% of the American workforce will be “employees.”
- 52.8% of all United States businesses have 1-4 employees. If we look at businesses having even 99 or more employees we find that only 2.6% fall into that small category.

Clearly, the workplace has changed. If the old model of work is being destroyed, is there something coming into view other than despair, hopelessness, and poverty? To these, the answer is an enthusiastic “Yes.” New opportunities are readily available; however, they do look much different from the previous generation’s expected path.

What lessons have you learned from the “school of hard knocks”? What business or work “failures” have you had?

If you’re willing to think about work in new ways – revolutionary ways – we can together redefine work – not as just a trade-off for a paycheck, but work itself will become a sacred experience, a method through which you shine your unique light, engage your passions, and make a difference in the world. We can transform our work by seeing it as the primary application of our purpose rather than a necessary and practical evil. We’re going to shift from viewing work as something that serves only our own needs to seeing it as a calling that enables us to serve others, share God’s love, and create extraordinary income.

It’s a whole lot easier to make money – large amounts of it – doing something you love than something you are just tolerating.

Here Are Some Probing Questions:

Are you where you thought you’d be at this stage of your life? If not, why not? What got you off track or redirected you?

Have you ever had a sense of God's "calling"?

How did you hear that calling?

Is your work a fulfillment of your calling? Or is it just a JOB?

Do you go home at night with a sense of meaning, purpose, and accomplishment?

If nothing changed in your life over the next five years, would that be okay?

If you want different results next year, what are you willing to change about what you are doing now?

How do you view change? Is it frightening and intimidating?

Or is it an opportunity for positive transformation?

Vocation, Career, or Job?

Vocation is the most profound of the three, the largest concept, and it must incorporate **calling, purpose, mission, and destiny**. This is the big picture that many people never identify for themselves. It's what you're doing in life that makes a difference for you, that builds meaning for you, and that you can look back on in your later years to see the impact you've made on the world. A calling is something you have to listen for. You've got to attune yourself to the message. Vocation then is not so much pursuing a goal as it is listening for a voice. Before I can tell my life what I want to do with it, I must listen for that voice telling me who I am. Vocation does not come from willfulness, but from listening.

Everyone has a "vocation," a "calling." This is not something reserved for a chosen few who end up as pastors, priests, or monks. Everything you do ought to be part of fulfilling your vocation. Your job will ideally be one part of that, but at times may not be directly related to it.

Career comes originally from the Latin word for “cart” and later from the Middle French word for “racetrack.” Webster’s dictionary offers “to run or move at full speed, rush wildly.” In other words, you can go around and around really fast for a long time but never get anywhere. That is why in today’s volatile work environment, even professionals with careers like physician, attorney, CPA, dentist, and engineer may choose to get off the expected track and choose another career. A career is a line of work, but perhaps not the only way to fulfill one’s calling. You can have different careers at different points in your life. Conversely, two or three different careers can all support one’s “**calling.**”

A **job** is the most specific of the three terms. It has to do with one’s daily activities that produce income or a paycheck. The dictionary defines *job* as “a lump portion, a task, chore, or duty.” As we’ve already discussed, the average job today is 3.2 years in length, meaning the average person just entering the workplace will have 14-16 different jobs in his or her working lifetime. Thus the *job* surely cannot be the critical definition of one’s vocation or calling. Jobs will come and go, but they should never derail a person from the fulfillment of his or her “**calling.**”

Do you have a vocation? If so, what is it?

What is your career? Is it in service of your vocation?

What jobs have you had? Were any related to your vocation?

Session Two: How Did I Get Here? The Sure Signs That You Are Trapped and What to Do About It

Ten years after graduation, 80 percent of college graduates are working in something totally unrelated to their college major. And that's okay. College is a broadening experience and rarely forces anyone into a narrow tunnel from which there is no escape. Changes can occur several times in the course of a lifetime without feeling as if you have been derailed or are starting over – *if* you have a sense of calling to act as a constant compass. What we're looking for are guiding principles that direct us in our work life – even if the daily application in work changes repeatedly, as it is likely to do.

Be very aware that getting a job is only one tool for creating a meaningful life.

Important questions to ask regarding a career or job choice:

What was I born to do?

What would be my greatest contribution to others?

What is it that when I'm doing it, time just flies by?

What do I really love to do?

What are the recurring themes that I find myself drawn to?

How do I want to be remembered?

*“Know thyself and to thine own self be true, then it follows as
the night the day, thou canst not be false to any man.”*

– Shakespeare

How can I discover my true calling?

Now let's say you're ready to move – but you haven't yet identified your true calling. If you haven't defined your calling, you can't choose a career or a job with any confidence. You are a sitting duck for making a decision based on external rather than internal factors – and for providing yourself a very short-term solution.

Keep in mind that 85 percent of the process of having the confidence of proper direction in your work comes from first looking inward. The more you know about yourself, the more you will see authentic patterns emerge – then you can create a clear focus and plan to embrace what you know is true for you. Having discovered that critical 85 percent, you can then complete the remaining 15 percent – which is the application.

“Every adversity, every failure, every heartache carries with it the seed of an equal or greater opportunity.”

– Napoleon Hill

So change – even if it was unexpected and unwelcome – should be evaluated from that perspective. What is that equal or greater opportunity?

The more you understand about yourself and match that knowledge up with your work goals and direction, the more you increase your chances for success.

Is college necessary?

Brian Tracy says , “Your life gets better when you get better” – and there are a whole lot of ways to make yourself get better that don’t necessarily involve going back to school.

What are some ways you can further your education and better yourself?

Janusian thinking

In Greek mythology, the god Janus has two faces looking in opposite directions—a symbol of the concept that any situation can be viewed in opposite ways.

What are you doing that seems logical and reasonable enough but may in fact be limiting your success? In this age of “bigger is better,” what could you do to defy the prevailing logic? Experiment with Janusian thinking in some area of your life today.

You must believe that you have the ability – perhaps in just tweaking your thinking – to see opportunities where others see roadblocks.

Fire Yourself

Here is my suggestion for how to get yourself in the right mindset to stretch your thinking. Why don't you fire yourself today? Now I'm not even suggesting that you really change anything.

Don't quit your job. Just *imagine* that you are not working anywhere. Then tonight ask yourself, Why would I *hire* myself? And answer these questions:

What are my highest areas of competence?

How do those translate into marketable skills?

What companies, organizations, or industries would welcome those skills? What kind of business could I create to capitalize on those skills?

Knowing what I know now, do I want to work for the same company tomorrow? If so, I recognize it's a good fit; I'm grateful for it and will make my finest contribution there.

If not, how can I create a plan to begin a better life?

5 Predictors of Success

1. Passion
2. Determination
3. Talent
4. Self-Discipline
5. Faith

Here is the process you should follow in developing your dream job attitude:

1. Set a specific *goal*.
2. Start *small* and build your idea slowly.
3. Test every move.
4. Expand on the basis of your success.
5. Carefully select the right people to help you grow.

The most important thing is to begin. Fear of failure can immobilize you, even with a great idea. Only about one in 10 people who want to work more independently ever do. Fear of failure paralyzes people and makes failure certain.

Session Three: It's Not Your Fault – But It Is!

Our mind can complete the expectations we have! Good or Bad!

Commonly known as the Pygmalion Effect, scientists say this phenomenon occurs when *“a false definition of the situation evokes a new behavior which makes the original false conception come true.”* In other words, once an expectation is set, we tend to act in ways that are consistent with that expectation, even when it's not true.

Could you reverse the phenomenon of bad things happening in your life? Could you believe good things were coming just as easily as believing bad things were sure to show up? Do you think you could *“expect”* good things and have more good things happen? Read the current statistics on jobs and business in America – you can find unprecedented growth or the worst employment situation in 30 years.

Can you describe a time in your life when you *“expected”* a negative outcome. What happened?

Traditional Job or Unconventional Work?

Let's start with a couple of questions that will help you determine whether a traditional job or a less conventional work model would be a better fit for you.

1. Do you prefer a more structured workday, or do you prefer each day to be different?

2. Do you prefer a guaranteed paycheck each week, or are you willing to be compensated for your results, rather than your time?

3. Would you prefer to have your benefits paid for by your employer, or are you willing to take care of those on your own?

4. Are you comfortable having a predictable but fixed income, or would you prefer no guarantee but also no limits on what you can make?

5. Do you prefer to have decisions about salary and work hours made by your superiors, or would you prefer to make even those decisions on your own?

6. And lastly, do you prefer a set schedule, such as 9 to 5, five days a week, or would you be comfortable managing your own time and deciding your own work hours?

Recognizing there is no “right” or “wrong” or “good” or “bad” about these choices – and they are choices any of us can make – if you chose the first option in these questions, then you are probably a good candidate to work in a more traditional employee position. The more you chose the second part of each question, the more likely you would be frustrated in being an employee and will need to find or create the work that is more nontraditional and creative.

Ten Models of Work

Let’s describe the 10 different models of work. These are not the only ones but will serve as examples of the many choices we have today.

1. *Traditional Work*

Show up at 7:30, punch the time clock, leave at 4:30. One-hour lunch break, paycheck every other Friday, two weeks’ vacation, 401(k) retirement program, and medical insurance. Yes, this is still an option, but keep in mind, the opportunities for this kind of work are diminishing. Companies are looking for ways to avoid all of these predictable characteristics because they realize that guaranteeing income for time alone is a very dangerous business model. Ultimately, results have to be produced. Therefore, they are looking for ways to pay *only for results*. When any announcement is made about massive layoffs, company stocks soar. Shareholders recognize that the fixed expense of guaranteed wages and benefits is the biggest threat to bottom-line profitability.

As soon as you consider the possibility of other work models, you greatly increase your chances of finding or creating the work you love. Recognize that you are working for yourself regardless of the model you choose. So if you enjoy the predictable structure of a traditional job, remember you can create that for yourself. Even if you work for someone else, you can take greater control over your schedule and ask to be compensated for the results you produce. The lines between these work models are soft and fluid, not hard and fast.

Is Traditional Work Right for You?

- Do you love getting to work each morning and seeing all your co-workers?
- Do you cringe at the thought of having to deal with your own taxes and financial paperwork?

2. Freelance Work

If you are a graphic artist, website designer, accountant, data management expert, sports trainer, or other such specialist, you may elect to find four or five companies that could use your services but are not large enough to employ you full-time. This way of working can be a tremendous advantage for both you and the companies who hire you. They get your expertise but don't have to find things for you to do 40 hours a week. You have just *increased* your security by having four or five clients instead of one. If one company "fires" you, it will be necessary to replace only that 20 percent of your business, not the 100 percent that you'd have to replace after parting with a traditional job. As a freelancer, you can reasonably expect to triple your hourly income.

Therefore, if you were making \$15 an hour as a salaried graphic designer, you should expect to move up to \$45. You can't expect to bill for 40 hours a week, but perhaps 25 to 30, still effectively doubling your income. Yes, you will have to allow for benefits that may not be provided. But there is nothing magical about benefits – they all translate into money. For example, just calculate the real value of your health insurance and build it into your plan. There are great insurance packages available for freelancers and the self-employed, some of which you can find at Internet sites like www.quotesmith.com.

So – Is Freelance Work Right for You?

- Do you feel as if much of what you currently do is outside your strongest skill area?
- Would you be more energized by working with multiple companies but focusing on your area of expertise with each of them?

3. *Selling*

You are the Midwest representative for a large company. You operate within a clear corporate structure; however, you set your own schedule and are responsible for the results. You may have a base salary, but a large percentage of your income will be based on the sales you generate. You recognize that the more you move away from a traditional eight-to-five job, the more open-ended the income potential becomes

Is Selling Right for You?

- Are you self-motivated – eager to get out each morning and make sales contacts?
- Are you excited about being paid based on your results rather than on your time?

4. *Consulting*

You realize that you are knowledgeable about health and safety requirements in the workplace. So, rather than diluting your abilities in a traditional job, you decide to offer this one area of expertise to multiple companies. You charge \$8,000 a week but are responsible for booking yourself for these commitments. This is a model used by many people who, after years of working in the corporate environment, recognize they have a highly marketable area of expertise.

If done properly, the transition from being an employee to being a consultant is not a quantum leap. It's simply about defining a clear area of expertise and focusing on helping others with that area. Don't try to be a generalist. Be very specific about your competence.

You may be brought in as a consultant to teach, to train, to advise, to identify problems, to supplement the existing staff, to do the dirty work of terminating someone, to hire new people, to help create a new division, to administer personality profiles, or a host of other unique services.

As with any of the new work models, you must be able to sell yourself. As a consultant, you no longer will have to perform a wide variety of tasks, many of which might not suit your talents. You can be very focused in what you do each day. You may not need an office; you may be able to do large parts of your work from your home, and you can work only with clients you enjoy.

Is Consulting Right for You?

- Do you have a clear area of expertise that brings people to seek out your advice?
 - Do you have the maturity and contact base to launch yourself in this way?
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5. Professional Speaking and Writing

As corporations downsize, they eliminate many of their in-house specialists. But they are open to bringing in someone from the outside for a half-day or so to present, teach, train, or motivate on a particular topic. Obviously, some of these specialists have discovered the power of having published books that add to their credibility. Even self-publishing your books can build your perceived value as a speaker. You can join an organization like the National Speakers Association to connect with and learn from others who are making their living from speaking. You can get yourself listed with a speakers bureau. But all successful speakers I know have very clear marketing plans in place and don't depend on a speakers bureau.

Is Speaking or Writing Right for You?

- Are you frequently asked to present your ideas on a topic because people recognize you as an authority on that issue?
 - Do you have a book idea you'd like to develop?
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5. Franchising

The names are familiar: Wendy's, McDonald's, Chem-Dry, and Matco Tools. You happen to like sports, so you buy a Play It Again Sports franchise. You pay a franchise fee and a small monthly royalty, but in return you get a clear operating manual. You are your own boss but have a clear plan to follow. Not all franchises require \$500,000 to start. There are legitimate franchises, like BuildingStars commercial cleaning or Jazzercise exercise classes, whose franchise fees can be from \$2,000 to \$3,000.

Franchising promotes the concept of being in business *for yourself, but not by yourself*.

Is Franchising Right for You?

- Do you enjoy daily contact with lots of people?
- Do you enjoy managing and motivating entry-level employees?

6. Distributorship

You find a product or service that you are excited about. You ask to be the area, state, or national distributor. You may sell the product and have it shipped from the company, simply collecting the difference between distributor and wholesale or retail prices. Distributorships do not require that you invent or manufacture anything; you simply distribute. Keep in mind, the distributors usually make more than those who manufacture or invent. At my company, we distribute books from several publishers because we can purchase them for 50 percent of the retail price. You can ask to be a distributor for most any product. Any manufacturer or publisher is looking for more ways to market and sell its products. If you have a simple resale license from your state, you will be welcomed by most as a legitimate distributor.

Is a Distributorship Right for You?

- Is there a product or group of products that you believe in and would enjoy promoting to others?
- Are you part of an affinity group, a group that shares a common interest? Examples include Harley-Davidson motorcycle riders, golfers, tennis players, music lovers, and Corvette owners.

7. Licensing

You are a fan of country music. And you have a great idea for a T-shirt design showing Alan Jackson in his T-Bird. Now hold on a second. Before you launch your product, you have to negotiate a licensing agreement with Alan’s people. But then you have the advantage of instant recognition; you go to the next concert and make \$20,000 selling your shirts. Licensing is a great way to jump-start a business without having to build your marketing and reputation from zero. The most licensed entity in the world is NASCAR racing. But also look at the thousands of people who are making money with celebrity phrases like “You’re fired” – that’s another example of licensing.

Is Licensing Right for You?

- Can you imagine the possibilities of multiple ways of selling – in stores, on the Internet, at street festivals, and in catalogs?
- Does the idea of having your own product fulfillment center appeal to you?

8. Business Opportunity

While looking through a magazine, you see an ad for a system that gold-plates small objects. You realize all your motorcycle friends are constantly looking for new ways to customize their machines. You pay \$1,500 for an instruction manual and a tool that allows you to gold-plate any object smaller than 12 inches long. A business opportunity shows you a system that other people have used to run a successful business. Business opportunities are not regulated like franchises, so check them out carefully. But they also tend to be much less expensive to start and don’t require you to pay royalties. You can find opportunities dealing with health issues, children’s services, business needs, and sports and recreation interests. Many require an initial investment of less than a thousand dollars.

Is a Business Opportunity Right for You?

- Do you see interesting things you could do to make money when you are just driving down the street?
- Have you frequently thumbed through the back pages of magazines like *Entrepreneur* and *Business Start-Ups*, just to check out all the business ideas being promoted?
- Did you sell Girl Scout cookies or Christmas cards door to door as a child?

9. Personal Service

You buy a lawn mower for \$138. That afternoon, you go out and offer to mow your neighbor's yard for \$60 a week. When you have booked your weekly schedule, you hire your nephew to work for you at \$10 an hour. You duplicate this model and one year later have 50 residential and 14 commercial accounts for year-round yard maintenance. So many ideas fall into the category of personal service. If you can wash windows, build gazebos, do personal training or massage, shop for the elderly, or do housecleaning, you can start today with your own venture. It's just a matter of thinking about what kinds of services people need and deciding whether you can provide them.

Is a Personal Service Right for You?

- Do you have an ability or area of expertise that you are convinced plenty of potential customers would pay for? Remember, what seems common to you may be a valuable skill to someone else.
- Would you rather have 15 customers than work for one company? And have the possibility of making significantly more income?

10. I Never Thought of That Work

There are so many ways to “make treasure out of other people’s trash.” There are opportunities all around, even if it’s not the perfect job or business.

Keep your eyes open for just such ideas – especially in the area of personal service. There are possibilities all around us.

Is “I Never Thought of That!” Work Right for You?

- Are you good at seeing new opportunities that others miss?
- Have you always thought that eventually you would have your own business?

Overcoming Fears of Inadequacy

The key for overcoming the fears of inadequacy can be summed up in one sentence: *My passion exceeds my fears.* Staying true to your calling will release a passion for what you are doing; that will in turn override your fears of inadequacy.

Work at what you love. You’ll never work more willingly, passionately, and fearlessly than when you work in line with your passion – where your *life will speak*. The extra boost of enthusiasm and energy generated by a clear passion will propel you to a level of success unattainable with any other motivation. If fear is crippling or limiting you, perhaps you are trying to do work that is not your passion. Working with raw ability alone is ultimately not enough to keep you going.

Are you working where you are most passionate?

Your Struggles Lead to Opportunity

How do you view the struggles in your life? Do you do whatever you can to avoid them? Or do you see them as necessary steps for growth? Do you suspect evil forces are bombarding you? Or could it be that God is allowing the struggles to bring about your transformation – to allow the beautiful butterfly inside you to emerge? So, is getting fired a horrible disaster? Is failing in a business reason never to try that again? If I can't pay my electric bill, should I expect my church to take care of it for me?

Could it be that there is an opportunity in something you consider a hardship right now? Most inventions, great books, and leadership skills emerge from those tough times in our lives when we needed a solution or the fortitude to just survive. What opportunity could come from that?

Can you recall a time when you yearned for relief from a tough situation? Did the struggle teach you something important? And what about now? Is losing a job or dealing with the pressures of a business limiting your opportunities – or preparing you for a burst of new success? Perhaps you're in the process of entering a new chapter of your life. Don't sabotage the growth process with a Band-Aid solution! Welcome to the exciting world of *your own personalized dream work*.

Session Four: Power and Passion and Even Profit! Surefire Ways to Keep Your Job Hitting on All Cylinders

How to Develop Ideas

No one puts money in your bank account because you had a great idea. The person who can hold his or her head high and who will enjoy the results of that idea is the person who connects a plan of action with that idea. Yes, keep track of your ideas – it does start with that. You may want to keep a journal, a folder on your computer, or audio notes on a handy recorder. If you *expect* to have three or four ideas every week, you'll be amazed to see them accumulate quickly. You'll begin to see recurring themes that will allow you to put action plans in place to bring them to life.

Tips for Success

Make sure you find something you believe in, something you would buy yourself and use yourself, and would sell to your best friend.

Build your own filter for sorting and evaluating the hundreds of ideas that you should explore. By this process you will accurately narrow the options. Remember that 85 percent of having the confidence of proper direction comes from looking inward; only 15 percent is creating the appropriate application.

Here Are Some Looking Inward Questions:

Do you like people, ideas, or things?

Are you creative and expressive or logical and analytical?

Are you neat and orderly or carefree and unorganized?

Are you a social butterfly or a recluse?

Do you easily influence people or cringe at the thought of disciplining an employee?

What are five things you enjoy doing in your free time?

List any technical or unique skills you possess.

What personal qualities account for the greatest success in your life so far?

List five things other people say you do well.

What are your background, education, and experience?

What do you want to be part of your workday? Time freedom, the opportunity to help others, more money, the chance to develop a hobby, and so on?

Remember, you don't need to reinvent the wheel to launch your own successful venture. Just do something 10 percent better than the competition or provide added value.

Sources of Money for Starting a Business

Here's a brief overview of where start-up money comes from, to encourage you and remove any perceived obstacles.

Banks. Banks are not in the business of speculating on your idea. They are in the business of avoiding risks, so they will rarely loan you money unless they are convinced you have sufficient funds to repay the loan even if the business is a failure.

Small Business Administration loans. Requirements for SBA loans are much the same as those of a bank. With an SBA loan, the government is not making a loan, it is simply guaranteeing a loan provided by your local bank. You can check out the requirements and get help with your loan application from your nearest SBA bank or Small Business Development Center.

Leasing. Leasing equipment and office space can drastically reduce the need for start-up capital. For instance, if you are going to rent boats in the harbor, boat manufacturers will be happy to help you with the leasing arrangements.

Customer financing. Many businesses – like Tupperware or Amway – are based on getting your order and a portion of the payment up-front and the balance on delivery. This is the basic model that has been used by network marketing companies for years.

Supplier financing. In the same way, it is very common to have a supplier or vendor provide merchandise that you display and sell before actually paying for it.

Franchising. With this model, the franchise itself often supplies financing for a location and inventory while you are getting started.

Licensing. If you have an agreement to sell T-shirts featuring the Chicago Bulls logo, you will be able to sell the shirts before paying the Bulls their share of the profits. Having a major licensing agreement strengthens your ability to sell merchandise and to get money from any of these other traditional sources.

Distributorships. With my book distributorships, I order the merchandise, sell it, and collect the full price, and then send the wholesale cost to the publishers.

Venture capital. Venture capital funds fewer than 1 percent of new businesses. Fully 99 percent of all business ideas presented to venture capital companies are never funded in this way. Venture capitalists typically base their decisions on you, the individual, not just the business idea or product. They invest in the person and also want big, quick returns on their money – and ownership control.

“Love money.” More than 80 percent of new ventures are started with “love money,” from people who know and trust you. They invest not primarily because they think you have a great idea but because they love you and believe in you. Be very careful about rushing out to borrow money for your start-up idea. Horror stories abound about people who discovered the biblical principle that “the borrower is slave to the lender.” As soon as you bring in outside money for any portion of your business, you give up a large percentage of control.

*If you want to stay in the driver’s seat, “bootstrap”–
by simply allowing your profits to grow the business.*

Many people don’t follow their hearts and start their own ventures because they think lack of money is an insurmountable obstacle. But if you have

- Energy
- Ambition
- Desire
- Imagination

you will attract money.

Don’t let the lack of money stop you from pursuing your dreams. Your personal passion and enthusiasm will open the right doors. Start by defining the reasons you want to start your own venture. Establish the *why*, and the *how-to* will appear. For many of you, a traditional job may be the perfect way to pay rent and expenses while you develop a new idea.

Define Success

Success does not sneak into our lives in just one area. Finding fulfillment in your work will create a sense of peace and accomplishment that will spill over into other areas as well. Define what *success* means for you in all of these areas:

Social

Financial

Personal development

Spiritual

Physical

Family

Career

As you clarify what success would look like for you in each of these areas, you will be able also to identify how you can make deposits in all areas simultaneously. These areas of our lives do not operate independently; they work together. Being sharp physically increases mental alertness and creativity. Those characteristics increase confidence, boldness, and enthusiasm. Confidence enhances personal relationships and spiritual vitality. Enthusiasm allows you to see opportunities that others miss. Seeing opportunities opens the door for unique applications that lead to unusual financial success.

Session Five:

Your Dream Plan for Your Dream Job: It's 48 Days Away!

The next 48 days can transform your life. No matter where you see yourself starting, 48 days is adequate time to look at how you are uniquely gifted, identify your strongest characteristics, consider the options, choose the best path for meaningful and fulfilling work, create a plan of action, and ACT.

This session includes some questions you can ask yourself to begin the process of looking inward, and they cover the seven major areas.

1. FINANCIAL: *Income, Investments*

How much do you want to be earning each year in five years?

How much do you want to have in the bank or in investments?

2. PHYSICAL: *Health, Appearance, Exercise*

Do you take long walks, exercise, or meditate regularly?

Are you living a balanced life? Is this an area that deserves more time?

Can you just give yourself 30 minutes to relax?

Do you know that physical exercise is a cleansing process that can dramatically increase your creativity?

3. PERSONAL DEVELOPMENT: *Knowledge, Education, Self-Improvement*

What is something that you've put off because of the risk of failure?

How many books will you read this year? They say that if you read three books on any subject, you will be an expert in that topic.

Where do you look for inspiration, mentors, and positive input?

What gifts do you have that you have not been using? Is there some potential for full achievement that needs to be unlocked?

**4. FAMILY: *Relationship to Others, Development of Children,
Where You Choose to Live***

What is the kind and length of vacations you will take this year? What would be the goal for free time with family and friends?

What can you do to make time for your relationships? You may try taking the time you normally spend watching a favorite TV show and spend that time instead with your spouse, a child, or a friend.

Don't say you want to be a "better" mom, dad, or parent. Define what that means: You may decide to spend 20 minutes each night with your child or one Saturday morning a month doing what he or she wants to do. Or how about scheduling one overnight event with your spouse every quarter? What does "better" mean to you?

5. SPIRITUAL: *Church Involvement, Personal Commitment, Theological Understanding*

Can you say that you are now living out God's purpose for your life?

What are you a part of that goes beyond yourself?

Are you comfortable taking steps of faith, or are you more comfortable with what you have already seen?

Do you trust your "dreams" as being inspired?

How will you be remembered?

6. SOCIAL: *Increased Number of Friends, Community Involvement, etc.*

Change old attitudes. Discard past negatives. Ask for forgiveness. Are there people whom you need to forgive, or who need to forgive you? What actions will you take to seek forgiveness?

Choose someone you could care for or be mentor to – and then make the effort to work on this relationship, starting today. Who could you mentor?

What is a promise you made to someone but failed to keep?

Spend time with an elderly person and find out some of his or her fondest memories. Who will you choose?

7. CAREER: *Ambitions, Dreams, Hopes*

This is an outcome of knowing what you want in the other six areas.

Your career should be a *reflection* of the LIFE you want. Once you decide on the life you want, it becomes obvious what kind of work embraces that. We want to help you “Plan your Work around the *Life* you want.”

What are your unique:

(1) Skills & Abilities

(2) Personality Traits

(3) Values, Dreams, & Passions

These seven areas are integrally connected. They can rise up together or spiral down together. Making immediate deposits of “success” in these areas will speed your success in the area of lack or struggle.

Session Six: Putting It All Together: Looking Back with No Regrets

Getting Prepared for a Job Search

Identify 30 to 40 target companies. Do you want a place with 20 to 85 employees? A profit or non-profit organization? A manufacturing or service company? A new company or an old established one? Do you want to travel or be home every evening? An organization in health, retail, finances, entertaining, printing, etc.? You are in the driver's seat to choose the companies you would like to work with. You don't have to wait until they advertise a position or you heard someone say they are hiring. Those usual methods typically put you up against 70 to 80 people for most any desirable position, whereas in this method, you may have two to three competitors. You must recognize that when you see an ad for a particular position, you have already lost your best opportunity for that position. Also, this is the method for finding the 87 percent of the jobs that are never advertised. In a rapidly changing workplace, everyone is looking for good people. Be proactive in your search.

The Three Critical Steps of the Job Search:

1. Send a letter of introduction to each company. (Send no more than 15 at a time so you can do the appropriate follow-up.) The letter of introduction is just to build name recognition. Remember, this is a selling process, and we are borrowing here from a sales technique. Let's say a company is selling water treatment systems. If it can get me to see or hear about that product at least three times, my likelihood of buying goes up dramatically. With the introduction letter, you are beginning the same process. You want any potential target company to see or hear about you at least three times. So the introduction letter is the first of at least three contacts in this process.
2. Send a cover letter and résumé – one week after the letter of introduction. Address the cover letter to a specific person. You can get this name from the Business Directory or call the company if you need to. Receptionists are wonderful about giving useful information if you ask nicely. Don't bother sending to Personnel Dept., or Human Resources, or To Whom It May Concern. Target a person who has the ability to make a hiring decision. That's normally going to be the sales manager, the VP of Operations, the president, the office manager, etc. Online search sites like Hoover's online or Webopedia.com can give a lot of pertinent information about most companies.

3. Make a phone call to follow up. Very important. It is very easy to bring your name to the top of the list if you just do a follow-up call. Don't be afraid of being persistent! Call four to five days after sending your résumé. Yes, I know the challenges of screeners and voice mail. But if it were easy, everyone would do it well. You want to stand out. Don't leave messages on voice mail other than to just build in one more opportunity for repetitive name recognition. Don't say anything in this phone message about that person calling you. Don't expect it and don't even set the stage for it. If you get voice mail, just hang up and call the receptionist again. And say, "I must have missed Bill; when do you expect him in today?" "What time does he normally get in the office in the morning?" Gather any information you can. Then when you do connect in a phone call, say, "This is Chuck Smith. I'm following up on a recent letter and résumé. I know what your company does and really think I could add to your success. When can we get together and talk?" You'll be surprised how frequently people will say, "Why don't you come by tomorrow at two o'clock?"

Keep in mind that if you just send cover letters and résumés (Step #2), you need to send out 254 to have a statistical chance of getting a job offer. If you combine that with a phone call, the number drops to 1 out of 15, a dramatic difference. Add to that an introduction letter and the results will amaze you. This is a SELLING process. We use a three-time repetitive process because of understanding marketing principles. If you are selling recliners, having someone see or hear about them three times will increase his or her response. In this process you are selling a product, and that product is YOU! Just commit to the process and a time line.

This process, if followed precisely, does get results.

Preparation, Preparation, Preparation

Preparation is the single most important factor in successful interviews or business launches.

Be prepared in this regard to answer the following questions in the interview:

1. "Tell me a little about yourself."

This is nearly a standard question in every interview. In some ways, it is probably the most important question in your interview, and you *must* have prepared your answer well in advance. The interviewer will expect you to have developed an answer for this question, and if you have not, you will appear ill-prepared, and the interview will be off to a very poor start.

This is your opportunity to "*sell yourself*." Tell the interviewer what you want him or her to remember about you. You can refer to information you may want to bring up later in the interview.

An interviewer can quickly determine if you are knowledgeable and prepared or just another wandering generality hoping to land any job.

Remember, your answer to any question should be no more than **two minutes** in length. On this particular one, you might spend 15 seconds on your personal background, one minute on your career highlights, a few seconds on your strongest professional achievement, and then conclude by explaining why you are looking for a new opportunity.

Ask yourself, “*What can I contribute to this company?*” and let that guide your response. Regardless of the content of your answer, you should outline the answer to this question on paper and then practice it many times until you can repeat it concisely. Ask a friend or spouse to listen and critique it for you.

2. What are three of your strengths?

If you cannot clearly identify and describe your strengths, how do you expect an interviewer to pull them out in the brief encounter of an interview?

3. Tell me about a weakness and what you have done to work on it.

Don't play ignorant or modestly claim perfection. Be prepared to talk about something you struggle with. At the same time, stay positive in regard to what you have done to improve.

4. What skills do you possess that have prepared you for this job?

Obviously, you need to have researched the company and the job, or you will be unprepared for this question. Again, self-assessment should have made clear identification of your skill areas and competencies.

5. What are your short- and long-range goals?

Talk about personal goals as well as business goals. Companies today are looking for balanced individuals who are interested in things other than work. Feel free to share these goals. Talk about opportunity to move up in the company if that is your true desire, but don't say you want to be president.

The Five Fatal Flaws in Interviewing

Don't assume the interview is just a formality. In fact, it's the beginning of the selling process. Your résumé has gotten you an interview – now you have a chance to actually make them want you for a position. And keep in mind – these same things will kill your success if you are running your own business.

1. LACK OF ENTHUSIASM

You don't have to be a Zig Ziglar or a David Letterman, but you must express enthusiasm for a job if you don't want to be weeded out immediately. Enthusiasm, boldness, and confidence will often do more for you in an interview than another college degree.

2. WHAT'S IN IT FOR ME

We know you want to know about benefits, vacations, etc. but don't lead with these questions. First, the employer will want to know what you can do for the company. You can't negotiate for more vacation time before you have been offered a job. Convince the employer that you are the right person for the job, be sure that you want to work there, and then you can discuss pay and benefits.

3. UNCLEAR JOB GOALS

Don't be a generalist. Be clear about the job you are seeking. If the interviewer gets the impression that you are just looking for a job rather than a specific opportunity to use your skills, you will sabotage your chances. You should be able to state, without hesitation, three characteristics that would make you a great candidate for any given job you are applying for.

4. POOR PERSONAL APPEARANCE

The key here is to fit in with the organization you are contacting. I will defend your right to wear cutoffs and a baseball cap, but if you really want a job, you must dress appropriately. Many times I hear people who are irritated about not being given a job when they have a nose ring, bad breath, and unshined shoes. Keep in mind that organizations hire people, not credentials and experience. If they don't like you, it doesn't matter how great your experience is, you won't get the job.

5. NOT SELLING YOURSELF

Even if you would not enjoy selling vacuum cleaners door-to-door, you have to realize that in the interview process, you are selling yourself. Especially in today's market, you have to promote yourself. Follow up immediately with a thank-you note and a telephone call three or four days later. It's a good way to reinforce your interest in the job as well as ask a question or two you may have forgotten in the interview.

Body language is 55% of the communication process. Communication can be enhanced or hindered by standing too close or too far away or being too animated or frigid.

Tone of voice is 38% of the communication process. Excessive tone ranges, loudness, or softness can open or close the "doorway" of communication.

Words make up only 7% of the communication process. The proper words can effectively communicate your message – but only with proper body language and tone of voice.

Be prepared to ask four to five questions.

People who ask questions appear brighter, more interested, and more knowledgeable.

1. What would be a typical day's assignments?
2. Where are the opportunities for greatest growth within the company?
3. What criteria are used to evaluate and promote employees here?
4. What is the company's mission statement? What are the company's goals?
5. What do you see as upcoming changes in this industry?
6. What do you enjoy about working for this company?

Principles to guide you in negotiating your salary and other compensation:

- Don't discuss salary until (A) You know exactly what the job requires, (B) They have decided they want you, and (C) You have decided you want them.
- The responsibilities of the job determine the salary, not (A) Your education, (B) Your experience, or (C) Your previous salary.
- To win at the salary negotiation, don't be the first one to bring salary up. (A) Show genuine interest in what the job requires. (B) Don't ask about benefits, vacations, perks, etc. until you know you want the job. (C) If they ask too early what you need, simply respond, "Let's talk a little more about the position to see if there's a match."

Recognize that many things can fall under the title of compensation:

- (A) A company car (preferably a BMW)
- (B) A country club or YMCA membership
- (C) Free life insurance
- (D) A medical plan
- (E) A dental and vision plan
- (F) Profit sharing
- (G) Company stock
- (H) An expense account
- (I) Tuition reimbursement
- (J) Your birthday off
- (K) A cell phone for business and personal use
- (L) 401(k) contributions
- (M) A low-interest loan for home purchase

Keep these principles in mind:

1. You must make the company money. As a rule of thumb, you must make the company three to five times your salary for hiring you to make sense.
2. Your compensation almost always relates to your level of responsibility. If it's easy to replace you, you aren't worth a whole lot.
3. Your work is an intangible. Few salaries are written in concrete. Companies that budget \$38,000 for a position will start out trying to hire someone for \$31,000. Recognize that the first offer is probably not what the company has in the budget.
4. Once you agree on a package, get it in writing. If you have been creative in this process, it is necessary to write out what you verbally agreed on. Don't have to defend later what you thought was said.

Have fun in the process. Don't say *yes* until everything matches your goals. If you've done a great job search, you should be considering two to three offers.

Okay, maybe you're pretty sure you don't want a traditional job.

Should I Start My Own Business?

In working with people over the years, we have identified a number of traits that indicate if a person is likely to become successful in his or her own business. The more “yes” answers you have to the questions that follow here, the more likely you have what it takes to run your own business. Each of the 18 questions is followed by a statement of why that particular trait is important. You can just type in a Y or N.

- ____ 1. Are you a self-starter? Successful business owners are always making things happen. They don't wait around for the phone to ring or to be told what to do next.
- ____ 2. Do you get along with different kinds of people? Every business, even a small one, requires contact with a variety of people: customers, suppliers, bankers, printers.
- ____ 3. Do you have a positive outlook? Optimism and a sense of humor are critical factors for success. You have to be able to view setbacks and small failures as stepping stones to your eventual success.
- ____ 4. Are you able to make decisions? Remember that indecision is the greatest thief of opportunity. Procrastination is the main obstacle to good decision making. In a successful business, important decisions are made on a daily basis, not put off. Eighty percent of decisions should be made right away.
- ____ 5. Are you able to accept responsibility? If you typically blame others, the company, the government, or your spouse for what goes wrong, you are probably a poor candidate for running your own business. Successful business owners accept responsibility for results, even if those results are not favorable.
- ____ 6. Do you enjoy competition? You don't have to be cutthroat, but you must enjoy the thrill of competition. You must have a strong desire to compete, even against your own accomplishments of yesterday.
- ____ 7. Do you have will power and self-discipline? Self-discipline is the one key characteristic that makes all these others work. Without it, you will not succeed.
- ____ 8. Do you plan ahead? Every successful businessperson develops a long time perspective. Going into business with a detailed plan increases dramatically the likelihood of business success. If you are already a goal setter, you are more likely to succeed on your own.
- ____ 9. Can you take advice from others? Being in your own business does not mean you have all the answers. Being open to the wisdom and experience of others is the hallmark characteristic of a leader. People who are willing to listen spend more time doing what works the first time, rather than having to experience every mistake.

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- ___ 10. Are you adaptable to changing conditions? Change is constant in today's marketplace. Experts estimate that 80 percent of all products and services we are using today will be obsolete in five years. In every change there are the seeds of opportunity; thus, successful people view change as an opportunity, not as a threat.
- ___ 11. Can you stick with it? Most new ventures do not take off as quickly as we would like them to. Are you prepared to make at least a one-year commitment to this business no matter how bleak it may look at times? Will you continue even if your friends tell you to throw in the towel?
- ___ 12. Do you have a high level of confidence and belief in what you are doing? This is no time for doubt or second thoughts. You must absolutely believe in what you are doing. If you don't have total belief, you will not be able to sell the idea, product, or service to investors or customers. Don't deceive yourself into thinking that you can do well doing something you don't really believe in.
- ___ 13. Do you enjoy what you are going to do? Don't ever think you can be successful doing something just for the money rewards. Ultimately, you must get a sense of meaning and satisfaction from what you are doing. So only consider those ideas about which you are totally passionate.
- ___ 14. Can you sell yourself and your ideas? Many people fail with a great product or service because no one is out selling. Nobody will beat a path to your door even if you do have a better mousetrap. Those days are gone. You will need to sell constantly.
- ___ 15. Are you prepared to work long hours? Few businesses are immediately successful. Most require months or years of long hours to get them going. It's like getting a plane off the ground. A great deal of energy is required at first; once you are in the air, it takes less energy to keep moving. Businesses are very much the same.
- ___ 16. Do you have the physical and emotional energy to run a business? Operating your own business can be more draining than working for someone else because now you have to make all the decisions, and probably do all the work initially.
- ___ 17. Do you have the support of your family and/or spouse? Without support at home, your chances of success are dramatically reduced. Doubt and misgivings can too easily creep in.
- ___ 18. Are you willing to risk your money in this venture? If you are not, you probably question your confidence in the venture and your commitment to it. No bank or outside lender will be willing to take risk that you are not willing to back with everything you have.

Final Questions

What action can you take in the next **48 hours** to put you on the path for what you want to accomplish?

What idea have you gotten while on the beach or mowing your yard that could be worth more than a lifetime of hard work?

Are you a victim of circumstances or a creator of circumstances?

What seeds did you plant in your mind five years ago that brought you to where you are today?

Change is inevitable. Our challenge is not whether change will occur, but simply, how will we respond? We can choose to wring our hands as victims, escape to the country and arm ourselves in fear, or we can use our God-given creativity to see where He is leading us as a country and, more importantly, where He is leading us individually. Each of us has been given unique skills, abilities, personality traits, values, dreams, and passions. In the examination of those, we should not be lacking creative applications that allow us to continue being salt and light to the world around us. We should be at the forefront as innovators and inventors, shining examples of excellence and accomplishment in all we do. Creating an individual path of mission and calling, we cannot then be victimized by any corporate downsizing or any other effects of Future Shock. Rather, we will seize the opportunities and lead the way to higher levels of fulfillment, income, and methods for blessing those around us.

Now you know the options, and you are ready to create your own 48-DAY plan! You can do this. **You can achieve the success you are seeking.** Take inventory, focus, create a plan, and ACT.

Your iJournal - Use this space to keep notes and to personalize this workbook.

Your iJournal - Use this space to keep notes and to personalize this workbook.

Add These Inspiring Nightingale-Conant Titles to Your Skill-Building Library

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I Know What to Do, So Why Don't I Do It?

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25331CD

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Lessons from the Richest Man Who Ever Lived:

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YOUR
48 Day
SCHEDULE

DAN MILLER



Here's where the rubber meets the road. Put yourself on this time schedule so you turn your dreams into goals and your goals into reality. Work through each step and keep moving even if you feel you could do more work on a particular step.

Here are some beginning tips for this process:

- **Talk to everyone; don't be secretive. Tell people about your future plans. Sharing your ideas will help them become more real — and it will re-enforce your commitment to making them a reality.**
- **Integrate all material as you complete it. Each piece is important to accurately define the best opportunity for you.**
- **If you have the opportunity to do a complete listening of the CD series, go ahead and do that. You may have a long road trip or time at the beach where you could listen to the entire program. But then come back and work on these steps and those in the workbook to help bring your ideas to life.**

DAY: Check off each day's activity as you complete it.

1. _____ Review this schedule. See yourself completing all the steps on the schedule as outlined. Glance through your accompanying workbook.
2. _____ Listen to **CD#1 in the 48 Days series.**
3. _____ **Complete the questions for Session One in your workbook.**
4. _____ Recap your own work history. How close to the national averages are you in the length of your jobs? Were the changes in your work a result of circumstances or something you did? Be careful in answering this — be totally honest with yourself.
5. _____ Imagine that you are the rat talked about on CD#1 — what would you do if the cheese was moved? Decide now where you could take your skills and find a new and better application.
6. _____ Dan talks about people who have inspired him along the way. Name three or four people who have been positive mentors for you. Could you contact them again and ask for their advice?
7. _____ Talk to two people today about your new understanding of “vocation,” “career,” and “job.” See if you can describe them in a way that gives those people new hope and inspiration.
8. _____ Write briefly about a time in your life when you needed to “let go of the peanuts.” Was it difficult? What was the end result? Will you recognize times like that more quickly in the future?
9. _____ Listen to **CD#2 in the 48 Days series.**

10. _____ Complete the questions for Session Two in your workbook.
11. _____ Spend today believing that you were totally responsible for everything that has happened in your life so far. Just for today you can't blame anyone for anything. If you accept responsibility for your losses, you will also put yourself in the driver's seat for some big wins. Start imagining doing work that is fulfilling, meaningful, and profitable — every day from here forward.
12. _____ List your Skills & Abilities — Skill areas could include Sales and Marketing, Administration, Budgeting, Computer Programming, Customer Service, Mechanical Ability, Accounting, Supervising, Graphic Design, Counseling, Training, Writing, Organization, etc.
13. _____ List your Personality Traits.

Common personality traits are grouped into four categories:

A. Dominance (Driver) – Lion — Eagle

Takes charge, likes power and authority, confident, very direct, bold, determined, competitive.

B. Influencing (Expressive) – Otter — Peacock

Good talkers, outgoing, fun loving, impulsive, creative, energetic, optimistic, variety seeking, promoter.

C. Steadiness (Amiable) – Golden Retriever — Dove

Loyal, good listener, calm, enjoys routine, sympathetic, patient, understanding, reliable, avoids conflict.

D. Compliance (Analytical) – Beaver — Owl

Loves detail, very logical, diplomatic, factual, deliberate, controlled, inquisitive, predictable, resistant to change.

14. _____ List your Dreams & Passions — What is it that you find naturally enjoyable? If money were not important, what would you spend your time doing? When do you find the time just flying by? What are those recurring themes that keep coming up in your thinking? What did you enjoy as a child but perhaps have been told was unrealistic or impractical to focus on as a career? You must include these in some form in your work – otherwise it will be missing a critical element.
15. _____ Make a list of 10-15 kinds of work that blend your (1) Skills & Abilities, (2) Personality Traits, and (3) Dreams & Passions. This is where you can start to get creative about what your work will look like. It may not be a traditional job, but you can create it to fit you.
16. _____ Choose just one of your work possibilities and see how your (1) Passion, (2) Determination, (3) Talent, (4) Self-Discipline, and (5) Faith fit with that idea.
17. _____ Listen to **CD#3 in the 48 Days series**.
18. _____ **Complete the questions for Session Three in your workbook.**
19. _____ Think of someone you know who “failed” at something but then went on to great success. Call that person and ask him or her about that experience.
20. _____ Write down 10 kinds of work you can think of for which the person is paid for results rather than time. (For example – an artist, a dentist, the guy who mows your yard, etc.) Does the idea of being paid for results scare you, or does it sound attractive? You could pay a person laying blocks for your new porch \$1 per block rather than an hourly wage. Or a graphic designer \$75 for

a new book cover design rather than \$18 an hour. List kinds of work you would be willing to do based on results only.

21. _____ Recognize that the traditional job is being challenged. Companies are looking for ways to pay for results rather than time. What are three or four ways you could offer to be paid for results even in your current job?
22. _____ Describe the work your parents did? Was it traditional? Was it a good “fit” for them? Did they enjoy it or just see it as a necessary evil? How has that influenced your view of work?
23. _____ Write about a time when you took a “risk.” Why was it risky? If you move toward something that fits you well, would you still consider that a “risk?” Why? Could it be a solid move that simply moves you closer to work you love — and where your passion will override any fear of risk you may have?
24. _____ Today is the halfway point. From now on, focus totally on what you are moving **TO**, not what you are moving **FROM**. Focusing on what you are going **FROM** tends to keep anger, resentment, bitterness, discouragement, and frustration high. Getting clear on what you are going **TO** will release hope, optimism, boldness, and enthusiasm.
25. _____ Listen to **CD#4 in the 48 Days series**.
26. _____ **Complete the questions for Session Four in your workbook.**
27. _____ Have fun reviewing the 10 different kinds of work. See yourself being able to work in several different areas. Allow yourself to imagine working even in a couple of areas on which you have no experience or preparation. Just stretch your thinking about the possibilities.

28. _____ Review your list of 20 ideas. If you need to expand, go ahead and list even more. The way to find a great idea is to have lots of ideas first.
29. _____ Now narrow the list down to the best three or four, based on what “fits” you best from Day 15.
30. _____ Do some additional research on how you would start with those three or four ideas.
31. _____ Choose the best idea based on everything you know at this point. Go to www.NoMoreMondaysBlog.com and scroll down to the Business Planning Guide. This is a free process to help you shape your business idea and see it come to life.
32. _____ Schedule your 30 minutes a day of reflecting and learning that was covered on CD#4. When will you do this each day? What books will you read in the next 90 days to inspire you in positive ways? What seminars or workshops will you look for?
33. _____ Listen to **CD#5 in the 48 Days series**.
34. _____ **Complete the questions for Session Five in your workbook.**
35. _____ Imagine the work you are moving toward as a sacred activity — the perfect expression of what you were put on earth to do. How would you feel at the end of the day with that kind of work? How would your life change?
36. _____ The way to make more money is to find a way to **serve** more. Don't think that you can **take** from an employer and then **give back** to those in need. It doesn't work that way. If you give and serve all the time, it will accelerate your path to success. Write

out three things you are already doing to serve others well. How could you expand on those?

37. _____ Define Clear Direction (five-Year Goals). As you identify what “success” means in multiple areas, you will begin to see the Life you want and you will more clearly recognize the Work that you were meant to do. Your life will not be meaningful without making deposits of success in all seven areas of your life.
38. _____ Today, reflect on your goals and begin to “see” work that reflects the life you want — rather than allowing work to define the life you have. You really can have work that matters even as you recognize that work as simply one component of a successful life. Write two sentences that describe your thoughts about your “life” success.
39. _____ Think about any major decision you have ever made. How long did it take you to make that decision? Will you agree that indecision in any area cripples us in other areas of our lives? Can you agree that 48 days is long enough to:
1. State the problem
 2. Get the advice and opinions of others
 3. List the alternatives
 4. Choose the best alternative
 5. ACT
40. _____ Identify a decision you need to make now. Just go through the process in #36 and make the decision **today**. You’ll be amazed at how freeing it is to get that behind you.
41. _____ Listen to **CD#6 in the 48 Days series**.

42. _____ **Complete the questions for Session Six in your workbook.**
43. _____ Talk to two people today who are already doing what you want to do. It will build your confidence that you can do the same thing.
44. _____ Update or create your resume. Whether you are going to find a job or start your own business, this is an important process. Your resume will help you be clear on your strongest areas of competence. You'll want those characteristics to be engaged in whatever work you will be doing. Make sure it does more than just give a chronological snapshot of what you've done. You want your resume to be a sales brochure for you and to position you as a great candidate for what you want to do.
45. _____ Find someone to role play with you in a practice interview. Review the questions you will be prepared to answer. Then ask yourself if you would have been excited about bringing you on board. Your ability to sell yourself is critical in getting a job or starting a business.
46. _____ Review helpful Internet sites for salary ranges. (www.salary.com) Practice being sharp, enthusiastic, and confident. Know that once a company wants you and you want it, you are in a position to negotiate with confidence.
47. _____ Take a millionaire to lunch today. You will be surprised how available he or she is. Share that you are on a new path and just want that person's advice. Some people may be telling you that you can't do what you want to do. But a millionaire will encourage you to reach for your dreams. One of the hallmark characteristics of successful people is that they spend time with those people already performing at high levels. And be sure to pick up the tab for lunch.

48. _____ Make your final plan — and BEGIN — AND DON'T LOOK BACK FOR ONE YEAR. You must be committed. If you don't totally believe in what you are doing, no one else will. Commit to the focused, fulfilling, and directed choice. See this as the next "season" of your life.

*And congratulations on
making the choices for fulfilling,
meaningful – and profitable – work!*



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