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Yaro Solo Session #9
Text Transcript

How To Transition From Full Time
Employment To Full Time
Entrepreneurship

with **Yaro**

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Hello out there! This is Yaro. Welcome to another solo podcast where today I'm going to be talking to you about the transition from full-time employment or any kind of situation where you're working jobs to becoming a full-time entrepreneur. So, reaching the point where your business can cover all your expenses and ideally, you can take roles in your business that you choose to do, not roles that you're forced to do, but being in a position to do the exact activities, the creative process, or maybe managing and delegating, or even maybe doing nothing in the business and starting new businesses. Whatever it is, you reach the point where you have that flexibility.

I know that's a hot topic because I have coached a lot of people over the years who struggle to manage that transition. There's a lot of fear around leaving full-time employment or any kind of job-based income streams, especially if you are looking after a family, or you got a mortgage, a lot of dependencies, a lot of things that you worry about specially if suddenly your income is not there, that supposedly reliable job income. I would argue that it is not necessarily that reliable either but it certainly gives the sense of security when you've got employment.

I have to say I have also personally been through the process of not transitioning from full-time employment. I managed to dodge that bullet. I have had several part-time and casual jobs though, and there was a period in

my life like everyone where I transition from those part-time and casual jobs, I had two or three going at once, to starting businesses, getting money from businesses, and eventually leaving all those jobs and going all in on just my businesses. That was still just as daunting a decision for me to make as it can be for someone with a full-time job, maybe not as scary because I had something set up in a certain way, and that's what I want to talk to you about in this podcast-- how to make that transition smooth.

I think that's really the more important thing here is to try and eliminate the fear that you have around this, and not just by trying to convince yourself that everything will be okay, but actually setting up the foundations so that you are stable and you feel confident when you do leave your job that even in the worst case scenario, things will be okay.

Let's talk about how to set up that foundation and how to manage that transition bearing in mind I have also coached a lot of people who have gone through this process, too. I do want to say it's not just my own experience I'm drawing from. There have been people I've coached. There's a lot of interviews I've done where I obviously recorded the background story, the entrepreneur's journey story of these people. I've seen them how they've grown up, how they have taken jobs, how they have eventually transitioned out of their jobs. I've asked the questions to find out how they do that and I've seen some repeating patterns in how people do this.

There are different ways. There are a lot of people out there who actually jump off a cliff and that's how they leave a job which frankly, is not the way I'd recommend to do it but some people feel the need to burn bridges to basically, even if you don't have a back-up plan, you don't have a solid savings account or something like that, they just quit their job and they just hope or know somehow their business will actually cover them. That's not what I'm

advocating but it does seem to be unusually common in the entrepreneurial world for that kind of leap of faith to happen.

I will say one thing. It certainly gives you that sense of burning the bridges or burning the boats. You have to make it work or you're in trouble and for some people, that's the kind of motivation they need.

Personally, I don't react as well to that kind of stress. I actually am the kind of person who prefers to have a plan in place and some sort of structure in place to protect myself a little bit rather than burning the bridges. I want to make sure the bridges and the boats are still there. I will still do the work so hopefully, I don't have to use them, but that's just the way I am. And, I think that's the smarter way to be, so let's talk about how to do that.

First of all, it's very important you understand some very basic numbers before you make this leap. In particular, what are your costs? What are your living expenses? What kind of ongoing cash flow do you need to sustain at least a basic level of life? That may actually be less than what you currently live because people tend to live to their means. You might have a certain salary and that's more than you need. So, if you really, really cut back and think about what's important to you, you might be able to live really on 70% or even 50% of the kind of money you have today from a job while you make this transition to your own business income source.

So, you have to be really honest with yourself and really ask yourself what do you need, like do you need the golf club membership? That sort of question. People really do spend whatever they have more often than not. Usually, in those cases, you can strip back and survive on much less than you think you can. As long as you have your food covered, your rent covered, or your mortgage covered, you got whatever really important family expenses

are there, this probably is a period of time where you're not going to take that expensive holiday vacation to Hawaii. That will have to be put off until once the business is up and running. That's the kind of sacrifice you make. It's also probably the time to not consider making any big asset purchases that might create a new loan, a new dependency for income, and also even possibly as serious as having more children. It might be something to do when that's not immediately in your short-term future, creating a new life because that can immediately create some new expenses, too. Obviously sometimes, you can't control that. It's just the way things happen.

But, given the topic of this podcast is being proactive in this process, I think you can certainly plan this and come to terms with what your actual expenses are. That's my first piece of advice. Get very clear on what your incoming income requirements to cover whatever expenses you have.

For the next two or three years, give yourself a really serious runway for how long you might have to live on a lower amount of money, just give yourself a real chance to grow a business because you might need two or three years to get there, and if you know you can survive for two or three years on a certain amount of basic income, that gives you a sense of comfort about where you're at.

I also recommend you have some kind of savings buffer in place before you make the full leap and even before you make, I guess what I will talk about in a moment, which are the breakaway stages from a job, where you don't necessarily completely leave, but you do start to reduce the amount of money you get from employment.

A savings buffer is different for different people. Some people want to have 6 months to 12 months' worth of whatever their cost are in place so that they

can completely leave a job and know that they've got that period of time to live off their savings without making any money from whatever their business is or even making part of that money from the business and slowly dipping into those savings as required, knowing that there's 6 to 12 to 18 to 24 months there.

I will tell you, when I went from having some kind of job-based income to not having that income, I know I had already a year's worth of what I considered my living expenses in the bank in cash.

I was young and I didn't have a lot of expenses. Food and rent. My rent wasn't much because I was sharing with two other girls, and I didn't have any dependencies-- no children and no spouse. I don't think I even had a car at the time, if I remember right. My expenses were minimal.

Everyone's in a different situation, so your savings requirements are going to be different from mine. You have to be realistic with what you consider enough.

I think also that is a very personal decision. Some people really are uncomfortable not seeing a buffer that significant. They want two years' worth of income in the bank.

I have to tell you, right now, that's how I feel today being older. I prefer to have a higher buffer because I don't feel like I've got as big a runway in my life to waste years not making money, so I'd rather have a bigger buffer if I'm going to start a new project, for example, in terms of how much cash I have. I think the younger you are, the less a buffer you need and that makes sense.

However, some people, whatever circumstances you face, you may not simply be able to get as big a buffer you want to get, or you don't know what that is, but you have something. Maybe you only got the six months' worth of income, and that's all you're ever going to get. You've sold something. Maybe you've sold your car or you cashed out of some kind of inheritance or something's come along that's giving you a set amount of money and it's not like you can easily add more to it, but you have that. Whatever that is, that's it. You got to plan accordingly.

Get clear on whatever you feel you need for savings buffer and whatever your costs are and that's a starting point.

The next key question to ask yourself is with your current employment, are you able to switch to some part-time environment or part-time hours or work at home hours? Some sort of adjustment to how you work that job. A lot of the people I've interviewed over the years and some people I coached as well. They frequently had jobs where they've been able to go to their boss and say I'd like to switch to a three-day week or half-day only. I'm only in the office in the morning because I have the afternoons.

Sometimes, it can be as simple as saying, "I'd like to work at home two days a week." Because of that working-at-home situation, you tend to have more time to work on your business because you can get more of the work done at home in less time compared to working in an office. Office is, as stupid as this is, and I'm sure you're probably aware of this, there's a lot of distractions and things that slow you down at actually getting work done in the office environment whether it's meetings or just the fact there's all these other people there, bureaucracy. That tends to slow you down from getting the actual work done, so when you're at home doing the same work, you can what might take you six hours done in three hours, so you make your boss

happy, and that frees up your afternoon. Simply, just switching to some at-home time makes a big difference. Sometimes, you can go just flat out to half the amount of time you used to work and you take a pay cut, but that's just the transition period.

Sometimes what you can do, and this is actually I think one of the smartest things I've seen that a lot of entrepreneurs do, is quit their job, but do so, keeping their old employment as a client because for a lot of people who step into the world of self-employment, the first step is freelancing. I think this is possibly one of these single best ways to begin the transition to an entrepreneur is to not really be an entrepreneur but to actually be self-employed, to become a freelancer, to offer a service that you personally deliver but instead of you being employed, you're doing it for your own business. You have clients and that in a way is like a half-step towards what I would consider full entrepreneurship where you're not a freelancer. You might be employing freelancers for example, but it's a great first step because it allows you to get some income coming in from client work and potentially transition your current job to a client, as well.

When you're in that situation, that's great because usually you can get the same amount of money, if not more from your boss or your employer or ex-employer as you did as an employee, but instead you're more in charge. You're now treating them like a client hasn't been as opposed to being your boss which means you can kind of decide how you get the work done for whatever you need do for them. You probably charge a higher hourly rate. You don't have to deal with the structure and the bureaucracy because you're probably working a hundred percent on your own time, in your own office, wherever that may be at home or in cafes or co-working space.

That's a great way to begin the transition step. I think almost all of the people I've ever spoken to have started some kind of freelance activity as their first step. In fact, even myself, this is funny because I consider the time when I was a freelancer, also the time when I was employed because I see freelancing is so close to having a job versus being an entrepreneur. I actually think freelancing is closer to employment than it is to entrepreneurship because you have a task to do that are hourly. You got to get them done. It's very much like having a job where being an entrepreneur, often you're sitting on top of the business and other people are delivering the value as opposed to you.

That's the next step to consider here is how you can make the transition smooth by potentially doing freelance work. Obviously, for a lot of people, they can't leave the job of that either quitting it completely or they have to work full-time hours.

This is unfortunately, a common situation. No matter what you do, no matter who you speak to, you can't go on to half hours. You can't do any work at home. Your boss says, "If you want this job, you got to be here and put in the 8 to 6 p.m. shift just like everyone else here, and if you're not into this then quit. We don't want you here."

That's the case. You have to be really good with using your other time, your weekends and your nights. There have been quite a few people over the years who have done that really well. I have been surprised at how many of some of the best-case studies that I've interviewed over the years have been with people who hustled crazy on weekends and in nights and early mornings before their job.

Personally, I don't know how they do that because I would be pretty exhausted after working a full-time shift at a job, especially if it's a job I'm not really liking, but that's possible and it's been done. And, that might be what you face and sometimes, when you face the situation, that's your only way of surviving, you make it work. You work tired. Maybe you don't have a social life for a while. Whatever the case maybe, but you make use of whatever time you have.

It's pretty impressive what you can get done in a spare of two to four hours-- two hours in the morning, two hours in the evening or one hour in the morning or 3 hours at night, or a couple hours on the weekend. If you follow the 80/20 rule and do the most important activities, you can grow or at least get a business started, get some initial cash flow going, and you can service freelance clients. That's actually why freelancing is one of the best options in that situation because you can just take on one or two clients and do night work and weekends and start building that savings buffer, start essentially growing a business to the point where you can then consider completely quitting that job going on freelance a 100%, and then get yourself financially more comfortable as you grow that business.

Obviously, this is a very personal situation kind of decision. No one-size-fits-all solution I'm going to tell you is going to work, but I do feel that if you are careful, you have a savings buffer, you know your costs, you find any way to potentially keep some income from employment going, but also start to build up that freelance income or build up that business income at the same time. If that's nights and weekends, that's the way it is. If it's because you get on the half hours, that's even better. If it's because you can turn your current employer into a client as a freelancer, that's probably the best solution if you can get that outcome.

Those are options to begin with and that's really the start of the transition to leaving a job in becoming an entrepreneur. It's important to note that not every business you want to start begins with you being a freelancer.

A good case in point, my first business that I actually operated that was the business that funded my ability to quit my jobs was not a freelance operation. I was the owner of the business but I had contractors delivering the value, so if you know my story, you definitely know the story really well by now. That was my essay editing company and we had contract editors doing the work. From day one, I built that business with me not doing the editing. I wasn't qualified nor did I feel capable of doing that role. I felt comfortable finding customers, finding clients, and hiring contractors and building a website.

I did that and I did that on the side. I did that also while working my job but this is one thing I haven't really mentioned, but sometimes if you're lucky, you could have a job or a part-time job or a casual job where you happen to be in a situation where you can build your business at the same time you're in your job. That's a beautiful thing. I wish you could plan that. It's not something that everyone can do because not every job is in front of a computer, not every job gives you spare time. I just happen to be working, at the time. I had two casual jobs both were in front of computers. One in particular, was working at a help desk and I didn't have to spend all my time helping people because sometimes with night shifts, there were not any one or very few people who ask for help and I was there in front of a computer. I was able to for example, work on my editing website, and also, later on, work on my blog during those shifts, and I was getting paid \$20 to \$25 an hour. I did two things. I got my basic cash flow and grew my business.

That's rare. That's lucky. That's worth looking for. If you can find that kind of part-time casual job and pull it off, that's brilliant. But, I don't think everyone's

going to find that as an obvious option, and that's okay. You still can make it work. You just have to realize that it's going to be outside whatever job you're doing.

If you're building a business that's not based on you being a freelancer, it's a little bit trickier because it's not like you can just go out there and sell your own services. You have to first build up the capability to deliver value. Ideally, you're building a business using some kind of lean methodology, so creating some kind of minimal viable product or service, in which case the first version of your business can be set up really quickly. It can be run as a beta test and you can just go out there and get a customer. That's usually the first thing you should do with a new business anyways. Go find a basic beta test client even if it's not you delivering the service of the product. You might have a partner. You might have a contractor. My editing company relied on contractors. The very, very first version of that business was very, very lean in the sense that I first went and found my customer, well, that's not true. The first thing I did was build my website, which probably took me five nights working at home and then, a bit of time working probably at my job, built this basic website, wrote the sales copy for a few pages about our services, and then, when the first job came in, I went and found the contractor after I found the client. I didn't even have people ready to go to provide the services. If you're interested in that, that's actually called Services Arbitrage. That's a business model I teach. If you want to learn more, go check out ServicesArbitrage.com and you can go through a free training series, and if you're really serious, you can take part in my Laptop Lifestyle Academy membership, which includes a training section on the Services Arbitrage business model. I talk about how I first set up that business and so on.

In my case, it was really an amazing period of my life, to be honest, where I was starting up a new business that was service arbitrage where other people

were delivering the service. I was running it lean. I was trying to find customers, and then trying to find people to supply the service once I found the customer. It was very flying on the seat of my pants sort of situation, and meanwhile, I'm also working a helpdesk job and I'm also building web lights for a few clients, and I'm building a website for the business school. That was my other part-time casual job. I worked at the business school doing updates on their presence.

I was doing all these different things. This is before I was blogging, of course, too. That was how I meshed it all together, but what was powerful and what I recommend you do is I was seeing the income from one side of my life slowly start to equal the income from another side of my life. Obviously, my job income was the greatest source of income to begin with. It was how I paid my rent and fed myself, the two most important things.

It wasn't a full-time income. It was probably 70% of a full-time income because I only worked 25 hours roughly a week at those two jobs, maybe 30 at the most, but it was enough to cover my rent and food.

Meanwhile, I'm getting a few clients to do website work as a freelancer and I'm also growing this new essay editing business, and slowly, as I got more clients with the essay editing business, that income increased, and it was dying to equal the income I was getting from my freelance that's why my jobs. Then, eventually, I started blogging as well, which added more income to it, and at some stage, my income from my own project started to surpass my income from my jobs.

I still didn't feel comfortable quitting yet because I wanted to build on more of a savings buffer. I wanted to see that my businesses were actually stable for

three, six... even as long as 12 months before I leave my jobs. That's what I recommend you do, as well.

In a lot of the case studies I've interviewed people, that's very typical of the transition. It's a case of simply, almost like waiting for one income stream to surpass the other, waiting for your business or freelancing income stream to surpass the job income, and that's when you start to feel comfortable about making the transition.

I remember there was a copywriter interview I did. She did that. I know James Schramko did that. He was running affiliate marketing on the side while he was still working at a car dealership, so he was slowly building up that in income and eventually, it surpassed how much he made from the car dealership job, so then he left that job.

A very common story. It's slow. We're talking years to make this transition, but it does happen.

That would be my recommended pathway for you. It is, I can say this is boring. It's a lot less exciting than the whole, "I'm quitting every job I've got, starting a new business from scratch, and I'm going to make it work." That's the romantic version of the entrepreneur success story that sometimes does work, but I have to say, probably more often than not, it doesn't and wow, does it create a stressful scenario. I personally would not want to deal with the stress.

Just to complete the picture, at some point ideally, you will get to that decision point where you can go my business project or projects or maybe my combination of freelance work plus business project or maybe just freelance

work is now equaling or surpassing my job income and I've got a savings buffer and I've calculated my living costs. I feel I can leave my job.

That's when you should just do it. This is probably the most difficult emotional decision to make is that there's always going to be an element of fear there, but when you do it with those things established, it'll feel a lot easier and a lot safer.

What you will probably want to transition to eventually as well, this is not really the topic of this podcast in the sense that you've actually quit your job at this stage, but at some point, you're going to want to potentially eliminate yourself from the business because what happens especially if you do the freelancer path is you might quit your job, but then all you've done is create a new job for yourself where you have all the responsibilities. You're not only the one doing the work, like you used to do with your job, but you're also the one who has to do the accounting, the bookkeeping, the one who has to get new clients, the one who has to do customer service, the one who has to do technology. And, that's not a fun situation to be in. You might find it even worse than when you had a job because you don't have weekends or nights anymore. Suddenly, you have to do everything all the time.

The next phase, and this is a great phase if you can make it work, is that systemization, automation, and hiring people phase, and that's obviously a whole new topic. I'm not going to dive into it in this podcast, but that's what you would work on next. You would start to separate yourself from the business to get to the point where you pick and choose the activities you do. You might decide to become a multiple business entrepreneur, start a new project. In fact, I have another podcast on that. You can check out my previous solo episode on whether you should start multiple businesses at

once and how you can go about being a multiple business entrepreneur. So, look out for that at my website.

But, whatever it is, you get the choice. That's the most important thing. You can decide, maybe just want to go do something completely else, or maybe there's one task you do love inside your business. I went through this process and I still liked the writing, and I still like doing these audios for you, these podcasts, and doing interviews. I didn't want to stop doing this task, and in some ways, it's such an integral part of my business. It would have been difficult to completely separate myself from those jobs-- me as a writer and me as the podcaster. Those are very creative endeavors. I certainly could remove myself from those tasks, but it would actually be a change in business model. It would be taking away a big element of the Yaro brand and it's not something I necessarily have wanted to do and right now, as I record this, I certainly still enjoy those two activities, and I have for over ten years, so I doubt that's going to change.

That's what you can work towards as a next step. And, as a final point to wrap up this solo episode on how to transition from a job to become a full-time entrepreneur is to make sure you have a plan B. I know this is like the maybe not so exciting or glorious side of this decision to leave your job, but it's a really important thing to talk about, what happens if it just doesn't work? What if your business just never, or along the way, fails? You never bring in enough money. It's inconsistent or it's too hard work and you want to quit. It ends up being worse than the job you had, so you want to quit in that case. All kinds of reasons. In fact, it's more likely that this will be the scenario. So, it makes a lot of sense for you to have a plan B and again, this is very against that whole idea of burning the bridges, jumping ship, and making something work no matter what.

I totally believe in the power of putting all your eggs in one basket and motivating and pushing yourself forward, and I also believe in the power of pivoting. That energy can be used to pivot from one business idea to another and eventually, find the right project for you, and also the financially successful one, but I will always advocate a plan B. I certainly had one.

I remember when I quit my two jobs, I was thinking, "What if I never got another essay editing job ever again? What if my blog suddenly got zero traffic and I never made a single penny from advertising or affiliate income (because those were my income streams back then)? What was my plan?" I had to pay that rent still and I had to keep eating.

My plan B was simple. I knew that my previous jobs, the casual jobs in particular, would have been not guaranteed. but very likely still available to me. I know I was good at those jobs and I know they valued my service and the casual nature of those jobs meant that they were relatively easy to step back in. They always needed more people in those roles, more good people. In fact, I did actually leave one of those jobs, the help desk job, and I came back to it after stepping away for I think, I don't know six months to a year as I visited Canada and just was out of Australia.

That was part of my plan B. I also had a plan B that there were things I could do freelancing. I knew I could potentially try and get more of the work I didn't like, which was things like building people's websites, doing that basic tech work. I wasn't a fan of it, but it was an option if things went bad and of course, any of the jobs I could have got within my network and my connection.

I felt there were avenues to explore as a fallback plan in case of a plan B, but obviously, I had my yearlong savings buffer there, so it was going to be a

while before I needed to trigger that, and my income was already quite stable for I think, I can't even remember. It was probably already a good year or more that I was making more money from my business than I was from my part-time job, so I felt reasonably comfortable making that leap.

In fact, eventually, I know I had to make the leap for another reason. As I went traveling again, I actually went backpacking down to Tasmania at the time.

As you can imagine, if you have a decision in your life that you want to leave the location of your job, that will make you quit the job as well. For me, there was a few variables there that inevitably led to me quitting those jobs completely and it went smooth. I've never had a job since then.

As I said, everyone's in a different point in their life. You might be making this decision in your 40s or your 50s or even your 60s about quitting a job to start a business. I'd like to think in those age brackets, your potential to create a savings buffer is a lot better than when you're in your early 20s because hopefully, you have already done that or you got a job that pays well enough that you can just maybe pull back a little bit on your extra spending to start saving each month to transition to eventually, going all in in your business.

Yes, that's it. You've got the most important pre-planning, and you've got the plan B planning in case things fail, you've got the savings buffer, you've got the transitioning through freelancing, you've got the potential to work part-time hours, work at home, maybe you just have to work on weekends and in nights. All these are options to explore to make this transition smooth from going from employment to full-time entrepreneur. I really encourage you to work towards this because I actually think it's one of these single most life-changing and joyous moments for anyone who's entrepreneurial is to leave

employment and leave it for good. That will be a momentous occasion. I've seen it in so many people over the years because I've worked with people who basically start online businesses from scratch with nothing, and then, whatever it is, it could be a year, it could be two years, it could be five years later, hear back from them that they quit their job and they're making a full-time income. Some are making \$100,000 a year. Some are making multiple hundreds. Some even go to make multiple millions.

I know there's no single greater positive change, especially for someone who is entrepreneurial, then that moment where they feel their business is fully supporting them. And, the sky is the limit in terms of growth, but more importantly, they don't have to go back to a job, and they can say goodbye that job forever and that's a wonderful moment.

In a way, that's why I do what I do and have done my blog for as long as I have because I believe, there's a lot of people on this planet who currently are in jobs they shouldn't be doing or they don't like, maybe they shouldn't be doing a job at all, and they've got much more important gifts to give that would be better distributed through the entrepreneurship model and would also create the freedom they need in their life to unlock that creativity and be able to share with the world.

That's why I did this podcast for you. I can help you make that transition just a little bit smoother, make you ultimately do it and feel more comfortable, more relaxed, take away some of the stress. There will always be stress. I know even the people who've quit with all the things I'm talking about here in place have still felt that fear and you probably will, but that's okay. You'll get through that and then, you'll look back and go, "I can't believe how much different my life is today compared to what it was when I had a job." You'll be

able to do like I'm doing right now-- three o'clock recording a podcast episode or whatever it is you'd like to do.

Okay, I'm going to call it a day. Thank you for listening to this episode of my podcast. Please do subscribe on iTunes if you haven't already so you can make sure you get these episodes and dive into the back catalog. There's a lot of great interviews, a lot of great solo episodes you can get on your phone or listen in your car or whatever it is you listen, and I look forward to talking to you on the very next one of my podcasts.

My name is Yaro. Thanks for listening and I'll talk to you again soon. Bye guys.

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