

YOU ECONOMY™

JOIN THE MOVEMENT
THAT IS CHANGING THE WAY
WE WORK AND LIVE



BY THE EDITORS OF *SUCCESS*

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Introduction

This book is about you. It's about people who long for more time, who have big plans for more money, and who are ready to take control of their own lives. It's about the part-timers, side hustlers, and dreamers. It's about the drivers, renters, and sellers. It's about the freelancers, contractors, consultants, and masters of the gig.

This book is the story of how the old economy's failings have given rise to a new economy where you have a real say in the way you create, earn, and build. A new way of working where all you need is an idea and an iPhone. A new way of living where every person you meet is part of your lifestyle. And a new way of thinking about real freedom and a bright future.

This book is about the reality, the rise, and the reign of the YouEconomy. In many ways, it may already rule your life.

If you've used a Web-based application to call for a car, share a room in a stranger's house, or hire a virtual helper, you've participated in the YouEconomy. If you've sold something on eBay, bartered your time on TaskRabbit, or listed your freelance services on Fiverr, you've increased the influence of the YouEconomy in someone else's life.

Even if you've never heard of any of these platforms, much less participated in them, all of us are impacted by the YouEconomy indirectly. In fact, a 2016 national Pew Research Center survey found that 72 percent of American adults have used at least one shared or on-demand service, with one in five Americans using four or more of them¹. So if that 72 percent doesn't include you, it likely includes someone you love or even live with.

That's why you picked up this book. Because know it or not, ready or not, the YouEconomy is here to stay. And it's changing everything.

What Is the YouEconomy and Why Do We Care?

We've noticed that people are changing the way they work. Have you? They're disappearing from cubicles. Abandoning their commute. Earning extra money. Gaining free time. Creating legacy. And often, smiling more.

They're all part of the YouEconomy.

¹ Shared, Collaborative, and On Demand: The New Digital Economy by Aaron Smith, Associate Director Pew Research Center

The YouEconomy is the growing, global movement of people who are taking the future of work into their own hands.

They're sharing resources and technology, taking gigs through job sites, creating freelance businesses, and innovating methods of generating income. Folks in the YouEconomy are applying their experience in new ways, learning new skills, and tapping into endless resources for training. They're designing their lives, carving out time for family, and building professions based on their passions. Along the way, the friends they're making, people they're meeting, and places they're seeing are enriching their lives beyond what they thought was possible.

Much like a secret society that's finally out in the open, the YouEconomy has been around for a while. But as with any secret, when the timing is right and the means of communication are available, the secret gets out.

We at *SUCCESS* magazine are honored to be on this thrilling new journey with you. Before we get too far, let us tell you a bit about ourselves so you understand our interest in this revolutionary time in history.

Founded in 1897, *SUCCESS* magazine was a pioneering publication in personal and professional development. Today, through the print magazine, the included *SUCCESS* Talks audio CD, and *SUCCESS.com*, we have the privilege of continuing an impactful legacy. Each month we interview the best experts, entrepreneurs, and achievers in the world, and distill their advice and wisdom to bring you actionable tips, strategies, and plans to achieve your own success in every area of life.

We've expanded our personal development resources to include *SUCCESS* Academy digital learning courses, our weekly podcast *SUCCESS Insider*, and a selection of the best in personal development products in the *SUCCESS* Store. We're proud to offer entrepreneurs and achievers the best in personal growth strategies and tools.

So here at *SUCCESS*, we know firsthand that entrepreneurship has been around for centuries, and the idea of part-time work to supplement a primary income isn't new. But these ingredients alone weren't enough to spur the revolution that is the YouEconomy. It has taken a specific mix of technology, timing, and economic evolution to create the right

environment for the YouEconomy to thrive and, in doing so, come out of the shadows.

The YouEconomy is like an umbrella over the sharing, on-demand, and gig economies, freelancing, and other movements toward economic freedom and flexibility. Whatever term you attach, its impact on the readers of *SUCCESS* has been—and will continue to be—so profound that we simply had to study it to learn the keys to making the most of life within the new paradigm. Soon we understood that the YouEconomy, as we label it broadly, is a movement toward the best life—your best life.

Who Is This Book For?

As we gathered the stories in the following chapters, we had you in mind from the beginning. But creating a book on the YouEconomy that could illustrate the immense opportunity available to everyone, turned out to be a tall order.

The YouEconomy isn't just for people who want to drive for Uber or start a freelance graphic design business. While these folks are part of the mix, the reality of the YouEconomy is that it provides opportunity for a diverse demographic with a variety of needs and goals.

In fact, the demographics are surprising. The YouEconomy encompasses all ages, ethnic backgrounds, and education levels. We did find that, as diverse as the people in the YouEconomy are, they generally have three things in common:

1. **They have more control over how they spend their time than the average employee.**
2. **They have more control over their income than the average employee.**
3. **And they are actively learning and exploring new ways of creating prosperity.**

If you recognize your dream in this list, that's good news. It means that this book could be the doorway to your best life. Whether you're seeking income, independence, freedom, or flexibility, you can find it in the YouEconomy. There are paths to success for people with and without skills, for those looking to learn and those looking to teach. The YouEconomy helps you gain more control, create more meaning, and become part of something bigger. It's the unlimited potential that innovators and entrepreneurs have been waiting for, but it's also the perfect chance for individuals to find and serve their communities.

Whatever your dream, the YouEconomy can help you achieve it, if you're willing to act.

Why Is This Happening Now?

Entrepreneurs, freelancers, and consultants have been taking their careers into their own hands for a long time. But the limit of resources, restrictions on communication, and high risk kept most people from participating in an economy that largely created rewards only for the employed and the rare few who employed them.

Side gigs or part-time jobs sapped the time and energy of those who braved them due to travel time, slow communications, and limited options. YouEconomy technology has allowed the side job to become far more accessible, and therefore, far more common.

Today, the traditional economy has transformed. Far from just a technological fad, the YouEconomy is a market force that has evolved organically over time.

Some experts are even calling it the new Industrial Revolution because it may result in a similar upheaval in both how we work and how we live.

For any revolution to take shape, there must first be a fundamental shift in how people see things. The mindset change that brought about the YouEconomy took root decades ago as workers began to question the traditional career trajectory they had watched their parents and grandparents follow. Changing priorities, values, and legal rights in the 1960s and '70s brought with them changed attitudes on both the corporate and consumer sides.

By the recession of the 1980s, the traditional one-company career path was already giving way to the idea that we could change jobs to find satisfaction, increased income, or new challenges. The previous generation had been taught that sticking with one company over a lifetime was the best way to create reward and advancement. But in response to this recession, people were forced out of those "lifetime" jobs and compelled to seek alternate full-time employment, part-time jobs to supplement income, or entrepreneurial opportunities that allowed them to take their futures into their own hands.

This multi-job generation gave way to a decade where new technology

opened unimagined doors to professional opportunity. The advent of the Internet in the 1990s rapidly changed how we saw communication and broadened our worldview. Innovative companies sought to apply this new technology to their traditional modes of customer service and product delivery.

Unfortunately, the early days of the Internet didn't provide a large enough customer base to sustain pioneering efforts. Early companies that tried using the Internet for services were bankrupt within a few years. The ideas were sound, but the timing was off.

It wasn't until public use of the Internet and GPS technology took hold in the 2000s that these types of online service providers could find enough clients to survive. By 2011, the U.S. Census reported that 77.7 percent of U.S. households were using the Internet, and it's been a rapid rise for the YouEconomy ever since².

These new technologies, combined with changing consumer demand, allowed businesses to anticipate and meet customer needs in revolutionary ways. As consumers, the longer we were connected through instant Internet access, the more we expected instant product and service delivery. Today successful companies are developing ways to meet and exceed these expectations.

Now, well over halfway through the 2010s, the standard résumé reflects a radical change in attitudes toward career. Companies are composed of a variety of workers—salaried, hourly, and contract. And the rate of technological advancement is propelling workplace innovation into uncharted territory.

The recession of 2008 repeated the push of the 1980s toward part-time work, and it reminded a new generation that full-time jobs aren't guarantees of security. Companies have had to alter their approach to quality workers as well, dipping into the growing pool of freelance and contract labor to keep costs down and stay up to date on the latest trends in their industries.

To connect the independent workforce with both the corporate desire for quality labor and the consumer demand for instant service, creative entrepreneurs have launched platforms that support independent workers. These platforms, unlike their predecessors, are poised to grow exponentially, thanks to the unique combination of changed attitudes, technology, and timing.

² <https://www.census.gov/prod/2013pubs/p20-569.pdf>

Although the YouEconomy's impact has only just begun, its presence is already unmistakable. According to a 2016 Harris Poll, one-third of U.S. adults have earned income in the YouEconomy in the past 12 months³.

Even more striking, a Pew Research Center study shows that 72 percent have participated in the YouEconomy in some way via an online service⁴. That means nearly two out of three people in the United States have already entered the YouEconomy as either a consumer or an income-earner.

Paul Zane Pilzer, who is an author, entrepreneur, and previous economic advisor to two U.S. presidents, foresees an explosion of opportunity as the YouEconomy continues to grow, especially via sharing platforms.

“These sharing economy households represent approximately 80 million American adults inside a 245 million U.S. adult population,” he says. “The YouEconomy has the potential to grow our societal wealth by 50 percent almost overnight while also alleviating the biggest political risk to our lives: income distribution.”

Pilzer further projects that U.S. entrepreneurship will grow by 47 million people in just the next five years due to the YouEconomy.

“By 2020 more than half of the then-130 million U.S. households will be participating in the YouEconomy,” he says. “That’s 127 million people actively taking control of their time, money, and career.”

Already, about four in ten adults (42 percent) have used, hired, rented, or purchased a listed YouEconomy service in the past twelve months, according to the Harris Poll. While there are many sectors that have already had phenomenal success in the YouEconomy, there are others that are ripe for development.

What Will You Do?

Now that you know the YouEconomy is here—and here to stay—it’s imperative that you consider your role.

Sure, you could stand on the sidelines and watch as the rest of the world carves a personalized route to success. But ultimately, you’re going to be affected by this massive global shift. Either you’ll decide how you participate in the YouEconomy or someone else will decide for you.

³ This survey was conducted online within the United States by Harris Poll on behalf of Success Partners Holding Co. from May 17-19, 2016 among 2,026 U.S. adults ages 18 and older. This online survey is not based on a probability sample and therefore no estimate of theoretical sampling error can be calculated. For complete survey methodology, including weighting variables, please contact Charlee Russell at crussell@successpartners.com.

⁴ *Shared, Collaborative, and On Demand: The New Digital Economy* by Aaron Smith, Associate Director Pew Research Center

The fact is that every revolution has an impact both good and bad. The benefit of being at the forefront cannot be overstated. If you know what's coming and what your options are, you have a much better chance of landing on the upside. How this revolution affects you is your choice.

The best news of all—and the part of the YouEconomy that has us most excited—is that you already have most of what it takes to get started. No matter where you come from, what your education or experience, how much money or time you have, you can join the YouEconomy. You can make a change in your life—large or small is up to you—that will impact you and your family for the better. And no matter what skills you may lack or expertise you may long for, you can find them. The YouEconomy isn't just about work; it's about learning, growing, and creating the life you really want to live.

Building on the technology that makes us more connected than anyone in history has ever been, we can use that tech to make money in ways that were previously unimaginable. We have resources that make selling goods and services easier and faster. We're able to reach audiences and customers with a few clicks of a button who previously were unreachable or unaffordable. With these additions to our virtual tool belt, the career opportunities provided by the YouEconomy are endless.

Working freelance from home or starting a direct selling business is more accessible—and more profitable—than ever. Selling garage sale finds on eBay, renting our car through ride sharing services such as Getaround, or trading our skills through home repair sharing platforms like Handy are just the tip of the iceberg in this flood of earning opportunities. We can even make money off of our own money by investing in other people's projects through Kickstarter or by offering loans through sites like Lending Club.

The YouEconomy is a great avenue for making money in the margins of your life—from the things you already own and any of your extra resources. If your car sits idle in your garage 60 percent of the time, share it. If your lake house sits vacant for most of the year, rent it out. The same goes for your spare bedroom, your spare time, and the spare money sitting in the bank. It is unprecedented how much quick and easy access we have to moneymaking opportunities.

However, the scary news is this: If you don't choose the way you want to live inside the YouEconomy, someone else will choose it for you. Companies are catching on to new methods of virtual teamwork, contract labor, and other nontraditional means of sourcing what they

need. They're replacing brick and mortar stores with apps. No matter how secure your full-time job may seem, the YouEconomy may create a cheaper, more efficient way for your company to get the same results as those you provide.

This is one of the biggest reasons we wrote this book. To inspire and motivate you. To help you take the blinders off and face the revolution that's happening all around you.

We want you to be one of the successful ones. We want you to be armed with the facts, the ideas, the examples, and the resources you need to join the YouEconomy and forge your own path—before someone else does it for you.

We created these chapters with both YouEconomy newcomers and experts in mind. If you've never ventured outside the world of your 9-to-5 job, we've included definitions of common business terms, starting-point questions, and other tools to help you learn the basics of this new economy. If you're a more experienced traveler on the YouEconomy journey, you'll find tips, tools, and insights intended to guide you farther down the road and accelerate your success.

To help you create just the right professional path for you, we've even developed a quiz that will point you in the right direction. You'll find lots of resources, stories, and advice in these chapters, but when you're done reading, go to You-Economy.com. You'll be able to answer a few questions and discover what YouEconomy platforms should be at the top of your list.

As the YouEconomy spreads and more and more people join in the effort to create their income, control their time, and follow their passions, you too can create a new life for yourself and your family. The time is now, and this book is a great place to start.

Chapter One: The Secret Is Out

Afara Lalaind is a firefighter. She's also a 30-year-old single mother of three. That's a tough combination. Especially when full-time firefighting positions are hard to come by.

Lalaind has her degree in Fire Science Technology and was a volunteer firefighter for the San Francisco Fire Department after graduation. She started seeking full-time work with the department, but after a few years, she still hadn't landed one of the coveted spots.

Full-time positions in other fields weren't usually appealing to her because of the time constraints of being a single parent and the rigorous application and testing process required for new firefighters.

“For the last five years, my full-time job was to find a job, or nail *the* job,” she says. “I spent a lot of time avoiding good-paying jobs because I would not be able to commit to a structured schedule. As a parent, there is no worse feeling than sitting behind a desk hoping you don't get an emergency call and then hoping your boss might understand, for the third time,” she says. “As a new graduate, you want the job of your dreams, but you also need money to eat in the process.”

Discouraged and stressed over finances, Lalaind was introduced to a YouEconomy company called TaskRabbit by her sister, who had signed up as a tasker. Lalaind immediately saw it as a way not only to earn some much-needed extra money but also to serve her community while she continued to pursue her career in firefighting.

In early 2015, she signed up and has been running errands and doing odd jobs through TaskRabbit ever since.

“I felt like there was finally a way I could make money and not commit to a set schedule,” she says. “As a mother, I have to be so many things all at once. I am often shocked at how many times I am contacted by schools and required to pick up a sick child or run over and help with soccer practice. Today, it seems almost impossible to be a present parent, an excellent employee, and compete in the field I truly want to work in. Tasking made it all possible.”

Lalaind discovered the freedom and flexibility she longed for, not in the corporate world or any kind of handout, but in the YouEconomy.

She schedules her clients around her family and other commitments. She chooses jobs based on what she enjoys doing, how much income she needs to earn, and how much time she has on any given day. The technology and business model of TaskRabbit make possible this kind of freedom of choice.

Recently, Lalaind nailed *the* job and is now a firefighter in training because she had the time to compete, respond, and follow through with the lengthy hiring process, and at the same time not worry about putting food on the table for her kids.

“If I need extra money, I know I can turn the app on at any time and start working even if I have a job,” Lalaind says. “There are so many ways to slice it. That is why it is perfect. I guess the real question is, why not try it? Why would you not?”

Whether it’s TaskRabbit or one of countless other opportunities, the YouEconomy offers people the chance to create the life of their dreams and live it to the fullest. Regardless of where you are in your life, the YouEconomy can help meet your needs, too. So what does the ‘you’ in YouEconomy really mean?

The ‘You’ in YouEconomy

The way we think of professional satisfaction, scheduling, personal finance, investing, community, and success have changed. You decide the limits of your own income, your own time, and your own career. You create your own community and determine the kind of people who influence your life. You have the freedom and the means to follow your passions and pursue your dreams.

The ‘you’ in YouEconomy means you’re in control.

People in the YouEconomy come from all social, racial, economic, and age demographics. The YouEconomy is full of people with different work backgrounds, different family histories, and different views on how to spend money and time. Some have worked for themselves their whole lives while others have never even considered it. Some have advanced degrees while others find more value in the school of life. No matter how you would describe yourself, there’s a place in the YouEconomy for people just like you.

You can’t paint a single portrait of a typical YouEconomy worker because, well, there is no typical YouEconomy worker. One thing is for sure, however: Across the board, people in the YouEconomy work

differently than previous generations. Spending forty hours a week in a cubicle in exchange for two weeks of paid vacation and a 401(k) is like nails on a chalkboard for this group. For them, trading traditional job securities, like a consistent paycheck and retirement benefits, for careers that are challenging, exciting, and flexible is much more valuable than anything a traditional 9-to-5 could offer. For some, the biggest payoff instead is the opportunity to flex their creative muscle a few hours a week, find more time with their families, or just earn extra money for savings.

For many people, it's difficult to pull the trigger. Full-time employment makes us feel that we have a safety net (although we realize that net could be taken away at a moment's notice). Some of us embrace risk, and jump right in, and others think about—and overthink—taking the leap for years. So naturally it's important to have a plan. If you have an entrepreneurial dream, the best advice is to try to pursue that passion on the side while you're still working. Try to pay your credit cards off and get out of any debt. Try to build up at least three months of savings as an emergency fund.

“In order to thrive, you've got to survive,” says John Addison, Leadership Editor for *SUCCESS*, a longtime financial services CEO, bestselling author on leadership, and renowned speaker. “Most small businesses go out of business before they start. You've got to stay afloat. You can't just think ‘I'm going to jump right in,’ only to not be able to pay the next bill that comes in.”

When you're making as much money in a side business as you are in a regular job, that's a great point to know you can make the side business work full time.

The YouEconomy itself gives you the freedom to work when and how you want from wherever you want. It is a technological movement that has changed everything, including how we buy, sell, and behave on a daily basis. It's changed our expectations as consumers. It's even changed the way corporations interact with us as both customers and employees.

The YouEconomy has changed everything. So what, exactly, is it?

It's Immediate

When the recession hit in 2008, the world was forced to accept that traditional jobs weren't a guarantee of financial security or professional progress. We all know someone who was impacted by the recession.

People lost jobs, houses, and self-esteem thanks to economic insecurity. But as with any setback, some people always find a way to turn it into opportunity. In the end, it's about what you do with challenges that define you.

Zane Cosgrove of Cairns, Australia, knows this all too well.

In 2009, Cosgrove was unemployed. While looking for full-time work, he signed up with YouEconomy company Freelancer.com, where he started taking projects as an IT professional. A few months later, he landed a position with the Department of Communities for the Far North Queensland region, so he gave up working on freelance gigs to focus on his day job.

That day job got really intense, really fast.

“During February 2011, Cyclone Yasi made landfall and caused heavy damage throughout Northern Queensland,” Cosgrove says. “As part of my role with the Department of Communities, I was responsible for coordinating and responding to the community recovery efforts, helping getting communities back up and running through support and restored services. The commitment was huge. Relief operations ran seven days a week for three months straight.”

Thirty-three-year-old Cosgrove put so much energy and dedication into his work on relief efforts, that by the time the operations were finished, he was suffering from post-traumatic stress disorder. He was physically and mentally exhausted.

“For someone who has a very active mind, my brain felt like it turned to mush and I was really tired,” he says. “I decided to take a break from work and focus on my recovery.” But when he started looking for a lower-stress job, he couldn't find one in his field that allowed him the flexible time he needed while still paying the bills.

“While searching for work during early 2014, I decided to give Freelancer.com another try to see if I can work stress-free and take my life back,” Cosgrove says.

He created an updated profile that included his expertise in SEO, Internet marketing, Google Adwords, and Facebook ads. Then he started bidding on projects requiring his skill set.

“A year of consistently working on the site paid off, as eventually work kept coming,” he says. “I became a member of the Preferred Freelancer Program, where Recruiter agents reached out to me directly

for projects, and in turn helped me build my portfolio and gain more clients.”

Cosgrove needed the ability to work when he wanted and how he wanted. The YouEconomy provided him with the freedom and technology to do that. Through Freelancer.com, Cosgrove can get work immediately, communicate in real time with clients all over the world, and see the financial fruits of his labor right away.

In fact, Cosgrove has done so well, he’s been able to open his own company, Queensland SEO, and employ six Australia-based contractors and three interns. His dream of working on his own terms has now helped others fulfill the same dream.

It’s possible that a 1980s public relations professional might have wanted to work like Cosgrove does, but socially, economically, and technologically, the world wasn’t ready for the YouEconomy in the 1980s. Not even close. Technology was in its infancy, social attitudes were different, and corporations were king.

Today, the world is not only ready for the YouEconomy. It heavily relies on the movement for innovation, worker satisfaction, and productivity. However, it wouldn’t be possible without one thing: technology.

The Building Blocks

The launch of Google in 1998 added fuel to the YouEconomy fire, but the flame was slow to grow. Consumers took their time getting used to Google, which meant corporations took their time coming up with ways to capitalize on the massive opportunities Google could provide. Smartphones and global positioning system (GPS) technologies changed all of this.

When they were introduced in the 2000s, smartphones were a communication game changer. Suddenly anyone could make a phone call from anywhere at any time. You could text a restaurant address to a friend while waiting to be seated, respond to work emails on the train home, and order flowers for Mother’s Day from a doctor’s waiting room.

While smartphones may have brought us to the party, it was GPS technologies that actually changed the face of purchasing. As we warmed up to relying on mobile technology, most of us used GPS technologies for simple things, like finding a friend’s house or navigating while on vacation. Marrying smartphones and GPS meant we not only had more access to services, we had access in real time. No longer did

we have to wait until we got back to a desktop computer and landline to look up a plumber and schedule an appointment. Purchasing didn't have to happen in a store, and online purchasing wasn't limited to the office or home. The logistics were now in our favor, and we could and should be able to do whatever we needed to, whenever we wanted.

In the spring of 2011⁵, only 35 percent of American adults owned a smartphone. Within four years, that number soared to 64 percent. When this burst happened, the app world exploded as well. In March 2011, statistics company Statista estimated that users had downloaded 25 billion apps. By June 2015, app downloads hit 100 billion⁶.

The Result

It wasn't long before there was a real-time app for just about everything. We could use RockMyRun, which streams ready-made running mixes right to our phones, while hiking Machu Picchu in Peru. We could enter our zip code and find the highest-rated oyster bars near us by using Yelp, a restaurant-ranking app. We could find deals for everything from nail services to martial arts lessons through the coupon app, Groupon. Instead of waiting in line to buy movie tickets, we could pay for and download them using the Fandango app, without talking to another person. And we could pay our bills, book flights, transfer money, and manage our work calendars from a park bench, on the subway, or from a high school football field.

Before mobile technology empowered us, if we wanted something but couldn't find it, we had to wait for someone—often a large, slow-moving corporation—to develop it. Those days are gone, and it's drastically changed the way we buy. We're not willing to wait long for someone else to solve our problem because we don't have to.

Can't afford a car? Saving up to buy a clunker isn't your only option because a ride sharing service like Uber or Lyft is eager to help. Or you can use bike sharing programs like BCycle or Zagster to rent bikes with easy return stations located throughout your city. Need a pet sitter? You don't have to ask around for weeks trying to find a friend who can take the job. Just log onto Rover and choose one of the screened walkers who can be at your house the same day.

It's Mobile

Not only did these advances change how consumers consumed, it changed how workers worked. Suddenly we were able to work,

⁵ <http://www.pewinternet.org/2015/04/01/us-smartphone-use-in-2015/>

⁶ <http://www.statista.com/statistics/263794/number-of-downloads-from-the-apple-app-store/>

communicate, and collaborate from anywhere. We could virtually collaborate on documents with coworkers using Google Docs, join conference calls via Skype, or share massive files that are too cumbersome for email via a cloud storage app like Dropbox.

Employers enjoyed the productivity shift and began expecting employees to check email and texts long after clocking out. Soon workers started asking,

“If I don’t need to be in an office for this, why am I?”

And with that lightbulb moment, the virtual workspace was born. Employers began allowing employees to telecommute from home and employees who weren’t as fortunate took the leap on their own. Social networks, like Facebook, Twitter, and LinkedIn, gave them the leverage to sell goods and services in Internet-based communities, and they left seemingly stable 9-to-5 jobs to work on their own.

As mobile technology empowered employees to become independent, five basic categories organically developed to describe YouEconomy workers⁷:

- **INDEPENDENT CONTRACTORS:** These workers are specialists and make up 36 percent of the YouEconomy workforce. Whether it’s web development, writing, coding, or marketing, this group typically works alone. They use their own connections alongside YouEconomy platforms such as Upwork and Freelancer.com to find jobs that specifically ask for bids from freelancers.
- **MOONLIGHTERS OR SIDE HUSTLERS:** These people might have traditional jobs, but they develop passion projects or side hustles after hours. Sometimes these side gigs bring in supplemental income. Other times they become so successful that the side hustle eventually becomes the full-time pursuit. Moonlighters account for 25 percent of the YouEconomy workforce.
- **TEMPORARY WORKERS:** These are the work nomads, moving from employer to employer and job to job as soon as a project is complete. They make up 9 percent of the YouEconomy workforce.

⁷ “Freelancing in America: 2015” by Freelancers Union and Upwork

- **MICRO-ENTREPRENEURS:** They work for themselves but also have a few employees or freelancers, typically fewer than five, who they manage virtually and collaborate with online. They account for 5 percent of the YouEconomy workforce. Micro-entrepreneurs are different from traditional entrepreneurs, who often found companies or agencies that grow larger over time. In contrast, micro-entrepreneurs often begin as solo business owners and then hire virtual staff to help them along the way. Micro-entrepreneurship also includes independent business owners who are in the direct selling industry, working in partnership with an established company to create their own small businesses with a proven system.
- **DIVERSIFIED WORKERS:** These innovative workers mix it up, combining different jobs to create the career of their choice. They may not be as specialized as the other types of YouEconomy workers and tend to seek more variety in their work, especially jobs that allow them to choose their own schedule. Combining a variety of job opportunities means they may spend a few hours a week working on a freelance project, while also moonlighting as an interior designer, picking up a few Lyft shifts, and selling paintings on ArtFinder—the eBay for artists—on the side. Everything this worker does could be considered a side job, but it all adds up to a full-time income. In the YouEconomy workforce, 26 percent of people are creating more control through this approach.

Mobile technology has brought all of these options to the table. All you have to do is choose the career-building method that suits your needs and goals.

Of course, technology gets credit for more than just birthing the YouEconomy. It has also planted new ideas in our heads, like the desire for complete freedom and control over when and how we do business.

**Work can now happen whenever we
feel like working, not just during
office or business hours.**

A freelancer can code at three in the morning if that better suits her family's schedule. A PR executive moonlighting as a designer can work at 5 a.m. before his full-time job even starts.

The YouEconomy attracts people because it promises the hope of control over your own schedule, your own workspace, and your own limits. Technology set that hope in motion.

It's Within Reach

Unlike previous decades where even micro-entrepreneurs had to dip into personal savings or ask venture capitalists for money before launching an idea, if you have entrepreneurial dreams, you can raise money quickly and effectively on your own.

Anyone with an idea can go to crowdfunding sites such as Kickstarter or Indiegogo, present their idea to the public, set a funding goal, and hope people will respond. By definition, crowdfunding uses our now vast social online networks to encourage financial support for certain projects.

You come up with a project, explain what it is, and what each funder will get by supporting it, and share it with your online social networks. The hope is that not only will people donate, but they'll also share your request with their networks, spreading your message even further.

While venture capitalists are more prone to throw big money behind just a few projects, crowdfunded projects are supported by hundreds—sometimes thousands—of investors. So instead of needing \$500,000 from, say, one venture capitalist who will barely give a micro-business the time of day, that same business can ask thousands of peers for \$10 or \$100 of support each. Ten dollars here and a \$100 there might not seem like much, but over time it adds up. With crowdfunding, you could do in a week what previous startup founders accomplished over the course of a year.

In the YouEconomy, you typically need less funding to start your venture than the micro-entrepreneur of old.

Apps, storage capabilities, computers, CRM (customer relationship management) systems, and website development have given all of us the ability to launch businesses with much less up-front cash.

Instead of hiring someone to design your website, back up your computer, and manage your CRM, technology lets you do all three yourself. There are even automated services to keep things going while you focus on your customers. You can easily work with an existing

design on the blogging platform WordPress to design your website. You could pay less than \$50 a month to store your data on the cloud, which is a network of servers that allows anyone from a contractor to a *Fortune* 500 company to store an unlimited amount of information remotely. And you can select one of many existing CRMs to manage your customer relationships.

With all these tools at your fingertips and the easy access of crowdfunding for your big idea, now is the perfect time to get your business off the ground. The YouEconomy makes it all possible.

It's for Everyone

YouEconomy players aren't just millennial hipsters developing apps in lofts and studios. They are moms, dads, brothers, sisters, retirees, recent graduates, and senior citizens.

Baby boomers, in fact, were twice as likely to launch a business in 2015 as millennials⁸. With the age bracket of 65 years old and above growing faster than the total U.S. population⁹, the opportunity for this older demographic to take an active role in this economy is red hot.

Raised in an era of pensions and company loyalty, the fifty-plus crowd is experiencing an awakening to the benefits of income on the side, often in addition to a traditional job. Already, more than 9 million retirees have found their niche in the YouEconomy,¹⁰ and over 30 percent—3.25 million people—of the self-employed population is 55 or older.¹¹

Gary Vaynerchuk, an entrepreneur well-known for his business-building skills and his social media work with *Fortune* 500 companies, predicts this demographic more than any other will benefit from the opportunities the YouEconomy provides. Because they have the knowledge the younger generation lacks, older, budding micro-entrepreneurs have the chance to start something new and put that school-of-life knowledge to use in new ways.

“If you've got the right DNA and you're a 72-year-old female, you have just as good of a chance as a 27-year-old dude,” Vaynerchuk says¹².

Myra McElhaney is still a long way from age 72, but as an author and speaker who primarily addresses baby boomer women, she's a prime example of the YouEconomy at work in the lives of this generation.

“The first time I worked as a 1099 employee I didn't even know what

8 <http://www.kauffman.org/newsroom/2015/02/state-of-entrepreneurship-mixed-indicators-prompt-call-for-entrepreneurial-renewal>

9 https://www.census.gov/newsroom/releases/archives/2010_census/cb11-cn192.html

10 Burson Marsteller, TIME, and the Aspen Institute Future of Work Initiative

11 <http://www.economicmodeling.com/2012/07/18/characteristics-of-the-self-employed/>

12 <https://www.youtube.com/watch?v=stD9RycSXIU>

that was! It was way back about 1985,” says McElhaney. “I’d been very unhappy with my job as an administrative assistant—we were called ‘secretaries’ back in those days. I left my job trying to figure out what I wanted to do. I put together several freelance jobs to make enough money to live on. I worked as a jewelry sales rep, a fragrance model, an assistant in a floral shop, a temporary administrative assistant, and a shoe shine girl. Not having much savings, I watched my money closely. To my surprise, I ended up making more money doing that than at my secretarial job.”

McElhaney’s goal was to try a variety of jobs and figure out what she’d like to do full time. One of her freelance jobs ended up leading to a full-time opportunity, and she worked with a *Fortune* 500 company for the next seven years. But working on her own had planted what McElhaney calls “the seeds of my desire to be my own boss someday and have my own business.”

So after getting married, she left her job and used skills she’d learned there to start her speaking, training, and writing business. Her husband was also an entrepreneur who had started a properties investment business. Sadly, he died at the age of 51, and McElhaney took over his business as well.

Willing to learn more about technology, McElhaney learned on the job and now relies on social media, blogs, and a website to promote her business. She uses PayPal for transactions and DocuSign for working virtually with contracts. Today, she finds great reward in spreading her own inspiring story of triumph and success to other women.

McElhaney is also an example of the YouEconomy’s extension into demographics that the traditional economy failed to fully reach. Far more diverse than the traditional economy,

**55 percent of on-demand workers
are racial and ethnic minorities¹³.**

Millennials make up 51 percent of this workforce, with older generations comprising the other half. And while 61 percent are male, women are not only participating as individual providers but also founding YouEconomy companies¹⁴.

Anyone with a good idea, motivation, and a clear path to what they want from their experience, can start.

¹³ Burson Marsteller, *TIME*, and the Aspen Institute Future of Work Initiative

¹⁴ http://www.huffingtonpost.com/bruce-reed/what-do-ondemand-economy-_b_8958388.html

The YouEconomy is immediate, mobile, and within reach for people just like you.

What We Can Learn from Successful Early Adopters

It's not quite as inspirational, but sometimes the early bird *can* miss the worm. Just about every industry can tell a tale of an idea that was ahead of its time, and failed, only to experience a comeback and make someone else a fortune.

Before we saw phenomenal YouEconomy successes, like Airbnb, Lyft, VRBO, and Thumbtack, there were a few missteps. Some of the earliest YouEconomy adopters were just too far ahead of their time. They were ready for the fire before there was a flame.

Entrepreneur Louis Borders was one of those innovative failures. In 1996, his online grocery delivery company, Webvan, presented a simple idea: Consumers would order groceries and Webvan would deliver them in thirty minutes. Despite enthusiastic funding, the company closed in five years. Basically, glacially slow Internet speed and the lack of mobile accessibility to the website made this early YouEconomy company a no go.

The same thing happened to Joseph Park and Yong Kang in 1998 when they launched Kozmo, a delivery service that brought video games, magazines, books, and other forms of entertainment to consumers' homes for free within an hour. They were Amazon before Amazon was cool, and yet Kozmo crashed and burned in 2001. Video stores were still a *huge* part of American life with video rental revenues in the United States reaching \$8.37 billion¹⁵. Not only was there an absence of the technology necessary to support Kozmo, but also consumers weren't ready for it.

Fortunately, there were some innovative companies that fared better than Kozmo and Webvan as early YouEconomy innovators. Companies like Zipcar and Uber come to mind. Both are online services that turn sharing into savings for customers—and income for sellers. And both leveraged consumer demand *and* technology to ensure success at just the right time. They illustrate how a large facet of the YouEconomy is based on a new way of doing business: sharing assets via technology.

¹⁵ <http://www.wsj.com/articles/SB10001424052748704082104575515933391663168>

Zipcar

The sharing economy is a large part of the YouEconomy that gets a lot of attention. And for good reason. In the past, the most successful companies were founded on the creation, manufacturing, and distribution of new goods. The idea was to sell goods to consumers, who kept those new goods unless they resold them as used goods. But no one really shared goods—unless they were next-door neighbors.

Over the past fifteen years, the concept of sharing goods has not only caught on with consumers but has also become the foundation of some of the most successful new companies.

In 2000, Robin Chase and Antje Danielson launched what is now one of the most successful car sharing companies in the world—with only \$68 in the company bank account.

They were both 42 years old and had met because their kids went to kindergarten together. At the time, Chase was a stay-at-home mom. Danielson was working on a Harvard energy research project. In it, she was studying how countries outside the United States are reducing the number of car trips people take each day.

Danielson, who was born in Germany, was intrigued by a European car sharing company that allowed people to share more than 700 vehicles. The company used technology to replace the traditional car lock so that drivers could access cars without having to swap keys. She also looked at the business model of a company in Portland that was trying its hand at car sharing¹⁶.

Excited about the prospect of trying a similar model in her hometown of Cambridge, Massachusetts, Danielson was at the same time discouraged. She didn't have the business experience to run a startup. Her husband suggested she tell Chase about her idea.

Chase had a master's in business administration, but she didn't want to be chained to a desk all day. She longed for a job that would allow her to continue staying at home with her kids. When she heard Danielson's idea, it seemed like the perfect way to use her skills on a small-business opportunity that would pay bills but allow her a flexible schedule working from home.

So while Chase continued to care for her kids at home and Danielson worked full time for Harvard University, they created Zipcar.

As they hammered out the details of the business plan, they had an

¹⁶ <http://www.theverge.com/2014/4/1/5553910/driven-how-zipcars-founders-built-and-lost-a-car-sharing-empire>

advantage that other early YouEconomy innovators like Webvan and Kozmo didn't have: access to the competition's business model. Not only had Danielson studied the European competitors and learned how they were using innovative technology, but there was another car sharing service close to home that gave them a huge advantage.

U.S. company Flexcar had applied for federal funding. This meant that its business plan became part of the public domain—including their marketing strategy and budgets. (Interestingly, Zipcar and Flexcar eventually merged under the Zipcar brand.)

Once they had a business plan they liked, they showed it to people they knew, including Chase's former mentor at Sloan School of Business. He told them it was far too big an idea for just Cambridge—they needed to think nationally. Chase and Danielson were blown away.

To meet that kind of expanded vision, they would need to scale up their launch. Chase felt conflicted. She didn't want a full-time job. She wanted to spend time with her kids. She spent several days feeling down about the lost opportunity to join what she thought was a small business but was turning into a massive endeavor.

Finally, Chase's 12-year-old daughter asked what was bothering her. When Chase explained the huge opportunity that was Zipcar, her daughter reminded her of the family's charity work. On a regular basis, Chase and her kids donated time and money to children's charities in their area. Her daughter told her in no uncertain terms that she should take the opportunity because if the business made a lot of money, they could save a lot of kids' lives.

So Chase went all in.

The pair got funding right away—from an unexpected source. Chase invited a friend and her husband over for dinner one night and told them about the new business, as well as their upcoming bids for funding. Next thing she knew, the couple was writing a check for \$50,000. The startup requirements were so costly that they needed much more than this, but it was an encouraging start.

Negotiating car leases was particularly tricky and expensive. Chase ended up financing the first car by putting her house up as collateral. After that, she put \$7,000 down for each additional car. But a mere one day before the launch date, they were still a car short and needed even more money to cover the cost of their tech, which included cards that replaced keys for each automobile.

Chase attended a Salesforce.com launch event that day, where she ran into an angel investor. She explained their business plan and their urgent need for additional funds within 24 hours. By the next morning, they had \$25,000 and the final car they needed to launch.

It was June 2000, and they had only \$68 left in the bank¹⁷.

Thirteen years later, Chase and Danielson sold Zipcar to Avis for \$500 million¹⁸. What started as a dream turned into a company that changed countless lives and set the precedent for a new way of traveling by car. The fact that Zipcar appeared early on the YouEconomy scene was a disadvantage that was overcome by the founders' foresight into worldwide trends, timing of the latest technology, and backing by enthusiastic supporters.

More important, it firmly established the concept of sharing as a profitable method for businesses to operate in this new economy, opening the door to other YouEconomy corporations that go beyond profits for themselves to create profits for individuals as well.

Uber

The biggest example of the sharing platform that profits individual users in addition to the company itself is also the biggest YouEconomy corporation currently in operation: Uber. Like Zipcar, Uber is rooted in the idea of sharing resources and assets rather than creating new goods to sell to an end consumer.

However, unlike Zipcar, Uber set out from the beginning to bring people like you into their profit plan.

One winter night in 2008, friends Travis Kalanick and Garrett Camp were sitting in Paris at a tech conference. With hundreds of attendees added to the already tourist-packed city, cabs were few and far between. The frustrated friends tossed out an idea: Wouldn't it be easier if they could order a car to come pick them up via an app?

Instead of sitting on that idea until someone else capitalized on it, Camp and Kalanick ran with it. Not surprising, really, since both already had phenomenal successes in tech.

A year earlier, Camp had sold StumbleUpon, a service that finds specialized content across the web for its users, to eBay for \$75 million. Kalanick also had a profitable 2007, selling Red Swoosh, a file sharing service, to Akamai Technologies for \$19 million.

¹⁷ <https://www.entrepreneur.com/article/223692>

¹⁸ <https://www.entrepreneur.com/article/225399>

When the conference in Paris was over, Camp went back to his home in San Francisco. But he was intrigued by the idea of an app for ordering car service, so he bought the domain name UberCab.com. (They changed the name to Uber in 2010.) Then he started developing the idea while still acting CEO of StumbleUpon.

By the summer of 2009, he convinced Kalanick to join him. With only three cars, they tested their idea in New York in early 2010. It was a hit.

“People go into an Uber for the personal experience,” says Chris Brogan, author and marketing and social media expert, who touts the interactions people have with Uber drivers. “Maybe they get something to drink, maybe they can plug their stuff in. [In contrast,] the taxi driver just talks on his phone the whole time.”

Uber officially launched in May of that year in Camp’s hometown of San Francisco¹⁹. Since 2011, Uber has given 82,000 rides per day in New York City alone. The company has cars in 300 cities and has been valued between \$60 billion and \$70 billion²⁰.

Multiple rounds of funding, additional key personnel on the executive team, and international expansion into Europe, Asia, and Africa have kept Uber growing despite litigation from the taxicab industry and governmental agencies.

But it’s Uber’s innovation that has set it apart among other YouEconomy powerhouses.

People had never been able to hail a cab with a text message or an app. Uber allowed people to not only order a car from their phones but to pay for them without taking out their wallet, thanks to in-app credit card storage. But the most appealing part of the experience was the tracking. While waiting for a car, a user could watch the car’s progress on a map, estimating to the minute when it would arrive. Today, you can even track the trip someone else is taking—for example, your mother-in-law on her way from the airport.

Uber’s innovation with YouEconomy technology and consumer demand didn’t stop with limousine and black car service.

In 2012, they debuted their UberX service, providing low-cost rides in vehicles other than the original Uber black cars. In 2014, they launched UberRUSH, which offers bicycle delivery. That same year, they started offering UberPOOL, a ride sharing service that allows people to split

¹⁹ <http://www.investopedia.com/articles/personal-finance/111015/story-uber.asp#ixzz49D0xzl4b>

²⁰ <http://www.businessinsider.com/history-of-uber-and-its-rise-to-become-the-most-valuable-startup-in-the-world-2015-9>

the cost of their ride with someone going on a similar route.

Moving beyond the boundaries of individual transportation, Uber is expanding into a logistics company. It seems to recognize the revolution of the YouEconomy—people expect to purchase goods and services in an immediate, mobile way. So in 2015, the company started offering UberCARGO to provide moving and delivery services. A few months later, consumers got access to UberEATS, the company's version of a food-delivery service.

Now, Uber is shaping the way we think about the future.

They've staffed a robotics research facility that's focused on self-driving cars²¹. So while protests about Uber and legal battles continue, the company is raising its sights to a bigger picture: the YouEconomy revolution and what it means to the world.

Both Zipcar and Uber offered customers a personalized service and leaped on the technology, consumer demand, and workforce demand that aligned as they launched their companies. They offer a tailored experience that's immediate.

Zipcar and Uber prove that the YouEconomy, which used to seem like the random ideas of a few quirky tech-types, is now a full-on movement that is rapidly gaining momentum across all industries. It's defining how we live and work today—and it's shaping how we will live and work in the future.

Where Do We Go From Here?

Just like there was no turning back once the Industrial Revolution kicked in, there's no turning back from the YouEconomy.

No matter where you live, what you do for a living, or how you define yourself, you will be changed by the YouEconomy.

The question is: Will you be changed for the better?

The YouEconomy is rapidly expanding into new markets, and it's making the pursuit of the American dream accessible to everyone. However, technology will create opportunities at the same time that it replaces others. You could find a new way to serve your community

and make money for your family, or you could be in a job that becomes obsolete in a few years.

Right now, while the YouEconomy is still in its early stages, you have the power to choose your own fate. But soon, it may be too late.

Companies and, indeed, entire industries, are benefiting from the YouEconomy in ways that are changing the face of working life for millions of people. By contracting freelancers, creating new platforms for sales and manufacturing, and reaching customers in new ways, companies that are willing to stay up to date with the YouEconomy are growing as a result.

If you think this is a minor shift, think again.

By the year 2050, 83 percent of senior executives polled believe the economy will shift toward YouEconomy workers *over* full-time employees.²²

Predicting YouEconomy Trends

When entrepreneurs try to stay ahead of the market—but not too far ahead like failed YouEconomy pioneers Kozmo and Webvan—they look at what’s called hard trends, says Daniel Burrus, futurist and author of the *New York Times* best-seller *Flash Foresight*.

Hard trends are strategy-based and low risk, explains Burrus. They’re founded on the facts we already know. Burrus says the YouEconomy hard trends we can look at are all based on what he calls three digital accelerators—what you might think of as three technological advancements that make the YouEconomy future possible.

First, there’s an increase in computer processing power, which means an increase in the speed at which computers work. Saving a document in the 1990s, for example, took much longer than it does today. We also couldn’t do nearly as much on our computers as we can now because the processor couldn’t operate fast enough. Keeping multiple programs open at once significantly delayed the computer’s speed and power. The possibility of running multiple apps didn’t exist, much less performing multiple functions at once.

The second digital accelerator is expanded bandwidth. Bandwidth is our Internet capacity. If you ever had a dial-up connection, you’ll

remember with an eye roll how long it took not only to connect to the Internet, but, once connected, to navigate anywhere on it. Internet bandwidth wasn't strong enough to support fast, efficient connections like it is today. Therefore, anything involving the Internet fifteen years ago was much more painful and laborious, too. The opportunities for online innovation were limited by this cumbersome experience. Why would a company ask a consumer to spend even more time online when it already took forever to get anything done? The increase in speed has opened up new worlds of innovation opportunities.

A massive increase in storage capacity is the third digital accelerator that makes the YouEconomy future a reality. Storage is the amount of data your device can hold. Over time, computers and phones have increased their storage capacity. While that increased capacity has helped both businesses and consumers, the cloud was the game changer. Amazon began offering cloud services in 2002, but Google didn't offer the cloud as part of its apps until 2009²³. We haven't had this kind of unlimited storage capacity for very long, so we've only seen the beginning of what's possible.

However, there's more to the story of these three accelerators than just the advancements themselves.

Once we had more powerful computers, faster Internet, and unlimited storage capacity, we as consumers almost instantly started expecting all three.

We became accustomed, almost overnight, to things being immediate, mobile, and all-access.

In other words, we started expecting everything to run like the YouEconomy.

“Could Apple have put out the Apple phone two years earlier?” Burrus asks. “Sure, but the bandwidth and processing power were not at a level to give you a good experience, so no one would have liked it.”

Instead of having lightning fast Internet with an unlimited amount of apps and photos, the iPhone would have been slower and incapable of all that functionality. If the cloud didn't exist, iPhone users would have had to back up photos and videos on their computer. If all three digital accelerators hadn't existed, consumers wouldn't have fallen in love with

23 <http://www.computerweekly.com/feature/A-history-of-cloud-computing>

the convenience of it all, incorporated it into their daily lives, and come to expect more and more from it each year.

That is the reality now. And it means we're about to see an unprecedented explosion of change.

An Automated Workforce

We've told you that Uber has an entire robotics facility dedicated to self-driving or autonomous cars. But the race for driverless roads has been going for a while.

So what happens when self-driving cars become commonplace? First, experts point to that being a reality very soon. Already, you can enter and start your car without a key, you can let it parallel park for you, and it will stop if you don't hit the brake in time to avoid hitting an obstacle in the road. It's all based on a connection to the Internet that makes cars essentially like extensions of an app.

When completely driverless cars are the norm, this will radically change the economy for millions of people.

Andy Penn, CEO of Australian technology company Telstra, says it's all part of the Internet of things, which consists of "billions of connected devices, from vending machines to mining equipment, aircraft engines and their componentry, agricultural sensors, and cars."

The impact of automation on Australia's workforce alone is staggering. Estimates indicate that 40 percent of the jobs that existed in Australia in 2015 have a moderate to high likelihood of disappearing entirely in the next ten to fifteen years²⁴.

"Machine learning is the biggest driver of this because of its implications for the service industry," Penn said in a 2015 keynote. "In future, many traditional services type activities will be done by computers more quickly, more cheaply, and more accurately."²⁵

Driverless vehicles would not only help avoid accidents because they avoid driver error, but they would also be more economical for companies to employ than professional drivers. Think about how many delivery vehicles are on the road and how many people are employed to drive them. All of those jobs could be obsolete in a decade.

If Uber and other companies put driverless fleets on the road in the next fifteen years, we might see a significant reduction in the number of cars in use. Most people could simply share driverless cars and pay a usage

²⁴ <http://www.ceda.com.au/research-and-policy/policy-priorities/workforce>

²⁵ <http://exchange.telstra.com.au/2015/07/09/connecting-with-the-future/>

fee that's less than what they would pay for a car lease or ownership. Fewer cars means less business for the auto sales and repair industries, as well as the auto parts manufacturing industry, which might also be laying off workers in exchange for 3-D printing of products.

You can see from examples in this one sector of our lives that automation is going to completely transform the landscape of daily life—and soon. If you're employed by an industry that is taking advantage of automation technologies, it's time to think about where your career is headed and how you can reap the benefits of the YouEconomy to navigate your own future.

The Communication Advantage

Technology boosts communication for all industries, but it's often individual practitioners and business owners who are setting the trend for a larger group.

Instead of training a few people a day in a gym, fitness professionals post videos that people can stream for their workouts. Mobile health care is made more accessible thanks to the ability to upload patient information over secure networks. And financial professionals can complete complex transactions from their home offices using virtual document signage.

Of course, this kind of individual communication is just the start. With massive amounts of data collected by websites daily, we communicate with companies without even knowing it.

Daymond John, the creator of fashion line FUBU, and co-host of the business competition show *Shark Tank*, says changes in technology allow businesses to collect better data about their customers, which will lead to better marketing and sales.

“I used to sell something to somebody on the street or in a store, and I didn't know where they went,” John says. “I didn't know how to get back in touch with them. I didn't know how old they were, what their likes were or anything else like that.”

Now, he says, “you can analyze somebody and get all the data of who that person is, where they live, what their buying habits are, and then you can sell them, upsell them, and keep selling them things, if you have something really amazing.”

Thanks to this kind of communication with consumers, companies are meeting needs faster and more accurately. As data collection—and

more important, interpretation—advances, we'll see more and more accurate predictions and more personalized approaches in our buying experience.

Innovative people who join the YouEconomy are grabbing hold of these opportunities and finding new ways to capitalize on them through app development and consulting gigs with companies that need help managing all that data.

New Demographics

Through *Shark Tank*, John has his finger on the pulse of what's up and coming in the YouEconomy. He expects to see a significant increase in what are known as mompreneurs, or moms who have started companies by trying to provide solutions for their kids or by providing connection networks for other moms.

One well-known mompreneur is Emma Johnson, journalist and creator of the blog *Wealthy Single Mommy*, which helps single moms with everything from career changes to dating. The blog was so successful that she started a podcast, too. Now, most of her income is from the sales of online courses and partnerships with others who have products to sell to her large and active audience.

"It's not just like clients are paying me," says Johnson, who used to make her living as a freelance writer. "It's more like I have a publishing company and that's my business now."

"There's no one way to take care of family," John says. Mothers—and parents in general—are finding problems and solving them to take better care of their loved ones. Those solutions are turning into profits as parents go online, share what they've developed, and discover millions of other parents with the same problem.

"Next thing you know," John says, "a mother is not just a mother or a blogger or a micro-entrepreneur. She's becoming a very valuable voice in the world," a voice that can sell not only her own products but also the latest movie or corporate product. "They have voices that people listen to," he says.

Where else but the YouEconomy can a parent who runs a home-based business become a major player in the sale of a movie or a global product line?

In addition to mompreneurs, the YouEconomy is bringing out younger micro-entrepreneurs, people like Mikaila Ulmer, who was 9 years old

when she got her start on *Shark Tank*. Ulmer pitched an idea to start a company that sweetened lemonade with flaxseed. John ended up investing \$60,000 in what started as BeeSweet Lemonade, but is now Me & Bees Lemonade²⁶.

Because the YouEconomy is open and available to all demographics,

people who previously had barriers to entrepreneurship due to age or income level are now free to explore their innovative side, create solutions to common problems, and spread the message to people around the world.

Not only does the future hold a host of technological advances that will bring the YouEconomy further into various industries, including manufacturing, health care, and finance, it also continues to be a place where new opportunities abound for people with the vision to join in.

If you haven't gotten an idea yet of where you might start your YouEconomy journey, we've dedicated the next few chapters to helping you establish the reasons why you want to begin. Each of the stories you've read so far have illustrated some of the common traits among YouEconomy opportunities: They help you take control of your time and money, express your passions, and create a supportive community—all while taking part in the massive shift that's occurring in how we interact around the world.

Now it's time for you to find your place in the YouEconomy.

²⁶ <http://www.forbes.com/sites/toriutley/2016/04/21/what-millennials-can-learn-about-entrepreneurship-from-11-year-old-ceo-mikaila-ulmer/#431c80571452>

Chapter Two: Take Control of Your Time

It doesn't matter how much money you make or how much tenure you have at your job, there's one thing you can't earn or buy more of: time. No matter what we do, it seems none of us has enough of it. We're filing for an extension on our taxes or asking the boss for an extra day to meet deadlines. We leave ballgames early to attend company events and find ourselves staying up late burning the midnight oil to keep all of our plates spinning. No matter how hard we try, though, it seems inevitable that one of those spinning plates will eventually slip out of place, crashing to the floor.

Without enough margin in our lives, we miss out on the “extras” that make life worth living, like laughing with family, catching up on honey-do's, reading the stack of books that has been cluttering up our nightstand for months, and seeing all of those places we keep promising to get to “someday.” The curious thing about “someday” is that, all too often, someday never comes.

In 2008, the possibility of finding more time was on Boston resident Leah Busque's mind when she and her husband, Kevin, were waiting for a cab to take to dinner. As they waited, Busque had a thought: Who would feed their dog, Kobe while they were away? That's when Busque had one of those awesome, “wouldn't it be cool if there was a company that...” moments that lead to so many brilliant innovations²⁷.

Busque thought it would be cool if she could hire someone to stop by the house and feed the dog while she was at dinner. She also thought it would be cool if she could pay that same person to pick up laundry, hang a picture, or do other things around the house she simply didn't have time to do. She thought it would be cool if she could pay someone to tick off every item of her to-do list²⁸.

Thus was born TaskRabbit, an organization that pairs freelance laborers with people who need their services. Taskers, like Afara Lalaind who we met in chapter 1, are the people looking for work. They conduct an interview with TaskRabbit and apply for job postings. Those looking for help can choose one of the taskers to complete the posted tasks for a fee. And poof! suddenly that to-do list no longer seems insurmountable.

²⁷ <https://www.americanexpress.com/us/small-business/openforum/articles/interview-with-leah-busque-of-taskrabbit/>

²⁸ <https://www.taskrabbit.com>

TaskRabbit got its start at the Mexican restaurant Busque and Kevin went to after thoughts of poor hungry Kobe. For two hours, the couple outlined what would eventually become the successful YouEconomy platform, and over the next four weeks, Busque thought about TaskRabbit and nothing else²⁹.

During her final weeks working full time as a computer programmer at IBM, Busque had talked to as many people as she could about her idea, while also looking for mentors and advisors who could help her make that idea a reality. She connected with Scott Griffith, the CEO of Zipcar, and asked his advice about how to launch a business in the YouEconomy.

As Busque got closer and closer to launching TaskRabbit, she and Kevin had the inevitable talk all enterprising partners have. How serious were they about the venture? Could they afford it? How much time were they willing to give it? They decided Busque could give TaskRabbit her full attention for six months. After that, they'd reconvene and talk about next steps.

In June 2008, Busque cashed in her pension, quit her job at IBM, and concentrated all of her efforts on launching her tech baby.

For ten weeks, Busque locked herself inside a room where she strictly focused on writing code for TaskRabbit. After the six months Busque and Kevin had originally agreed to set aside for the development of TaskRabbit came and went, they agreed to keep working on it.

In 2009, thanks to Griffith's connections, Busque secured \$150,000 in funding. In June 2009, Busque went to Palo Alto to participate in a twelve-week startup incubator where she received another \$1.8 million in funding.

Busque started hiring people, moved to San Francisco, and the rest, as they say, is history. By 2015, more than 30,000 people had signed up with TaskRabbit and the company had taskers in nineteen American cities and London, England³⁰.

Before the technological revolution that kick-started the YouEconomy, a business like TaskRabbit couldn't have existed. It's not that people didn't need help managing their time, or that they couldn't pay for help. It's that the infrastructure to connect with thousands of people who could do that work didn't exist.

29 <http://fortune.com/2016/04/14/taskrabbit-leah-busque/>

30 <http://time.com/money/3714829/working-for-taskrabbit/>

Busque, who stepped down as CEO of TaskRabbit in April 2016 to be executive chairman of the board, was successful because she tapped into our need to have more control over our time. Not only do we want to control our time by hiring people to do tasks that take up too much of it, we also want to control where we spend our time. We want to control where and how we work.

“If freelancing three days a week covers much of your rent, brilliant,” says Lisa Gansky, best-selling author of *The Mesh: Why the Future of Business Is Sharing*. “Then, online classes, mentors, or other projects allow you to develop more, follow your passions, and shape your future. Working on projects for TaskRabbit, crewing for Kroocial, driving for Lyft, or cooking for popup suppers with Feastly may give you more cash, extend your network, and give you a path to cultivate your next act.”

And these platforms aren't usually content to find a niche in the YouEconomy, but instead to further the revolution. This year TaskRabbit unveiled an extension of its platform that offers users access to some services within just 90 minutes of the request. Uber, similarly, continues to expand from its initial offering with services like UberEats.

Through TaskRabbit, Busque found a way to let people set their own schedules. These taskers can work with their employers to pick up dry cleaning or paint a house on the day or time that works for them. They can work when they want, how they want, and where they want. They don't have to sit in an office or punch a time clock. Finding a way to give people freedom in their work life was a brilliant part of Busque's business plan.

She and other YouEconomy entrepreneurs capitalized on something economists have noted for years:

The 9-to-5 workday is dead.

Another One Bites the Dust: Goodbye 9-to-5

This is not a cookie-cutter generation of employees. How, where, and when people work used to fit neatly into a predictable pattern. Today, that pattern has been broken and almost none of the old rules apply. The old pattern meant Dad left at 7:30 a.m. in a three-piece suit, briefcase in hand to work in a cramped office, with scheduled fifteen-minute breaks and a stop for lunch at noon. When he returned home, he would find Mom waiting for him, having spent the day cleaning, cooking, and

shuttling kids to and from school.

Today's family model and today's workday aren't copycat versions of one single model anymore. Now, not only do both partners in a household work, they work differently than previous generations. Rather than 9-to-5 jobs in a cubicle, today's employee might start in early morning or later at night to accommodate the kids' schedules. It doesn't pigeonhole any one family member into a specific role. In this system, Mom could take the morning shift with the kids and then head to her co-working space where she connects with a community of independent workers to collaborate and focus, while Dad picks up the kids in the afternoon. Work happens wherever they want it to in this model, so any unfinished business can happen at the dining room table after the kids are in bed or on the back porch while the sun sets.

What's more, it's a flexible system. As family dynamics change, so can work. If the teenage years bring hectic midafternoon sports practices and events, one or both parents have options. They aren't limited by clocking in and out. Their schedules adjust with their needs, not the other way around. The same goes for single parents and families with multiple generations living under the same roof. No one has to miss band concerts or midday kindergarten parent lunches. They don't have to, because their time is one hundred percent within their control.

“Whether you're an entry-level employee or a CEO, your job drives you, and the rest of the stuff you just fit into your life,” says John Addison, who was himself a co-CEO for more than fifteen years. “What the YouEconomy really is about is *you* controlling the means to your income—your time—instead of having it control you.”

Taking control of your time means taking back your life.

With the assistance of technology and its incredible networking power, we discovered the addicting freedom of being in charge of our own careers, potential, future, and finances. Once we realized that technology would allow us to work differently, suddenly the payoffs we used to get from working from 9 to 5 for one company every day didn't seem quite so rewarding.

As our workdays changed, so did our expectations. The gold watch at a retirement party wasn't enough anymore. Grant Cardone, author of *The 10X Rule*, describes the contrast between today's worker and the

employee of decades gone by as primarily a difference in our choice of carrot. We both work toward goals with profit or achievement in mind, but what entices us is drastically different.

“What’s different than fifty years ago is people hate working today because the payoff—the hope of gain—is not big enough,” he says. “In the ’50s there was a payoff. You could get your first house, cars, and an education. There was a dream possible of not being poor and finally making it into the middle class, getting a bank account, a car, a home, a vacation once a year, and even putting money into retirement. Today, most of those things have been attained and proven to disappoint, mostly resulting in workers who are disengaged.”

For the younger workforce, the carrot of choice is flexibility and work-life balance³¹. They want flexible workplaces (74 percent of millennials agreed) and work-life integration (88 percent of millennials described this as a must), and are willing to choose careers that support that desire³².

The younger generation is not alone. People across all demographics crave flexibility. Over half of small-business owners describe themselves as home-based, meaning they choose when, where, and how they work.³³

“Being an entrepreneur is not great because you’re going to make trillions of dollars,” says Gary Vaynerchuk, owner of VaynerMedia.

“Being an entrepreneur is great because you can do what you want to do.”

The freedom of—if you want to take a four-day weekend with your family to Disney and not having to think about what else that means other than thinking about your own business is quite empowering. And so to me, the thing that has made me the happiest about being an entrepreneur is I’m doing what I want to do when I want to do it. Sure, I’m probably working way harder than people who work a 9-to-5 or 9-to-7 [job], but I’m doing that happily. And so it’s the options that this creates for so many that is so incredible.”

While many businesses are home-based, not everyone is working at home. Plenty of YouEconomy participants spend time working in incubators and co-working spaces rather than corporate offices.

31 <http://www.talentwave.com/millennials-at-work/>

32 <http://www.forbes.com/sites/robashghar/2014/01/13/what-millennials-want-in-the-workplace-and-why-you-should-start-giving-it-to-them/#2fecbfb2fdfb>

33 <http://www.forbes.com/sites/jasonnazar/2013/09/09/16-surprising-statistics-about-small-businesses/#5ba8e0b53078>

Incubators are often themed and have stricter criteria for entry than a co-working space. A tech incubator, for example, might cater to businesses expanding into technology, such as app developers. A co-working space is typically open to all types of businesses. Anyone who wants to shake off the cobwebs that develop after too much time spent working at home can wander into a co-working space, pay a fee, plug in, and get work done. The social interaction and chance to meet other like-minded business owners is a bonus.

Regardless of whether we're working at home or meeting other YouEconomy innovators at a co-working space, when and how we work has changed—and so have our expectations. The YouEconomy has allowed us to take back control over our time on the job. Everyone has to work. The good news is, we no longer have to do it on someone else's terms.

Shifting of the Guard: How Corporations Make Time

On the flip side, companies are aware of this trend, too. Studies show that most of us want more control over when and how we work, even if that means the companies we work for give us a little more flexibility.

Flexibility is good for business. A 2014 study by Bentley University showed that

**77 percent of millennials would
be more productive at work if
given flexible work hours³⁴.**

The funny thing about flexibility is, its meaning is, well, flexible. A flexible work life means different things to different people, and shows up in various ways at different corporations. It might include:

- Working from home several days a month
- Having the option to work compressed hours, or working full-time hours but over a fewer number of days (four ten-hour days instead of five eight-hour days)
- Staggering office hours so that while some employees are in the office, others are at home
- Switching to part-time office hours and part-time freelance work

³⁴ <http://www.bentley.edu/newsroom/latest-headlines/mind-of-millennial>

- **Sharing job responsibilities with another employee**
- **Offering flextime, by allowing workers to clock in and clock out within a general window to accommodate how they want to work their eight-hour shift**
- **Annualized hours, which gives workers the freedom to make their own schedules as long as they work the required annual total**

Once technology started changing how we work, corporations took a look at their own work models and realized that if they offered flexible work hours, they could reduce overhead. Think about it. Instead of paying all of the costs associated with having, say, fifty people in an office at one time, flexible working hours allowed corporations to have thirty or forty people in at one time. This allowed companies big and small to save money. These days, 85 percent of U.S. businesses now offer flexible working conditions in some form or another³⁵.

Chris Brogan took his own company in this direction. In 2010, Brogan actually made so many changes to how he worked that he was able to close his physical office. He didn't see the point in paying the overhead—rent, utilities, etc.—required by a traditional workspace when he could meet his clients somewhere else. This change allowed his team to work at varying hours as well, providing both location and time flexibility in one big change.

Corporations are driven by the bottom line. So when the popular workday structure began experiencing a shift toward more flexible office hours and the empowerment of employees to control our own time, corporations took notice. It may be impossible for many corporations to conduct business without a physical presence, but many are trying to bend formerly inflexible work hours to appeal to those of us who value the ability to control our schedules. The common corporation has detected the possibility for cost savings, decreased overhead, and, yes, a boost to that bottom line, so they're all ears.

While the Bentley University study specifically speaks to millennials, the data doesn't *only* apply to millennials. If it did, corporations wouldn't be bending over backward to create flexible workspaces to accommodate the talent they hope to hire. Corporations have gotten wise to the fact that if they don't adjust their own idea of work, their employees could leave. They've watched staff—talented people they've invested time, money, and resources in—walk out the door for

35 <http://www.prnewswire.com/news-releases/85-percent-of-us-businesses-now-offer-flexible-working-117927099.html>

opportunities that are more flexible, less top-down, and more conducive to a life where work doesn't dictate the daily schedule. The wonderful thing about this shift is that it allows a window of freedom for anyone hoping to explore and join the YouEconomy.

The YouEconomy is shaking things up and to stay relevant many corporations are going beyond elastic work hours to attract YouEconomy employees. They understand that providing their staff with the opportunity to be in control of their own schedule is only the beginning. They're also trying to make the experiences they have when they're at work feel less formal. Corporations like Accenture, Whirlpool, Cisco, and even pacesetter Google are trying to adapt.

Accenture is changing its human resources evaluation system by ditching the stuffy annual employee review³⁶. Whirlpool moved its tech systems to Google Apps because that's what its employees are most familiar with and prefer³⁷. Cisco is making its workspace more personal. When any employee walks into a room—a conference room, for example—the lighting and temperature controls adjust to their preferences like magic³⁸.

These changes might not seem like much, but for corporations they symbolize huge progress.

The YouEconomy creates perpetual motion as work expectations and systems are changing

—together and all at once. Accenture's new annual employee review policy, for example, was a grand gesture to its employees. The annual review had been a staple within the company for decades. Getting rid of it proved they could be nimble and that, even if they aren't yet all in on the YouEconomy, they were at least listening.

Corporations are even going so far as to create their own freelance environments. In some ways, the growth in freelance numbers has thrown a wrench in the corporate machine. They can be much cheaper, which is always appealing to number-crunching executives, but they can also have an unintended side effect in that current staff members might feel slighted when their company opts to hire freelancers on the side. Freelancers might get the prized project that a long-term team

³⁶ <https://www.washingtonpost.com/news/on-leadership/wp/2015/07/21/in-big-move-accenture-will-get-rid-of-annual-performance-reviews-and-rankings/>

³⁷ <http://www.computerworld.com/article/2488574/it-management/it-management-whirlpool-cio-moves-69-000-global-employees-to-google-apps.html>

³⁸ <http://www.cisco.com/c/en/us/solutions/industries/smart-connected-communities/personalized-spaces.html>

member had her eye on, or create a frenzied sense of job insecurity for salaried employees.

Cisco, which was ranked seventh on Business Insider's 2015 ranking of best companies to work for, took a revolutionary leap to merge the two separate entities by creating an internal freelance marketplace³⁹. Instead of hiring an outside freelancer to take the reins on projects, they let employees bid on them. In a sense, Cisco has created a freelance paradise—the best of both worlds. Tasks are completed by the most affordable, experienced talent without losing their existing great employees. By being willing to take a fresh approach to corporate work life, they automatically attract the right talent without losing the ones they already have. The best and brightest employees will see the irresistible YouEconomy freedom and undeniable financial potential that can be found through working for themselves.

When full-time employees get to don their freelancer hats from time to time, they scratch that YouEconomy itch and prevent a human resources crisis. Talented and valuable employees who see the benefit in working for a company but get to enjoy the thrill of in-house freelancing are less likely to do the one thing corporations dread: quit.

Jacob Morgan, futurist and best-selling author of *The Future of Work*, describes the in-house freelancing move made by Cisco and other companies as a step in the right direction. It's a move by companies, he believes, that can show their employees how much they value their skills, drive, and ambition, without losing them.

“One of the appealing things of being a freelancer is—obviously—you get your own schedule, you get to pick the projects that you work on,” he says. “So what if organizations could take that freelancer mentality and implement something inside of their companies? What that does, is allow employees to have that kind of entrepreneur mentality and mindset, but they still stay within your organization.”

Even Google is not immune. They may have the closest thing to a YouEconomy culture that a corporation can get, but they, too, struggle to retain talent. In response, the company is reportedly creating a startup strictly to keep its existing staff from leaving. The Area 120 incubator is designed to be a spot where Google employees can work on their 20 percent projects, or the innovative ideas and projects Google allows employees to spend one-fifth of their working hours pursuing⁴⁰. Bright, creative workers, like those found at Google, probably won't

39 <http://www.businessinsider.com/the-most-flexible-companies-in-america-2015-5>

40 <http://www.theverge.com/2016/4/24/11497684/google-in-house-startup-incubator-area-120>

be content to work a singular job for decades without branching out to explore their ideas on their own. Google didn't fight that urge, but instead nurtured it, and in return earned greater employee loyalty.

The Lurking Danger

As we met and interviewed YouEconomy members, we found that talking about how, when, and where they work often led to discussions about the unique perks their new lifestyle has brought them. It's not something most of us think about, but the small details of everyday life can add up to a lot.

For some, those simple perks meant calling in to the afternoon staff meeting wearing their slippers and sitting on the sofa. For others, it was the freedom to sit on their patio sipping coffee and adjusting to the day, until a later hour than a typical job would allow. Whether it's working only when their kids slept or waiting until noon to shower and brush their teeth, YouEconomy participants live life however they want to. Why? Because they can. They can send email, engage with their audience on social media, collaborate with coworkers, submit projects online, and operate as professionally as they would if a boss were mandating how frequently they worked and where.

However no job or lifestyle is without challenges. Setting your own schedule may sound like a recipe for laziness, but it can actually lead to the exact opposite: working too much.

"Right now there's this backlash," Brogan says. "People are overworking themselves."

In her books *The Economy of You: Discover Your Inner Entrepreneur* and *Smart Mom, Rich Mom: How to Build Wealth While Raising a Family*, author Kimberly Palmer agrees. "Everyone is hustling, trying to succeed not just at their demanding jobs but also on the side. It's a lot to handle and requires time management skills."

You may not want to picture your web manager or jewelry designer working in her pajamas, but it shouldn't make you feel uncomfortable. Her ability to meet a deadline isn't determined by what she wears. In fact, workers who work from home are often more productive than those who report to an office every day.

The most influential difference maker that closed the gap and even put work-at-home people ahead of the game is, once again, technology. Home workers, however, can pick up their smartphone or laptop and

check their calendar, reply to email, and listen to voicemail before they even get out of bed in the morning.

Harvard University graduate student James Liang and Professor Nicholas Bloom wanted to test this productivity phenomenon, so they gave call center employees at Ctrip, a Chinese travel website, the option to work from home for nine months. Liang, a Ctrip cofounder, was curious to see what effect working from home would have on the production capacity of his employees⁴¹.

To test this theory, Liang sent half of the call center employees home to work, while the other half served as a control group and continued working in the office. Nine months later, the half that worked from home were not only more content, but were also more productive. Professor Bloom shared his research with the *Harvard Business Review*, reporting that Ctrip employees who worked from home completed 13.5 percent more calls than those who worked in the office. That figure may not sound like much, but when you run the numbers, it becomes clear that a 13.5 percent increase means they added more than half a day of productivity per week over in-office staff.

“Offices are actually incredibly distracting places,” Bloom says. “The other two-thirds can be attributed to the fact that the people at home worked more hours. They started earlier, took shorter breaks, and worked until the end of the day. They had no commute. They didn’t run errands at lunch. Sick days for employees working from home plummeted. Search ‘working remotely’ on the web, and everything that comes up will be super-negative and say that telecommuters don’t work as hard as people in the office. But actually, it’s quite the opposite.”

A worker who is not tied to office or shop hours often works beyond when they clock in and out. This new generation, with its constant connection to social media, lives life online. They purchase online, they share online and, now, they work online. They are more connected to friends, but they are also more connected to their jobs. Eighty-nine percent of millennials say they check email after work hours⁴².

Flexibility, it seems, actually makes people work harder.

Being in charge of your schedule and living a life of flexibility means having the freedom to explore new options on the side. That’s what the

⁴¹ <https://hbr.org/2014/01/to-raise-productivity-let-more-employees-work-from-home>

⁴² <http://www.bentley.edu/newsroom/latest-headlines/mind-of-millennial>

YouEconomy is all about. It's a new infrastructure that allows workers to spend time—as much as they choose—not just working at their main occupation, but working on a side hustle as well.

We know how invigorating it can be to pursue working goals for which we are passionate. Making extra cash or discovering how to work on your own feels good. It puts the steering wheel of your career back into your own hands. But how do you figure out what your magic side hustle is? With the YouEconomy, you can make some cash and test-drive your desires without putting your livelihood on the line. How much time you invest is completely in your control.

“Everyone has more than one career at a time,” says Brogan. “We now have the tools to pursue our passion as well as mainstay business. We can switch between the two if we want.”

Making money doing what you enjoy may sound like a fantasy but the YouEconomy can bring that lofty dream to reality. The way you approach it is up to you. Go all in or lower the element of risk by pursuing your goals through a side hustle. The important thing is to simply take a first step, and baby steps are just fine.

How Do You Make Time If You Don't Have Any?

The real difficulty for some people who want to join the YouEconomy to create more time flexibility is, well, a lack of time.

Already pushed to the brink with work, family, and other obligations, you might feel that starting yet another project will drain you. However, we encourage you to

**think about the time you spend in the
YouEconomy as an investment.**

One way to know if you have the time to join the YouEconomy is to just get started.

Chris Ducker gave his YouEconomy opportunity everything he had. For years he worked sixteen-hour days, six days a week, eating one meal a day and living off of coffee as he launched a Philippines-based call center. He was investing everything he had and giving it everything he had, but along the way he nearly had a breakdown. Ducker's hard work had caused him to hit a wall.

“I was burned out,” Ducker says. “That's the only time in my career that ever happened. It was very hard for me from a physical and emotional

perspective and absolutely ruined me for a few months.”

He eventually made a name for himself as the virtual CEO based on his experience of managing teams virtually, but it took a lot of trial and error to get him there. With his wife, Ducker developed a plan that would reduce his stress level and the amount of time he spent managing his 130 staff members. So while Ducker knew things had to change, he didn't jump into the YouEconomy without a parachute. He gradually moved into it—hiring eight key managers within that year, which freed him to manage twenty staff members and spend more time discovering his passion, despite his already insanely busy schedule.

Six years after the launch of his call center, Ducker started a podcast about his experience going virtual in the hope that it would help other entrepreneurs avoid burnout. He quickly amassed 5,000 email subscribers—a fairly impressive list at that time. He wrote *Virtual Freedom: How to Work with Virtual Staff to Buy More Time, Become More Productive, and Build Your Dream Business* and watched how other people benefited from his experience while he built a profitable platform—a win-win.

“From there, my brand just developed,” he says. “People were listening to the Chris Ducker podcast or reading the Chris Ducker blog. I was just providing inspiration for people to follow their goals, and suddenly I was a keynote speaker at large events and a best-selling author.”

While building his Virtual CEO brand, Ducker also continued managing his call center, which now has more than 450 employees. Despite its success, Ducker only spends three hours a week working on it. By pursuing his YouEconomy passion, he expanded his brick-and-mortar business, created additional sources of income, and actually worked less. Ducker was already working hard. Thanks to the YouEconomy, Ducker started working smart, too.

“At some point, you need to get to a point of quitting your job,” Ducker says. “You've got to use some judgment, but ultimately there will come a time when you'll have to pull the plug on your full-time job.”

There's no surefire recipe for when that moment will come. Different jobs in combination with different personalities make it impossible to predict. And the truth is, quitting that full-time office job won't happen for everyone. There are a lot of variables to consider, like finances, personality, and work style. But what Ducker discovered in burnout is a lesson everyone can learn from, and that's to be honest with yourself

about how work and its demands affect your levels of happiness, anxiety, satisfaction, and fulfillment.

“If you dread Mondays and want the weekends to last forever, something is not right in your work life,” Ducker says.

It doesn't matter whether you are a risk taker or cautious observer, the YouEconomy allows you to jump in or tread lightly as you decide when, how, and whether you'd like to participate. Start slow and contribute only a few hours a week to something someone else has created, like a direct sales venture, and enjoy the best of both worlds while you rest in the security of your day job's 401(k).

Both sharing platforms and direct selling companies are ideal opportunities for someone who wants to manage their time investment while building something meaningful on the side. Taking odd jobs on Handy or being a dog walker for Rover both offer flexible hours and a way to create a small client base that you could build on as you want to grow.

Direct selling companies, which offer products and services for sale, as well as proven sales and marketing systems in place to help a business owner maintain clients, are ideal for people who want the freedom of running their own business without the work of reinventing the wheel. These companies provide independent business owners the chance to grow from solopreneurs to micro-entrepreneurs by sharing the business opportunities and products they are passionate about with other people. These companies have elected to sell their products and services through individuals rather than retailers. In turn, they share profits with the independent salespeople rather than middlemen. You surely have a relative who regularly talks about a health or beauty product they love and recommend to you. Or a Facebook friend who knows of a service that can save you money. These folks are direct sellers, channeling their excitement for unique products and services into YouEconomy entrepreneurship, whether it's their primary source of income or simply a side gig.

Of course, you can also dive in and immerse yourself into your personal passion by quitting your day job and giving it all of your focus. Whether it's a direct selling business in the financial services industry or a housecleaning business you built with clients you met through Handy, your career can be in your control—and so can your time.

But time is running out. As the YouEconomy expands, the number of people taking their place in it grows as well. As the numbers rise, the competition rises too. The thing about time is that it passes too quickly. If you wait—if you put off starting that side business or partnering with that YouEconomy company—you're likely to miss your chance at carving out a space in the marketplace. You could miss your opportunity to tap into the vast field of possibilities and create the business and life that suits you.

So get serious about your time—how you're spending it and how you're viewing it. The timing is right to jump in and get started now.

Remember, the YouEconomy benefits package doesn't stop with more control of your time. This movement could be your key to unlocking financial security and prosperity for you and your family. In the next chapter, we'll explore more of the financial benefits of the YouEconomy and how you can tap into those opportunities today.

Chapter Three:

Take Control of Your Money

Brian Chesky and Joe Gebbia were having problems paying their steep San Francisco rent. The average rent for a one-bedroom apartment in San Francisco in early 2007 was about \$1,770⁴³. That's about \$700 above the national average for renting a one-bedroom in 2015⁴⁴. It's no wonder they were struggling.

Fortunately, Chesky and Gebbia had an idea. They looked at their apartment as something extra. They didn't need every inch of its space, especially not at night while they were sleeping. Why not rent out the remaining floor space? Surely someone traveling through San Francisco would rather bunk down on the floor of an apartment if it meant they'd pay a third of the price of a hotel room.

Chesky and Gebbia knew they could make extra money by renting their apartment, but the traditional means of advertising were limited. In 2007, plenty of people posted rooms, houses, and apartments for rent on Craigslist. However on Craigslist, a person can do everything from find a date to buy a used car—not exactly the duo's target market. Craigslist can be difficult to navigate, and it's not aesthetically appealing the way a hotel website would be. Chesky and Gebbia, who met in design school, thought the basic look made Craigslist feel too impersonal, so they set up their own website⁴⁵.

They took a few pictures of their apartment, including the available floor space with air mattresses so visitors could see how many people could realistically stay. They promised renters that they'd cook them breakfast, too. Then they posted their ad and waited to see what happened.

Conveniently, a design conference was coming to town that weekend and hotel space was scarce. Before they knew it, Chesky and Gebbia got offers from three people to pay \$80 each to sleep on those air mattresses.

Almost immediately, people started asking Chesky and Gebbia when they planned to expand their service to other cities. That million-dollar question led to the 2008 founding of Airbed & Breakfast (now Airbnb), which was officially launched during the 2008 Democratic Convention.

43 <http://www.sfgate.com/entertainment/article/What-s-behind-the-current-hot-San-Francisco-2522384.php>

44 <https://www.apartmentlist.com/rentonomics/july-2015-national-rental-price-monitor/>

45 <https://growthhackers.com/growth-studies/airbnb>

The convention was held in San Francisco, and hotel space was at a premium.

Consider the timing: As America descended into its worst recession since the 1930s, most startups and many longstanding businesses crumbled. But as John Addison puts it, “It’s not just the economic timing when starting a new business venture, it’s the idea timing.”

Hustle helps as well. To keep Airbed & Breakfast afloat during its first year, Chesky and Gebbia took the election theme and ran with it. They created special edition election cereal boxes—one for Barack Obama and one for John McCain—and sold them at convention parties as a company fundraiser.

Then in 2009, they joined Y Combinator, a California business accelerator, which landed them \$20,000 in funding. After that, they received a very welcome \$600,000 from Sequoia Capital and Y Ventures, startup funds for entrepreneurial ventures.

By 2015, Airbnb had exploded. It was active in 34,000 cities and 190 countries. Chesky and Gebbia had raised \$1.5 billion in funding for Airbnb, and multiple sources estimated Airbnb’s worth at \$25 billion⁴⁶.

The interesting thing about the Airbnb story is that as the company got moving, many investors were turned off by the fact that neither Chesky nor Gebbia had backgrounds in technology. Both had backgrounds in design, not coding or web development. How could a business that had no physical product, but was 100 percent based on the web, make it without a tech guy or gal?

That’s the magic of the YouEconomy.

“Where it used to be that you could be specialized in certain things and that would make more money, now the generalists can make just as much money,” says Bryan Kramer, social media strategist and owner of PureMatter. “As long as they’re producing new thoughts.”

Chesky and Gebbia were certainly producing new thoughts. Nowhere else was anyone making hotel rooms out of spare bedrooms the way Chesky and Gebbia had thought to do it. Of course, hiring experts to do what you don’t know how to do is key to the success of any business. Chesky and Gebbia quickly added an experienced tech guy—former roommate Nathan Blecharczyk—but when they launched Airbnb, they weren’t tech experts⁴⁷. They found their success in finding a way to get

⁴⁶ <http://money.cnn.com/2015/06/27/technology/airbnb-funding-valuation-update/>

⁴⁷ <https://www.airbnb.com>

other people to pay for their extra—in this case—apartment space.

Job Security Is a Thing of the Past

You've probably already had more jobs at this point than most people a generation or two ago would have had in their entire lifetime. And that's not a bad thing. Contrary to the value system of older generations, we no longer believe that having multiple jobs makes you flaky or unreliable. Today's job market is different. Jobs back then were often much more secure, pensions were abundant, and technology and consumers weren't ready to support the massive number of home-based employees we're seeing today. Now, everything has changed.

The silver lining of layoffs and less job security is that they force creativity and discovery. It's the old necessity as mother of invention. And it's this same atmosphere that gave us revolutionary companies like Airbnb. Had its founders Chesky and Gebbia been earning excellent salaries in secure jobs with stock options and pensions, their brainchild might never have been born.

Job insecurity might raise anxieties, but it also encourages an explosion of innovation.

Unlike our grandparents, the average worker stays in their current workplace for 4.6 years,⁴⁸ so our résumés look different, too. A recent survey from *Multiple Generations @ Work* illustrates that 91 percent of millennials, those born from 1977 to 1997, plan to stay in their jobs for less than three years⁴⁹.

By the time young people are 25 years old, they've had an average of 6.3 jobs⁵⁰.

That is a stark contrast to working one or two jobs over your lifetime.

Of course, our attitudes about work have changed in many ways. That certainly plays a role in this shift. We're more interested in having control over our time and having access to a more flexible work environment than we are in a company car. Job security is a thing of the past, but with this influx of new work options, we're not sure we would want it anyway.

“For decades, it was too high of a risk to do your own thing,” says futurist Daniel Burrus. “Now, if you put fifteen to thirty years into a

48 <http://www.bls.gov/news.release/tenure.nr0.htm>

49 http://futureworkplace.com/wp-content/uploads/MultipleGenAtWork_infographic.pdf

50 <http://money.cnn.com/2013/04/09/news/economy/millennial-job-hopping/>

company thinking it will take care of you when you're old, that isn't true at all."

Grandma and Grandpa worked forty-hour workweeks because they wanted the benefits that type of commitment provided. But in this new economy, those benefits have mostly evaporated. Pensions and comfortable retirement plans are dinosaurs—they've all but gone extinct.

Even if you're committed to a company, work hard, and live up to cultural expectations, your job satisfaction is not guaranteed. In the 1950s, just about anyone could leave high school, walk into a factory, and expect a decent-paying job for life. As recently as 1984, pensions were on a downward spiral, with only 175,143 plans in existence. By 2008, those numbers had dwindled to 46,926⁵¹.

Pensions have gone the way of the eight-track player,

and some of the major corporations we relied on for stable work have gone with them.

"The *Fortune* 500s that were here in 2000 are no longer here," Burrus says. "Look at the Blockbusters and BlackBerrys that were doing great and then crashed and burned. If it's up to me, I want to take the future into my hands."

It turns out that the companies people previously believed were immortal, like Blockbuster and BlackBerry, are subject to massive declines and even closures just like every other company out there. And when these companies hit a low point, the casualties are the previously secure jobs. When BlackBerry lost its huge share of the smartphone market to Apple and Android, 20,000 jobs went with it⁵². Blockbuster closures took another 60,000⁵³. Their failures left devastating impacts in their wake.

But BlackBerry and Blockbuster aren't alone. Since the *Fortune* 500 list was established in 1955, 88 percent of the original most profitable companies in the country have fallen off⁵⁴. Either these companies have gone bankrupt, merged with other companies or, most likely, are no longer profitable enough to qualify for the *Fortune* 500.

51 <http://www.workforce.com/articles/the-rise-and-fall-of-employer-sponsored-pension-plans>

52 <http://www.cbc.ca/news/business/blackberry-lays-off-unspecified-number-of-employees-globally-1.3085232>

53 <http://www.ibtimes.com/sad-end-blockbuster-video-onetime-5-billion-company-being-liquidated-competition-1496962>

54 <http://www.aei.org/publication/fortune-500-firms-in-1955-vs-2014-89-are-gone-and-were-all-better-off-because-of-that-dynamic-creative-destruction/>

It's a downward trend that isn't expected to slow down anytime soon. As *Forbes'* Steve Denning pointed out in 2011, a mere fifty years ago a firm on the *Fortune* 500 list lasted an average of seventy-five years. Today, those same firms don't stand to last more than fifteen years⁵⁵.

We're understandably skeptical of lifetime employment now. If the big players like major corporations can't make it, how can we expect to find any kind of job security? The 2008 recession confirmed our suspicions. If we didn't experience a layoff or reduction in hours, we know someone who did. Some had no choice but to turn to the YouEconomy for extra income.

The term "company man" dropped out of colloquial speech because we no longer anticipated remaining with the same company for fifty years or more. In its place, we started referring to "the future of work," and "freelancer" became a new buzzword.

Buried within the traditional business model we all relied on were some big myths that we had to let go.

"For example, that idea that we are more secure if we work for a giant company or industry," says sharing platform expert and investor Lisa Gansky.

**"Today, we have been made to realize
that security comes from our tenacity,
adaptability, capacity to learn, and openness.**

The models and myths from the last century are being shaken and stirred to create a new way of working as individuals, communities, companies, and industries. People are finding that rather than having one job for years with one company, security grows with several projects in parallel—building your reputation, network, and honing skills. This is where we are going: more freelancing and opportunistic movement between places, ideas, teams, and industries."

Enter the Freelancer

It's impossible for an entire new economy to be born without it affecting every aspect of that economy. The Industrial Revolution drastically changed not only how people worked, but how corporations operated. The same has happened with the YouEconomy.

YouEconomy companies such as Airbnb and Uber are changing

55 <http://www.forbes.com/sites/stevedenning/2011/11/19/peggy-noonan-on-steve-jobs-and-why-big-companies-die/#152b9a323e57>

how larger, older corporations work by influencing how their corporate sisters and brothers interact with employees. The rise of the YouEconomy has shown corporations that, in order to compete with newer businesses and attract YouEconomy workers, they have to change the way they do business and interact with employees on another level.

“One of the biggest shifts that we’ve seen is the employee/employer relationship,” says futurist and author Jacob Morgan. “There’s a shift away from a very static, one-to-one relationship to a very dynamic relationship where the workforce is fluid, amorphous, and non-defined.”

The freedom, flexibility, control, creativity, and income power the YouEconomy gives people is changing relationships within companies.

As it does, it’s altering the structures of the companies themselves.

“One thing these companies have in common is that they’re fast moving,” says author and marketing expert Chris Brogan. “If you look at Airbnb and Uber, no one thought there would ever be a system in place that would make hotels or taxis or limo companies nervous. Now they exist in a place where we thought they couldn’t, and they’re changing things dramatically.”

That change inspires companies to make big changes themselves, hiring freelancers and consultants, while trying to find ways to give their employees more freedom—so they don’t quit and start their own freelance careers.

In two separate studies recently cited in the George Mason University report *Evaluating the Growth of the 1099*, Will Rinehart and Ben Gitis, who used data from the General Social Survey, estimate that nearly one-third of all jobs added between 2010 and 2014 were freelance positions.⁵⁶

Companies hired contractors before the YouEconomy got its start, but now they’re actively seeking contractors for projects as part of their plan from the outset. Corporations are realizing that employees are not a one-size-fits-all group. The person who looks like they might fit the role because they have the perfect background, dress in a suit, or are used to working 9 to 5, might be totally wrong for the latest project.

⁵⁶ Evaluating the Growth of the 1099 Workforce, page 1

They're also realizing that as work demand rises and falls, overworking employees isn't beneficial in the long run. Freelancers might be just the right fit for high-demand time periods.

The Freelance Transition

Freelancers who work with clients during their high-demand times are like pinch hitters in a baseball game, stepping in to offer expert services on a temporary basis. YouEconomy platforms like Upwork, Toptal, and 99designs provide ample opportunities for these freelancers to bid on projects and even create long-term client relationships.

These sites also offer an opportunity for people to take on part-time freelance work and slowly transition it into full-time income.

Thirty-eight-year-old Kerry Ellis has many skills—she's a writer, editor, and graphic designer. With a background in publishing, Ellis had worked for major publishing houses and even for NASA as a writer and editor. Occasionally, she'd be asked to work on the layout of a project, so she also honed her design skills.

In 2009, Ellis joined 99designs to make some extra money on top of the income from her full-time job. She had seen the site advertised in online discussions, and she liked how simple it was to navigate and find the kind of work she wanted.

“I originally found 99designs because of its logo design ads and thought, ‘Oh, that'd be easy!’ And I was horrible at it,” Ellis says. “I poked around the site more and found the book-cover category, and I was immediately smitten. I've worked in publishing my whole career, so I couldn't resist giving it a try. I immediately fell in love.”

Over the next four years Ellis, who lives in Mountain View, Calif., bid on the occasional project and gained experience along the way.

“The 99designs platform allowed me to practice, practice, practice until I honed my skills,” she says.

And it's a good thing, too. Those skills combined with the YouEconomy became Ellis's saving grace when the world took a financial nosedive.

“In September 2013, I was unexpectedly laid off from my job,” she says. “I started feverishly entering every cover-design contest I could in order to help keep my house and utilities from going to collections or worse. 99designs offered me a way to find and build a client base, which was nonexistent to me before, since I had a full-time job and only dabbled in freelance. That effort paid off—literally. In 2015 my freelance income

tripled because of the amount of direct-commission work I have from clients now.”

Ellis isn't alone in her journey. Countless people who were laid off during the recession were fortunate enough to have side gigs that helped them make ends meet when they lost their jobs. Like Ellis, many took advantage of the connectedness in the YouEconomy to create client lists and turn side hustles into full-time income.

Ellis says the benefit of discovering a client base is game-changing for her. “I am a horrible marketer,” she says. “I don't do it at all. On 99designs, my work speaks for me, and people seek me out instead of vice versa.”

Since going freelance full time, she's had a few big wins, landing gigs designing successful book covers and winning design awards. She says freelance sites like 99designs allow you to hone your skills against other freelancers in your industry and find clients who love your work. Of course, like any endeavor, it takes effort and dedication in the face of challenges.

“It takes a lot of hard work and many frustrating failures,” Ellis says, “but if you keep at it, the payoffs are incredibly worth it. I'm only this successful now because 99designs gave me the springboard I needed.”

The Freelance Business Owner

Not just for people who want to work from home or have flexible hours,

freelancing is a viable option for those who've always wanted to run their own businesses and work with clients of their choosing.

Whether they operate as solopreneurs who do all the business work themselves, or micro-entrepreneurs who have a small virtual team, these freelancers have figured out how to build a business around their life.

Shay Brown, owner of Royal Kingdom PR Agency, doesn't want to spend all her time trying to find clients. As a solopreneur—and also mother to a new baby—she prefers to focus her attention on doing quality work in her field of public relations, as well as social media and event management.

Brown, 31, has a résumé of corporate positions, but when she started

working on her own, she turned to YouEconomy platforms to help her find clients quickly. Today, she uses Upwork (formerly oDesk and Elance that have since merged), in addition to traditional means of finding clients, such as referrals, event networking, and even cold calling.

Of all these methods, Upwork has given her a lot more control over how much work she does at any given time. “It allows me to control and dictate what projects I apply for and get a clear scope of the projects so that I can bid accordingly,” she says.

Far from being a quick fix, the platform has allowed Brown to forge some long-term opportunities. For her, one of the biggest benefits is the immediacy of the platform. She can see at a glance what kinds of opportunities are available and get in early with her bid. “I recently secured a product that is a global launch from an international company that has produced a six-figure contract, as well as potential for several subsequent pieces of business,” she says.

Freelancing without these YouEconomy platforms to partner with means taking much longer to build a client base and sacrificing access to big projects. Brown has the ability to compete in a field where larger companies usually dominate the smaller or solo operations.

“You engage with so many brands and companies,” she says, “and you don’t have to compete with the larger PR firms that almost in essence are assured of these larger contracts because of name recognition. It allows you to compete in the same space, only from a different angle. It puts everyone on an even playing field.”

For a micro-entrepreneur who doesn’t have decades of experience or a solopreneur who is handling all the work alone,

the YouEconomy has opened doors to income potential that used to take years to develop.

The Future of Freelancing

The freelance trend is only expected to continue. In 2015, 54 million Americans did some kind of freelance work.⁵⁷ Of those freelancing in 2015, a phenomenal 700,000 joined the ranks of the YouEconomy from 2014 alone. This means that one-third of our population has done some kind of freelance work in the last year. That’s a whole lot of people stepping out of the corporate cubicle to pursue a life where they have

57 “Freelancing in America: 2015” by Freelancers Union and Upwork

more control.

“More profoundly, these talented people won’t look like you think they should look—they will come with many backgrounds, stories, biases, and languages,” says Gansky. “This rich talent pool can be the breath of fresh air your business needs. The more diverse your team and company’s perspective, the more agile and resilient your future.”

Corporations also recognize that the talent they want is mobile. Before the YouEconomy, if a New York-based corporation wanted to hire someone who lived in Seattle, there was no question about what would happen. The new hire would leave Seattle and move to New York. Today, there’s a very real possibility that employee could stay in Seattle. People are choosing where they live because they can work virtually, and corporations are adjusting to this by hiring freelancers.

Your Finances Are Your Responsibility

The YouEconomy means that now, more than ever, your finances are completely in your control. If you’re not happy about how much you currently make, the YouEconomy lets you do something about it.

“Seventy-six percent of Americans are living paycheck to paycheck, 47 percent of Americans have no money in the bank, and 70 percent of workers are unhappy with their job,” says author and speaker Grant Cardone, quoting a recent Gallup study⁵⁸.

**“The YouEconomy is not a risk.
It’s your solution to your income
challenges and your happiness.”**

When Busque started TaskRabbit in 2008, she thought she was building a site where college students would go to pick up a few extra bucks. Turns out, that wasn’t the case at all. People from all walks of life—stay-at-home moms, professionals, and retirees—signed up not as clients, but as taskers.

And why wouldn’t they? For many people, an extra \$500 to \$1,000 a month is the difference between barely paying bills and going out to dinner on the weekends. Before the YouEconomy started, finding the \$500 to \$1,000 might have been a problem, but now, you can pull out your phone and find an app to help you do just that. With so many services and products to choose from, there really is no reason you can’t fill that gap in your income this weekend.

58 <http://www.gallup.com/services/178514/state-american-workplace.aspx>

Of course, you can also create an entirely new source of full-time pay. Opportunities for passive income allow you to invest time and effort up front and see exponential financial rewards down the line. From affiliate marketing to direct selling, the opportunities to create a stream of income that works even when you don't is appealing to many looking to build real financial security for themselves and their families.

Affiliate Marketing

When a company wants to sell their product or service online, they have a lot of options. Advertisers can post ads on their own sites, of course, but they can also ask other people to post ads on their sites without having to pay top dollar. They do this through affiliate marketing.

When someone has a website that speaks to the audience a company is also targeting with their ad, they can place the ad on that affiliate's website. For example, if you had a blog about independent music, a company that sells music streaming might want to place their ad somewhere on your blog. They might even want to post a coupon or a sign-up form. Every time one of your blog readers clicks on that company's ad, as an affiliate you get a little bit of money.

Over time, if you have multiple, high-traffic ads on your website, affiliate marketing can turn a nice little profit. Think about how many older blog posts you have that people go back to read. What if, every time they read an old post they also clicked on an ad? You'd be making a little money for work you completed weeks, months, even years ago.

David Weliver of Portland, Maine, figured out this affiliate marketing opportunity long before it became popular. Back in 2006, he started a blog called MoneyUnder30.

"I created MoneyUnder30 because I was frustrated by a dearth of financial press that was relatable to people my age—I was 25 at the time," Weliver says. "I had worked at a national personal finance magazine but felt financial services companies and the mainstream media on which they advertised were only interested in reaching older adults—consumers with assets to invest or mortgages to refinance. Meanwhile, younger adults struggled to make it on our own, a process that often involved learning the hard way, through years of poor financial decisions, how to live within our means and begin saving."

Financially savvy, Weliver set out to monetize his blog in its first year. That's where affiliate marketing came in. He chose one of the major affiliate marketing websites that connect people with advertisers who

are willing to pay for ad clicks.

These sites, like CJ Affiliate and Clickbank, allow you to search for advertisers by topic or industry and find companies that sell products or services your audience would like. Once you're approved to advertise for them, you simply download the ad graphic and place it on your site. A special code in the ad tells the affiliate platform every time one of your visitors clicks on the ad, and a little money is deposited into your account.

Weliver chose CJ Affiliate, and he says it opened doors for him to work with large brands in his niche. This was a huge advantage for him because banks and other financial services companies likely wouldn't pay much attention to a startup blogger. Without the YouEconomy platform to partner with, Weliver estimates he would have had to work countless hours and invest tens of thousands of dollars on business development to create those same relationships.

"Even so," he says, "I would've likely not been able to secure the kinds of quality advertisers to which I had almost immediate access through CJ Affiliate."

As a beginning affiliate marketer, Weliver was able to test ads on his website with little risk to him or the advertiser. Eventually, he found good fits and provided advertisers with exactly the kind of qualified leads and customers they wanted.

"I found early success with a bank that was actively seeking new young savers," he recalls. "Their product, an online high-yield savings account, was one I was happy to recommend to my readers because it could truly help them achieve the goals I was encouraging them to set. The success of that relationship motivated me to work on growing my business and continues to be a valued partnership ten years later."

Today, Weliver owns an online publishing company whose mission is to help young adults make more informed financial decisions. He continues to partner with CJ Affiliate to help establish relationships with national brands and recommends this practice to others looking for extra income.

"The company has been instrumental in my ability to grow a tiny personal hobby blog into a seven-figure business," he says. "CJ Affiliate helped me earn a few extra dollars a month in the early days, and now they are a key part of our financial success as a growing small business."

Affiliate marketing can become an integral part of your own financial success over time. It is frequently used among services like Uber, which offers drivers \$5 for every new user they refer. The most important aspect of your potential with this YouEconomy opportunity is to start now.

The sooner you get going, the sooner you'll see real results.

Direct Selling

In 2012, Tom Gordon lost his job with a well-known insurance corporation. He and his wife and their three children lived in Atlanta at the time and were already struggling with some family medical bills. The layoff hit them hard.

“I hit the pavement day one,” Gordon says of his early job search. “But nobody was hiring.”

That’s when Gordon heard about a financial services direct selling company. “I started in the insurance business right out of college, so I’d known about these guys for a while but never really given them much thought.”

Concerned about making ends meet, Gordon decided to find out more information.

Within a month, Gordon had a little money coming in, and he says he realized he’d been denying himself the opportunity for real financial freedom for years. By selling financial services products—an industry he was already well-versed in—Gordon was able to gradually build a small business that he could operate out of his home. The company supported him with marketing, training, and operational support.

“It’s like a turnkey business,” he says. “I was kicking myself at first for waiting so long to try it. I’m glad I finally got on board.”

His wife, however, wasn’t so enthusiastic. She had heard of direct selling companies before but had dismissed them as get-rich-quick or pyramid schemes. But as Gordon grew his small business, she learned that direct selling isn’t a pyramid scheme (an illegal business model that pays people for recruiting other people into the program rather than for the sale of products or services). In fact, it’s a nearly \$200 billion worldwide industry.

As old as door-to-door sales, direct selling is marketing and selling

products directly to consumers.

Today, direct selling companies are at the forefront of the YouEconomy because they're based on a social model of shared ideas, passions, and values.

Today, Gordon helps other families secure their own financial futures by selling financial services products and also showing those interested how to start their own businesses.

"If you'd told me I would be starting a new business at this stage of my life," he says, "I'd have called you crazy. But the company is like a big family. They offer everything we need to grow and help folks. It's like nothing I've ever been a part of."

Why Wait?

Many people who never thought about venturing into the YouEconomy will have to stretch their comfort zones. We've seen how the YouEconomy is expanding rapidly to include all areas of our lives and how companies are adapting to the new way of working, moving away from the full-time jobs we used to think of as secure. We've also seen how our attitudes and expectations are changing to inspire innovation and immediate access to extra money. But there's one reason we'll need to tap into the YouEconomy that most of us don't think about: longevity.

"We're going to be healthy a lot longer than we thought, given all of the amazing medical miracles that are taking place right now, much less the new ones that haven't even happened yet," Burrus says, pointing to the current state of baby boomer retirement deficits. "So with that in mind, most of the baby boom generation is realizing, 'You know what? I didn't really save enough.'"

The good news is that the YouEconomy is poised to provide exactly what we need right when we need it. All we have to do is take advantage of the opportunities that are all around us.

While writing *Flash Foresight: See the Invisible, Do the Impossible*, Burrus ran a little experiment that proved just how accessible the YouEconomy is as a moneymaking machine for anyone who wants to give it a try.

In 2010, there wasn't a national real estate app, so Burrus hired a

freelance college student to create programming for one. Six months later, Burrus released three real estate apps: Complete Foreclosure, Complete Rentals, and Complete Homes, which provided national data about homes in foreclosure, for sale, and for rent.

Soon after the apps were released, Burrus was making \$1.7 million a month by selling exclusive zip codes to real estate agents within the app for \$24.95 a month. Eventually, Burrus ended up licensing the software to Zillow, a real estate site where consumers can buy, rent, sell, and finance homes.

“That was \$1.7 million a month in recurring revenue with no employees and no corporate structure,” Burrus says. “There’s an age-old saying, ‘If it is to be, it’s up to me.’ I need to take my career and my future in my own hands.”

And so do you. You may not start a YouEconomy corporation, but the future is no less in your hands. As we’ve seen, the YouEconomy is changing everything about how we work, from who companies hire and fire to how much control you have over your time and money. If you want a different lifestyle, more freedom to enjoy your family or your hobbies, and the income to make all of this possible, it’s up to you. No boss, corporation, or government is going to make your dreams a reality. But the YouEconomy just might.

In the next chapter, we’ll take a look at how what drives you, what excites you, and your passion could turn into profit in the YouEconomy.

Chapter Four: Let Your Passion Lead the Way

In 2008, Sophia Amoruso was 22 years old and working as a security guard. She loved clothing, but wasn't a fan of school. She'd completed one year of community college and had no idea how to capitalize on her passion for vintage clothing. Like many others entering the YouEconomy, entrepreneurship wasn't exactly on Amoruso's radar. She knew she liked fashion, but liking something and finding a way to make money doing it, are two different things.

For Amoruso, eBay bridged that gap between hobby and business. eBay is an auction site where consumers can buy and sell anything from the kitchen sink to cars. eBay has been around since 1995 and has helped thousands of people clear out attics and garages. Incidentally, eBay has also allowed thousands of people to make a little extra cash selling things they no longer need. For people like Amoruso, eBay has been the catalyst for the launch of a business.

After discovering eBay, Amoruso started selling the vintage clothes she collected under the name Nasty Gal Vintage⁵⁹. Her taste must have been pretty good because everything Amoruso posted, she sold. So she did what any smart, enterprising woman would do and posted more and more clothing.

Eventually, Amoruso came across MySpace, which at the time, was the go-to social network site for people who wanted to connect to each other via blogs, music, photos, and virtual interest groups. Amoruso used MySpace to advertise the clothes she sold. This turned out to be a great decision because in 2008, MySpace was at its peak. The boom for this social network gave Amoruso the opportunity to target some of its 75.9 million unique monthly visitors⁶⁰.

By using eBay and MySpace, Amoruso gradually built her online network until her passion for selling vintage clothing turned into what is now a nationally recognized vintage clothing brand called Nasty Gal. By 2012—four years after using eBay to sell a few clothes she liked and thought others would like, too—Amoruso had raised \$50 million from

59 http://www.nytimes.com/2013/03/25/technology/nasty-gal-an-online-start-up-is-a-fast-growing-retailer.html?_r=0

60 <http://www.bloomberg.com/news/articles/2011-06-22/the-rise-and-inglorious-fall-of-myspace>

investors for her little startup⁶¹. Today, Nasty Gal is the go-to vintage fashion site for young women.

While Amoruso was working her way out of the security business and building a side gig into what ultimately became a YouEconomy platform itself, Chris Hardwick, who co-hosted the popular '90s MTV dating show *Singled Out* with former Playmate Jenny McCarthy, was getting his YouEconomy on, too.

After Hardwick's stint as a co-host, he had a long, hard think about his own passions. As a kid, Hardwick loved Dungeons and Dragons and other nerdy pursuits. So in 2010 he started *The Nerdist Podcast* in hopes of attracting like-minded people by talking about "what it really means to be a nerd" one hour at a time.

Podcast by podcast, Hardwick did exactly what he set out to do and built a loyal nerd following. His listeners loved his interviews, gave him feedback, and encouraged him to continue with the podcasts. In 2012, his podcast morphed into Nerdist Industries. By 2016, Nerdist Industries had become a large media company with sixty employees. Not bad for a guy who just wanted to talk about Dungeons and Dragons.

While Hardwick appealed to the nerds of the world, Hannah Hart, a young San Francisco-based copy editor, made a name for herself when she posted a video to YouTube of herself drinking wine and cooking. Hart had no intention of eventually making money from the video. She just wanted to make a funny clip to amuse one of her friends. However, once Hart posted the video to YouTube, it caught on, and her post was seen around the world.

Viewers loved Hart's wine-fueled antics, and creative series titles such as "Storm of S'mores!" and "Omelet You Finish" helped her create a comical and unique brand. The best thing about all of it was that Hart never set out to create a sensation. She simply wanted to entertain a friend.

Hart's popularity among YouTube users and her passions—drinking and cooking—led to her show, *My Drunk Kitchen*, which lasted three seasons, won several awards, and gave Hart a platform which she used to solidify her brand and launch her best-selling book, *My Drunk Kitchen: A Guide to Eating, Drinking, and Going with Your Gut*.

Hart became a brand without ever intending to be one. She simply did what she enjoyed doing and, as luck would have it, was able to make a

⁶¹ <http://www.entrepreneur.com/article/235498>

career of being herself and doing what she loved.

Amoruso, Hardwick, and Hart are three very different people with three very different backgrounds who used three very different YouEconomy platforms to pursue their passions and turn them into moneymaking projects.

Passion projects are side projects that are born out of a need to share one's passion rather than a need to make money. Oddly enough, in the YouEconomy, these projects often lead to unlimited success for their inventors.

What's interesting is that Amoruso, Hardwick, and Hart couldn't have capitalized on those projects if the YouEconomy hadn't existed. Amoruso got her name out through eBay and MySpace. Hardwick used podcasts. Hart used YouTube. Without the technology that allowed for these platforms, Amoruso's, Hardwick's, and Hart's dreams would have been just that—dreams.

Today, because of the YouEconomy, anyone with a passion—be it fashion, geek chat, or drinking and cooking—can become a brand and start a business or just a side project. The YouEconomy allows people with ideas and a willingness to hustle to turn themselves and their ideas into something profitable.

In the YouEconomy, it doesn't matter who you are, where you live, or what you do.

You can make a living doing what you love most.

It doesn't even matter what your background is, what your education was, or what other jobs you've held. The YouEconomy doesn't require a handshake and signet ring. It's an economic driver, and it's here for anyone with a passion to capitalize on.

What You Want Matters

How often does your boss ask you what you want to work on? Or where you feel happiest working? How many days a week do you wake up and say, "I can't wait to get to work"?

The YouEconomy opens up possibilities for all of these choices and more.

"One of the big things it opens up is you no longer have to stay in that

job you don't like anymore," says John Jantsch, author of *Duct Tape Marketing* and small-business marketing expert. "I think there's a lot of opportunity that exists today that didn't exist for people to have a side project. In fact, I think the generation that's coming up right now fully expects that that will be part of what they do. I mean, that's just sort of their everyday life. Even if they're not going to start a business, they seem to be much more interested in exploring their passions."

When you explore your passions and pay attention to what you want—versus only focusing on what you need—sometimes that opens opportunities to make money, gain skills, and create value that end up meeting your needs as well.

"It actually allows you to design your career around not just where you want to go, but, do you want to be involved in something that serves people?" Jantsch adds. "Do you want to be involved in something where you're building a legacy? Do you want to be involved in something that's a lifestyle business? I mean, it's almost like you get to design your career based on goals and objectives and, really, the company or the way in which you do that no longer matters."

Peter Diamandis, engineer, physician, and entrepreneur best known as the founder and chairman of the XPRIZE Foundation, makes his living following his passion. He's known for taking one giant leap toward his dreams after another, taking him so far as outer space. As co-author of the *New York Times* best-sellers *Abundance: The Future Is Better Than You Think* and *BOLD: How to Go Big, Create Wealth, and Impact the World*, as well as co-founder of multiple companies, Diamandis is an authority on our changing world. He sees the changes in how we work as just the beginning.

"We're in a period of extremely rapid change,"

he says, "and I feel that that rapid change is going to alter how we govern, how we raise our family, how we do our jobs."

The future of work is something altogether different than what previous generations have known. With the changes brought about in the YouEconomy, the impact will be widespread—not just on your wallet. You'll not only have more say-so over your professional path, but society and even government may come to support your freedom of choice.

Let's take a closer look at why what you want matters now more than ever, how following your passion could improve much more than your

career, and how you can get started in a way that's right for you.

You Can Make Money with That

As we've already seen with our three unusual entrepreneurs turning their passions into profit, you can make money doing just about anything in the YouEconomy. The trick is to pinpoint that passion and then take advantage of the innovative technology and communication systems available to find a customer base.

"My whole business is based on who I am," says Ryan Williams, host of *The Influencer Economy* podcast (soon to be a book). "We're now in this modern era of the digital age where if you bet on yourself, then you are more likely to be successful than not."

Williams transitioned from working for large, multinational corporations to running his own business. "You never feel like you're in control when you're working for a big company," he says. "You always feel like you're at the disposal of the larger brand and identity of their company and their vision. And now we're in this era that you can create your own vision and you can make goals and milestones to actually become yourself and embrace your personality in ways that were never available until the Internet era has evolved to where we are."

Williams says that even if you don't have a particular passion or strong belief that's driving you, you can pursue something in the YouEconomy that just piques your interest. "Amazing things can happen from that," he says.

He suggests thinking about what you talk about with friends at happy hour or over coffee, what type of podcasts you listen to or books you read. We all "geek out about specific topics," he says. "And you need to follow that geek passion to a certain point because that's what drives you. That's what gets you up in the morning."

The interests that give you joy, keep you excited, or make you laugh may not be your professional pursuits. But if you can find a community of people who also like what you like, as Williams says, "then that is where the real transformation happens."

That community will give you encouragement, feedback, and motivation to create. With other people backing you—either financially through crowdfunding or with their love and time—you'll be much more likely to not only pursue that passion but to create something that other people can be passionate about too.

“Anyone can do it,” Williams says. “And it doesn’t have to be about making money. Sometimes you can have this geek vision and it can be something that you just want to do because you generally enjoy it.”

The YouEconomy not only gives you permission to be yourself, it builds possibility around who you are, what you love, and what you can do in entirely new ways.

“I really focus on the idea that to do you, you have to be you,” says Chris Ducker, author and virtual work expert.

Ducker advises people to worry less about who else might be doing what you are and more about how you can do it in a way that is uniquely you. “Regardless of what niche or industry you’re in, your brand can’t be copied because you’re building your business around you and your experience and the people you want to service. There really aren’t any competitors out there.”

This shift in the marketplace, where people can participate, build, and create whatever interests them and find the potential for extra money in the process, is a direct result of the technology associated with the YouEconomy.

“The world has changed a lot, primarily because of social media” says Guy Kawasaki, author, venture capitalist, and marketing specialist. “Social media being fast, free and ubiquitous. That changes everything, right? Now everybody can be a brand, everybody can be a marketer, everybody can be a personality. And I don’t think ten or fifteen years ago that was possible because what did we have ten or fifteen years ago? We had email, fax machine, and cellphone. So that’s a very big difference.”

So what’s your passion? What’s your interest? Or, as Williams asks, What do you geek out about? It’s time to find a community of people who feel the same way and start building something great.

You Open the Doors to More Possibility

How often does a 9-to-5 job open the door to something even bigger or better? Rarely. But if you follow your passion and try your hand at the YouEconomy, you will likely find that one pursuit leads to another, as you learn, grow, and expand your network.

We met author Kimberly Palmer in chapter 2. But long before writing her two successful books on building your own economy, she was a financial journalist working for *U.S. News & World Report*.

Her full-time job exposed her to a lot of people who were early adopters of the YouEconomy. The idea appealed to her because she and her husband had recently become parents. Her new responsibilities spun constant worry about being laid off. At the same time, missing her daughter's milestone moments made her long for shorter workdays.

“The only way to really get what I wanted was to go outside the traditional economy that runs on full-time jobs with set hours,” she writes. “I needed to become financially independent by earning extra money on top of my full-time job, so I was no longer vulnerable to a layoff and could, eventually, work for myself and set my own schedule. It was really about so much more than money. I wanted to be in control of my life.”

Reporting on the economy, Palmer met people who had taken their brick-and-mortar businesses online, launched coaching businesses, and opened Etsy shops.

Palmer had already written one book, *Generation Earn: The Young Professional's Guide to Spending, Investing, and Giving Back*, and as part of the publicity had done a bit of speaking. So Palmer decided to try her hand at freelance writing and speaking to supplement her income.

One of her readers had told her that a workbook based on *Generation Earn* would be helpful to her, so Palmer had also considered creating an eBook. Then she met an Etsy seller who created PDF downloads for her customers, and Palmer's Planners was born.

“After I launched my side business, an Etsy shop of money planners, I realized it was also a great source of creative satisfaction,” she says now. The creative boost she got from the planner business helped her spawn the idea for her next book.

For Palmer, each new side project led to the next, and she found greater fulfillment the further down the path of independence she traveled.

“Work is much less stable now for most people,” she says. “We change jobs more often and hop around until we find the right fit, which might never happen, so we have to create a better fit by patch-working different gigs together. It's less stable but can also be more fulfilling and exciting for those who are successful with it. I think this trend will

continue and be even more pronounced in ten years.”

So if you've got an idea for one project but you doubt it will be enough long term, change your thinking. Start simple and small. What you create today might just be the building block for something new around the bend.

You Forge the Way for Others

One of the side effects of your efforts in the YouEconomy is the possibility you open up for someone else.

Maybe it's your spouse, your child, or your best friend who was just waiting for someone to show them how to live an independent life or follow their dreams. Maybe it's a stranger who really needed what you had to offer or who was looking for a community of people who were passionate about the same things.

Or maybe you're creating a platform for others to share their own passions, services, or products. Whatever your entry into the YouEconomy looks like, you can bet that it's opening the door for someone else. That's legacy. That's something lasting that will live beyond this one choice of yours and continue to give back to others no matter what happens with your side hustle or your freelance career.

Finding Fulfillment

Happiness means a lot of different things to different people, but there are some factors that result in lasting happiness for almost all of us.

One of these is finding meaning and fulfillment in what we do.

“People want to feel good about the work they do, and it's a different mindset now,” Williams says. “I think a lot of generations have changed recently because of the market fallout in '08.... A lot of young people had to start out in that landscape or older people had to reinvent their careers. And so for the modern worker, you are seeing people who would rather make a little less money to do something that is more gratifying. And it's almost as if we've adopted a startup mentality. I worked at startups for most of my career and I always took a lower salary to get equity in the company because I believed in the big idea and I wanted to pursue this more than anything else in the world. And I think people are starting to transition to having that attitude.”

As you fulfill your dreams, you will discover a new kind of happiness. Feeding your creativity, setting your own hours so you can be with loved ones, and stretching your entrepreneurial muscle, all make for some

serious joy.

As Palmer says, “There is the potential to find greater satisfaction and happiness because you have the freedom to pursue the projects that you enjoy the most.”

Beyond the experience of joy, being happy is actually incredibly beneficial to your family, friends, community, and even to your health.

You Have a Right to Pursue Happiness

If you live in the United States, the right to pursue happiness is written into the founding documents of your nation. If not, we believe you still have the right to pursue happiness. In fact, we’d say it’s an obligation.

Pursuing happiness for yourself is about seeking the best life for you—the most helpful, joyful, and healthy life. While you might find this in a full-time job, what you won’t find is the power to decide what makes you happy—and do it.

Brian Solis is a futurist, digital analyst, and author of *X: What Happens When Business Meets Design* and *What’s the Future of Business: Changing the Way Businesses Create Experiences*. Through his extensive research on the topics of social media, technology, and emerging trends, he sees the YouEconomy as part of a greater movement that he calls the democratization of choice.

“You have the ability to do things that you want,” he says. “It comes back to values.”

Solis explains that even the concept of work is based on something our parents and their parents and even their parents deemed as the standard. They defined what work looks like.

“You do these things, you work this way, you follow the rules and you know, you find happiness,” Solis says. “But when you find those values are changing, you recognize that the idea of happiness also gets to change.”

He argues that the YouEconomy comes down to how we each individually define happiness. How we define our aspirations is the driving force behind the shift—at least our response to it.

“A lot of this has to do with people recognizing that they’re just not happy with following the way things are or were,” he explains. “If technology is giving people the ability to have choice, and they exercise that choice in how they work and how they learn and what they do, that’s

also part of the future of work. It's just understanding that people value life differently and decide to go through it differently, which is also part of the YouEconomy. It's giving people the ability to do different things and not be held to yesterday's standards in doing so."

Solis goes on to explain that as a new generation comes into the workforce, they're not ruled by the same ideas of risk and reward either.

"You have basically people who see the world differently and have a different sort of impression of what risk means, or goals are, or what happiness is. And so they're not governed by the same aspects that keep people from trying different things. This is why it's so disruptive.... All of these aspects of work are governed and measured by very old rules, processes, and systems that were literally designed for a different era of society."

Solis's ideas help illustrate why a corporate executive might view a 25-year-old's résumé with six jobs as something detrimental, while the 25-year-old views the executive with skepticism because she's been at the same company for a decade or more. At this point, Solis asserts, neither perspective is wrong—or right, necessarily. They're just different views based on different values.

Think of it like a parent sitting at an event with a teenager who is glued to his phone. The parent will tell the teen to put down the phone and be present. But the teen was sharing his feelings about being at the event with a network of peers online, so from his perspective he was present. While this example is harder to be objective about—especially if you're a parent to teenagers—it illustrates again the fact that values and experiences are changing the way we do things, what we find fulfilling, and how we create meaning, both at home and in traditional workplaces.

"So this is why you have people deciding that that's not for them—that working in these constructs doesn't even feel right, doesn't feel natural," Solis says. "And therefore, they'd rather just be in control of their own life. They might make less money, but they're not judging life based on how much money they have. They're not buying products. They're spending money on experiences. They're choosing trips instead of buying a house."

These varied perspectives—or as Solis calls it, the democratization of choice—allow us all to spend time creating a happiness definition that suits us as individuals. It opens the door to a way of living and working

that doesn't fit into a mold created by previous generations, including our own.

We have the right in the YouEconomy
to pursue happiness—whatever
that looks like to us.

Balancing Passion with Security

For many people, security is a requirement for happiness. If you don't feel safe—physically, emotionally, and financially—it's hard to be happy. Unfortunately, many people look outside themselves for this security, placing their potential for happiness and well-being in the hands of a person or entity whose priorities are elsewhere.

Your boss's priorities are to the owner of the company. The owner's priorities are to the company's bottom line or the shareholders or her own family.

You are the one who is responsible
for ensuring your own security, and
therefore, your own happiness.

“The illusion of job and work security has vanished for most people,” says Todd Henry, author of *Accidental Creative: How to Be Brilliant at a Moment's Notice*. “This doesn't mean that you can't be happy and successful working for a larger organization, but it does mean that you should continue developing your abilities, sharpening your mind, and honing your focus so that you're always ready if you need to make a leap.”

What if you could create value in the world that makes you inherently secure? This would require you to pursue your individual passions, tap into your talents, and be authentic as you work toward financial success. Any success you achieved would be built on you—not on someone else's goals or products or brand.

“I believe that the only real security anyone has today is in their own ability to create value in the marketplace,” Henry says.

So think about what makes you feel secure and happy. Then consider a way you could create those things on your own and free yourself from dependence on a company or the will of a board of directors to keep you

and your family happy.

Your Happiness Matters to Others

Make no mistake: Your happiness impacts the people around you. Studies show that happiness is contagious.

Take a moment and think about how happy you were last week after work. What kind of joy were you spreading to those closest to you?

Shawn Achor, Harvard researcher and author of *Before Happiness: The 5 Hidden Keys to Achieving Success, Spreading Happiness, and Sustaining Positive Change*, encourages people to see happiness as a prerequisite to success in all areas of life. He also says that the more consistently happy we become, the happier the people around us become as well.

“When we look around at our companies or workplaces, it seems that the employees are all unique individuals with different personalities, thought patterns, beliefs, values, and learning styles,” he writes in *Before Happiness*. “And while this is technically true, it misses an important point. Our *personalities* may be distinct and unique, but our *brains* are highly interconnected.”

Achor says that our brains contain something called mirror neurons, which he first discussed in his book *The Happiness Advantage: The Seven Principles of Positive Psychology That Fuel Success and Performance at Work*. Mirror neurons are receptors in our brains that cause us to unconsciously mirror the actions of other people. They explain why yawns are contagious—what scientists call positive inception. And they also account for the contagious nature of happiness.

“Mirror neurons are so key to positive inception because our *thoughts and perceptions* are what dictate our nonverbal actions,” Achor writes. “So when you nonverbally express excitement, for example, my mirror neurons pick up on and imitate your expression of excitement. This, in turn, *makes my brain think I’m experiencing the same excitement you are experiencing.*”

What this means is that you have the power to spread happiness—or alternately, stress and anxiety—to those around you at home and at work.

If you’re finding all of this hard to believe, ask yourself when the last time was that you felt inspired by someone you knew. What was it about them that inspired you? Their energy and enthusiasm? Their smile?

Their passion for their work?

When we walk away from someone who is truly happy, we can't help but feel happier ourselves. This is positive inception, and as you start following your own passions, your happiness will inspire happiness in others.

What would you give to be a source of joy in your family and among your friends rather than the one who complains about work all the time?

Pursue Your Passions to Live Longer

Studies have shown for years that happiness increases our overall health, too. Pursuing your passion and making happiness a priority could actually make you live longer.

A study by University of Illinois professor emeritus of psychology Ed Diener was lead author on a comprehensive review of the link between happiness and healthiness. The paper appeared in *Applied Psychology: Health and Well-Being*, and was a review of more than 160 studies of human and animal subjects⁶². The biggest takeaway? That happy people tend to have better health and live longer than unhappy people.

“We reviewed eight different types of studies,” says Diener, who is also a senior scientist for Gallup. “And the general conclusion from each type of study is that your subjective well-being—that is, feeling positive about your life, not stressed out, not depressed—contributes to both longevity and better health among healthy populations⁶³.”

The results were so clear-cut that the authors were taken by surprise. “I was almost shocked and certainly surprised to see the consistency of the data,” Diener says. “All of these different kinds of studies point to the same conclusion: that health and then longevity in turn are influenced by our mood states.”

Ask yourself, then, how your mood toward your current career is impacting your health. One change toward your passion or one additional hour spent on your interests on a regular basis just might add time to your life.

How to Pursue Your Passions

One of the first ways to pursue your passions is to devote a little time to what you love. This might mean hanging out with your gaming buddies to toss around ideas for an app. Or maybe it's taking a continuing

62 <http://onlinelibrary.wiley.com/doi/10.1111/j.1758-0854.2010.01045.x/full>

63 <https://news.illinois.edu/blog/view/6367/205399>

education course on pottery. Whatever your interests are, commit some time to enjoying them.

Far from being wasted, this time is an investment in your ability to innovate. In this market, a simple idea for how to do something better, quicker, easier, or cheaper can revolutionize not only the lives of customers but the life of the creator as well.

The second thing to consider is how technology might help you put your passion to work for your bottom line. The technology that has accompanied the YouEconomy is so widespread and so much a part of our daily lives that it's seemingly everywhere. That includes your passions and interests.

“Every business today is a tech business,” Kawasaki says. “Before you could say, well tech businesses are Apple, Google, Yahoo, YouTube, Facebook, IBM, HP. But if you think about it, Target, a retailer, certainly it is a retailer. But can you conceive of Target not having hundreds of engineers and programmers making Target's supply chain, making Target pricing, making Target.com work? No. Even Walmart. Sam Walton, you know, today would be constrained by the number of engineers he could hire, not the number of clerks. And so, I think the great challenge is that every business is a tech business today.”

While this is a challenge if you feel you're not tech savvy, it's no less of an opportunity to tech newbies as it is to tech know-it-alls. Remember, this is the YouEconomy we're dealing with, not the traditional isolated economy where you had to do everything yourself.

Today, all the help you need—whether in the form of online how-to videos or virtual contract help—is at your fingertips. There's no reason for technology to hold you back. Rather, it should free you to do what you want to do, when you want and how you think it should be done.

Now it just comes down to how you want to participate—as a side hustle, as a partner, or as a micro-entrepreneur.

Start a Side Hustle

The YouEconomy provides opportunities for people at all levels of commitment. Maybe you're ready to take an idea to the public or maybe you're just ready to start a blog. No matter how much time you want to spend on your project, the YouEconomy can support you and help you grow at your own pace.

This is one of the biggest benefits of the YouEconomy: the ability to

work on the side while maintaining full-time employment.

If you have a job that you love—or at least a job that you rely on—you can keep it and still dip your toe into the YouEconomy pool to test the waters.

If you're someone who has a service to offer like graphic design, writing, or consulting, starting your business on the side is a good way to build clientele and savings before you leave the full-time income behind.

“It's easier than ever to participate—websites like Fiverr, Etsy and Freelancer make it easy to get started and find clients,” says Palmer. Her own foray into Etsy selling didn't require her to leave her full-time job as a journalist. Rather, it complemented what she was already doing and gave her creative fulfillment.

If you think about your side hustle as an avenue to personal reward and happiness, rather than financial gain at the start, you'll find it easier to devote time to working it.

“Definitely keep your day job,” says Ryan Williams. The podcast host says that successful people aren't risk-averse, but they also don't run headlong into the water. “Because they know that their ideas are going to take time,” he says. “And you want to create runways—a term used in the investment world. You want to have a runway—that means you have a series of months or years where you have the amount of money to keep your idea or business going. So many businesses fail because they run out of money, or they're pressured to make decisions based on money. So you want to be able to alleviate that external pressure as much as possible.”

Williams advises people to calculate their risk and be realistic about how long it's going to take to get your idea into a moneymaking condition. “If you do have a day job, keep it because you want to play the long game. Trying to make an idea work in six months sometimes doesn't happen. So you need to think,

Where do I want to be in three years versus three months?”

Working your way up to replacing your full-time income is often a more comfortable option for both the person joining the YouEconomy as

well as their family. This lower-risk option allows you to maintain your financial lifestyle while creating a new stream of income that can grow with you. It's a lot easier to get people enthusiastic about your idea for a side business than it is for handing in your notice, especially when they rely on your income to pay the bills.

The concept of a side hustle has turned into an incredible income opportunity for countless people, but it has also ended in disappointment for some. If you need to minimize your risk, starting small and going for incremental wins is the way to go.

Partner with a Successful Company

Another way to pursue your passions is to partner with an existing company that shares your interests. The benefits of this approach are numerous, but essentially you'll avoid the time and money investment it takes to learn on the job.

With an existing company as your partner, you'll have access to systems, processes, and potentially customers that you would otherwise have to develop on your own.

You'll also have the benefit of the established brand and the trust that goes along with that brand among your potential clientele. And in some cases, you'll have a built-in advisory group among the people who founded and operate the company.

Marketplace and sharing platforms, as well as direct selling companies, all offer some form of these benefits, including training and development for their partner individuals. As you grow your offering or your business, this training and support could be essential to your success.

Mel Robbins, CNN on-air commentator and serial entrepreneur, says there are thousands of direct selling companies to choose from according to your interests.

“Think about what you're passionate about,” she says. “Are you passionate about health and wellness, are you passionate about renewable energy, are you passionate about exercise, are you passionate about fashion? For any kind of passion that you have there is a direct selling company—a business that has incredible products just like you would buy if you walked into Target or Nordstrom or any store that you

shop at, only instead of having a storefront, which by the way is the old economy, they're in the YouEconomy model and they sell their products directly to consumers."

Robbins says direct selling companies are ideal for people with or without selling experience because they provide the business structure, marketing, products, and coaching. Basically, everything you need to run a small business of your own.

"You can get into the direct selling business if you're willing to work and if you're willing to put yourself out there. And because of the YouEconomy you're going to have the tools and you're going to have the ongoing learning that you need."

Joe Estela found his path into the YouEconomy by partnering with an existing marketplace platform. At the beginning of 2015, Estela was laid off from his full-time job.

"During my time off, I thought a lot about how I wanted to be in full control of my finances, career, and my future," Estela says. "As an employee of someone else, you are dependent on them to keep you employed, give you raises, create a positive working environment, etc."

After a month, Estela took another full-time position, but he also took advantage of the YouEconomy to start his own venture.

"Technology helped me a great deal in the development of my company," he says. "I had dabbled in leather work since I was young, but I learned how to hand stitch by watching videos on YouTube and reading guides. I started selling my leather goods on Etsy, so I had access to customers from across the globe. I looked to other makers on social media to see how they were marketing and developing their brands. This year, I launched my website using Squarespace, which has helped me reach more customers."

Today Estela runs his Los Angeles-based business Smiths & Kings full time, after leaving his full-time job in August 2015. It wasn't an easy choice to make the leap, but he says he knew it was necessary.

"I had never been self-employed, so I was worried about not making enough to support myself, especially during off seasons in retail," he says. "I challenged myself to take this risk because I knew I would never be able to grow my company if I continued working full time for someone else and working on my art part time.

"As someone who is self-employed, I am in full control of my success,

my time, and the success of my business. I design, create, and market my products from beginning to end all by myself, so my company is a reflection of the brand that I've created, not someone else's brand."

Using the marketplace platform in the beginning to sell his products was just the boost Estela needed to grow his business without a lot of upfront cost. The YouEconomy provided everything he wanted and more.

"I always encourage other people to try working on their own and starting their own businesses," he says. "There's nothing more satisfying for me than to be able to design and create my own brand and to have the freedom to take risks and try something new. There are a lot of challenges and ups and downs to being self-employed, but in the end, it's worth it to be your own boss and to be able to have the freedom and flexibility and control over your financial health."

If you choose to partner with an existing company to pursue your passions, make a list of the things that are important to you in doing business. Here are a few items to look for:

- Expertise in your passion or industry
- Well-developed audience
- Trust with existing clientele
- Proven track record of success
- Accessible leadership
- Marketing and sales tools or training
- Personal or professional training
- Community with other participants

As you evaluate potential companies, weight each of your priorities so you know perhaps your top three and can narrow down the list from there. Remember that often you'll be doing business with these people as a filter between you and your customers. That means that their brand values and standards must be the same or higher than your own or else you will be disappointed with their performance on your behalf.

Start Your Own Micro-Business

Estela and others started what are essentially micro-businesses (businesses with a founder and fewer than five team members) by partnering with existing companies. This helped them get on their feet

with relatively low risk. But countless micro-entrepreneurs launch businesses on their own every year and still succeed without the help of a YouEconomy platform that fosters their advancement.

Gary Vaynerchuk is a business builder and innovator. As the author of several best-selling business and marketing books, including his latest, *#AskGaryVee: One Entrepreneur's Take on Leadership, Social Media and Self-Awareness*, Vaynerchuk is a vocal advocate for entrepreneurship.

“It’s a hell of a lot more exciting to live your life on your terms versus having to be somewhere because somebody told you so,” he says.

But Vaynerchuk cautions people to really consider whether owning a micro-business is a good fit for them. The demanding schedule of a new business owner, the stress of stopping the buck, and the ups and downs of entrepreneurial life aren’t suited to everyone’s personality style, skill set, or list of goals. And the bigger your operation, the more demanding it can be.

As opposed to micro-entrepreneurship, traditional entrepreneurship often leads to a more complex enterprise, requires outside funding, and involves a larger staff. Regardless of the size of your business, however, it’s hard work.

“There is no conversation around building a business being a talent,” Vaynerchuk says. “It’s almost like a birthright—in America, especially. That’s crazy. Like, I want to be a point guard in the NBA. It’s not going to happen. I don’t have the physical tools. I think a lot of people need to think about, are they better off being a great number two or a great number four where they’ll be far more successful and far more financially fruitful than to just be an entrepreneur. I do think there is a little bit of a lack of understanding that it is a skill.”

Vaynerchuk says that the Internet and the YouEconomy have provided unprecedented opportunity for people to launch businesses, but that doesn’t mean that succeeding at it has gotten any easier.

“Here’s how I think about it: Years ago not everybody could go to Yankee Stadium, get an at-bat against a Major League pitcher, and then have that result dictate their future. That’s what’s great now. Everybody can try. But the truth is, the far majority of people going to Yankee Stadium would strike out badly. Now, if you randomly had talent and could crush three home runs in a row and get signed by the Yanks, and years ago that would’ve never happened because you were in the middle of nowhere and never had that chance—that’s what entrepreneurship

and the Internet is doing. It's giving you—all of you that have the skills—the opportunity to prove it. The problem is a lot of people don't.”

His caution to you before you make the leap is to use all the self-awareness at your disposal and be realistic about whether business ownership is right for you.

“Just make sure that you're good enough to succeed,” he says. “Because again, the eighteenth employee at Facebook made more money than everybody listening to me combined. And that person was self-aware that they weren't going to build the next Facebook—got it?”

So if you do see yourself as a solopreneur or micro-entrepreneur, the YouEconomy has made starting a business easier than ever. And you don't have to do it alone.

“The infrastructure is there to support you,” Palmer says. “You can promote yourself through social media, create your own website and find an online community of people doing the same thing, for support.”

Where people struggle is often in what Palmer calls the “back office stuff that you now have to figure out yourself: office supplies, expenses, taxes, sales, etc. You are in charge of all that now and that can be overwhelming to people.”

In chapter 7, we'll go into more detail on how to get going and what your first steps might be. But people like Palmer, Vaynerchuk, and Williams agree that social media is the place to begin when creating a community.

“I think you have to build the community first,” says Williams. He explains that too often people believe that if they just build a great product or develop a solid service, customers will automatically appear.

“They think that if they build something in their garage, people will listen to it, watch it, or buy it,” he says. “And that's not how it works. You have to actually reach out to people the minute you get an email or to a subscriber or someone buying your product. Immediately you need to lean into that community and say, ‘What do you want? What are your pain points? What are your needs?’ You ask those three things and find out how you can make that work for them.”

Williams says that you need to fill a void, give people some knowledge, or make their life easier or better.

Starting a micro-business isn't just about pursuing your own passions or getting free of your full-time job. At its heart, it has to be about helping people in some way.

That's the heart of the YouEconomy, too. It's a movement toward freedom and fulfillment that's on its way to helping more and more people discover their best lives. How will you create your best life today? And who will you bring along for the ride?

Chapter Five: Work with People You Actually Like

Jeanette Peters* never set out to join the YouEconomy. But for a long time, she had hoped to gain some of her energy back and spend time with like-minded people. What she ended up getting were increased income, improved health, and a community of people who shared her values and encouraged her dreams.

In early 2014, Peters was working long multi-day shifts as a registered nurse. As a wife and the mother of three kids ranging in age from 7 to 15, Peters found very little time to rest and recoup from her demanding work schedule.

Most of the time, returning home meant shuttling her kids to various activities, doing housework, and paying bills. She felt like she was working nonstop, both at home and at work. As a child, Peters had dreamed of being a nurse when she grew up. But as a frenzied, exhausted adult, she had lost her love for her profession in favor of irritability and a creeping sense of bitterness at how hard she had to work just to keep up with her responsibilities.

“The stress was killing me,” Peters says. “I was always so tired. I almost fell asleep at my son’s band showcase. I felt like I was sleep-walking through my life. Who wants to live like that?”

Worse, her children could tell that she was unhappy. “The kids could tell I wasn’t really present,” she says. “I felt terrible. But I was too tired. I was too stressed to be the kind of mother I wanted to be.”

To top it all off, as a nurse, Peters knew that her health was suffering. She had gotten into the medical field to help others create healthy lifestyles, and she had always been an active person. But by 2014, her morning jogs had given way to a few extra minutes of sleep, and her healthy meals had transformed into whatever was on special in the hospital cafeteria.

“I didn’t feel like myself anymore. I used to be in a running club and hang out with people who put their health first. I wasn’t doing that anymore. I was trying to make it through each day however I could.”

* Name changed.

Peters credits her friend Sandra Reese for turning things around.

Reese had started working with a wellness company that operated on a direct selling basis. Through social media testimonials, Reese had seen a few of her friends get good results from the company's nutritional and diet products. She tried them, got similar results, and told Jeanette about her experience.

Peters recalls the day Reese told her about her nutritional changes: "I was at a point where the most important thing in my life—health and wellness—was so far away from who I was. What did I have to lose? I needed something to help me get my energy back."

Turns out, the extra boost offered by the nutritional products made a big difference in Peters' life. She felt more energetic. Her increased energy led her to feel more positive and hopeful. She started exercising regularly again. Over time, all of her new activity led to better eating habits.

Within a few weeks, her kids noticed a difference in her attitude. "My son told me I was sassy again," she says with a laugh. "I found people who could relate to what I'd been through and who also wanted to put their health first—and help other people do the same thing. That was huge."

As Peters' energy level, overall health, and attitude improved, her coworkers noticed and asked what had changed.

"When I told a few of my coworkers about the products, they wanted to try them too," she says. She took orders from friends, family, and eventually, strangers. The orders were filled by the direct selling company so she didn't have to stock a bunch of inventory or have special ordering technology.

"Next thing you know," she says, "I had my own little business on the side. The people who have their own businesses in partnership with this company are a lot like me. They're passionate about wellness. They want to live a full life. They don't want to feel exhausted all the time or just get by. I feel like I've found my people!"

For Peters, direct selling offered an opportunity to share something she was passionate about and make extra money doing it.

Because she doesn't have a background in sales or marketing, working in partnership with a company that provides direction and help with these aspects of her business is a big benefit. Over time, Peters hopes to build her direct selling business to replace her nursing income.

"I never intended to be an entrepreneur," she says. "But now I know that financial freedom really is possible for me and my family. And when I say 'family,' now I mean so much more than just my kids. The people I work with are truly like my family—both at the hospital and in my business."

As Peters found, creating a community of your choice is more possible than ever with the variety of YouEconomy platforms

creating a community of your choice is more possible than ever with the variety of YouEconomy platforms (more on these platforms in chapter 6). But this flexibility of choice extends to both individuals and companies, weaving a new fabric of collaboration and opportunity.

The New Community

The odd part of the YouEconomy is that it's seemingly contradictory. While it's all about personal choice and individual achievement, it's also about creating community.

Half in jest, futurist and digital analyst Brian Solis calls it "the ego system" and "the market of accidental narcissists."

"Every aspect of society is being reinforced by technology to put me at the center of the universe," he explains as an example of this accidental narcissist concept. "Whether that is social media and I say something and people react, or if it's an app where I can use Uber and have a car come to me, or Instacart and have my groceries brought to me, or Postmates and have my Starbucks brought to me."

From this perspective, Solis says the YouEconomy could be seen as "the me economy. It is about how I navigate my world and succeed in it and be entertained in it and informed in it by the relationship I have with my devices and the apps that power those devices to essentially, not only get life done or go through life, but also have life change in the process."

While this might sound endlessly self-centered, the contradiction, as Solis points out, is that this behavior isn't isolated to one person or even one generation.

“The YouEconomy is really changing societal expectations and beliefs and norms and values,”

he says, “and it’s creating this global society of people who share a common interest in behavior simply because of their relationship with technology.”

Essentially, the idea is that we *might* be all staring at our phones, but we *are* all staring at our phones. We’re all adapting our lives to new immediate and mobile expectations, and our priorities and professional values are changing as a result—as a community.

Your Community of Choice

In the old economy, we took jobs based on job description, location, or salary. Rarely did we evaluate the people we’d be working with—unless we were doing the hiring. Instead, most of us assumed we had little choice over who we’d spend forty hours a week working alongside. We were placed in an office full of people who had been chosen by someone else—an assigned community that might or might not meet our social needs, that we might or might not have anything in common with, and that might or might not extend beyond the office environment.

Today, it’s possible to choose who you work with based on shared interests and values. The same technology that makes the YouEconomy possible is changing society by altering how we communicate and relate to one another.

For the people doing the hiring, the YouEconomy is opening doors to vast, global teamwork unheard of a mere century ago. A hundred years ago, time and physical distance dictated how we lived and worked together.

A business owner who lived in one city generally coordinated and partnered with business owners in the same city. Partnerships with businesses outside the city relied on postal mail for the exchange of ideas and funds. Needless to say, it was cumbersome. And travel between cities was limited to those with the money to pay for transportation.

Without the right means of communication—both in person and remotely—creating business success with anyone outside the immediate area was difficult. Extending into the same state or region was the next

step. But doing business with people across the world was the privilege of only the very wealthy.

Now, all of that has changed. Business owners can instantly contact anyone in the world in a variety of ways. This kind of communication is revolutionary in terms of how we socialize and connect in business.

Futurist and author Daniel Burrus says that technology has moved us beyond mere cooperation and into collaboration that inspires true partnerships.

“Instead of me having to hire fifty people, they may be part of the YouEconomy that I just bring in as needed,” he says. “We’re going to see organizations that are structured around relationships and trust... but at the same time, not necessarily working for just one big entity.”

This new, varied structure of teamwork means enhanced creativity and opportunity not only for the companies organizing teams, but for individuals with dreams of starting their own ventures or sharing workloads.

The ability to work with anyone, anywhere, is the foundation of Lisa Gansky’s success and one of the things that makes her most excited to get up in the morning.

As an entrepreneur and investor, Gansky is both an advocate and participant in the sharing phenomenon, which she calls “a movement towards better things easily shared.” She has been on the forefront of economic shifts for over twenty years. During the advent of the Internet, she worked with a team to create the first commercial website, Global Network Navigator, eventually purchased by AOL. Later, she started Ofoto, a digital photography company that heralded the camera phone movement and was bought out by Kodak before its decline.

“Whenever I or an accomplice had a wild idea or hairy question, we’d spend about ninety days unraveling it, attempting to kill it,” she says. “You know, to come up with all the reasons that this ‘thing’ won’t work. Maybe it’s been done before or is ill-timed or otherwise ridiculous. If we failed to kill it, it became a company.”

When the YouEconomy really took hold, Gansky put her experimental and entrepreneurial skills to work in a new way. Today, as the author of *The Mesh: Why the Future of Business Is Sharing*, her focus is on products, policies, and partnerships that allow access to goods and services rather than ownership of them.

“I’m a pathological instigator and impact junkie,” she says, “so finding characters to play with and make mischief is, and has been, central.”

Community and collaboration are key ingredients to her work. Without the flexibility provided by the YouEconomy, Gansky’s visions might never come to fruition. She has put her money where her passion lies, as an investor and board member of more than thirty Internet and mobile services companies, including sharing big shot TaskRabbit.

“The YouEconomy is designed around you,” she says. “That is, you design it. There are services where you can learn what you need, find people to help you build out your idea or prototype, there are co-working spaces where you can bump into people you don’t yet know who may turn out to be a perfect business partner or a link to an insight or new customer.”

Gansky cites services that help her create a virtual community, as well as face-to-face collaboration. Some of her go-to platforms include:

- **COPASS:** a service that offers access to offices, meeting, and co-working spaces around the world
- **99DESIGNS:** a graphic design marketplace that offers design ideas from freelancers for a fee
- **UPWORK:** a global freelancing platform where businesses and independent professionals connect and collaborate remotely
- **GURU:** a freelance marketplace where businesses and freelancers can work together online
- **PONOKO:** a custom manufacturing service for laser cutting and 3-D printing of designs
- **TECHSHOP:** a membership-based do-it-yourself workshop that provides members with the use of tools and equipment, as well as classes to hone their skills

“Depending on what your business idea is, you’ll want to find the right type of services and communities to connect to,” she says.

It’s estimated that more and more of us will be creating professional communities this way. The first co-working or shared office space opened in 2005, and now there are more than seven thousand⁶⁴.

“Communities are at the core of the YouEconomy,” Gansky says. “We all live in communities and consider ourselves part of one or more

64 <http://www.deskmag.com/en/the-history-of-coworking-spaces-in-a-timeline>

communities. That association is at the heart of who we are and how we will continue to flourish.

In many ways, we are only as strong as our networks—

our connections with each other and the trust and reputation that we each have and create together.”

Her emphasis on community as the core strength of her endeavors translates to a broad network and a constant exchange of ideas and resources. “I’m lucky enough to be connected to a perpetually unsettled and diversely talented community of designers, cultural engineers, instigators. And within and around these growing, independent networks of people, I find ways to contribute, learn, and shape a world we want to live in—together. Work is social and *you* can craft your community to be part of. I have found a growing sense of peace not only for myself, but in the people who are choosing a more you-centric and balanced approach to work and life. That’s what being rich truly is.”

Why Your Network Matters

Our networks really do play an enormous role in how we move through the world, how we work, and how we fail or succeed.

If you’re an independent consultant or if you’ve worked with the same group of officemates for a few years, you may not think much about how the people around you influence your life. But time-tested wisdom says that who we work and live with are the biggest influencers over our thoughts, beliefs, attitudes, and actions.

As far back as the fifth century B.C., Greek playwright Euripides wrote, “Every man is like the company he is wont to keep.”

We become like the people we choose to spend time with. But what if you haven’t had much say in who surrounds you every day? Often, we get in a rut, spending time with the same people, in the same places, and doing the same things. Let the YouEconomy inspire you to reach out and expand who influences you.

Personal growth legend Jim Rohn said, “You are the average of the five people you spend the most time with.”

Who are those five people? The five folks in neighboring cubicles? The three people you see at the gym every morning, plus your two best friends?

If you're like most of us, the amount of time you spend on work exceeds the amount of time you spend with personal friends and family. This means that your coworkers, boss, and clients have some of the biggest impacts on who you are as a person.

How do you feel about that? Ask yourself if these people reflect the kind of person you want to be. Often, the culture of a company or the nature of a job can alter our personality. How we think, talk, act, and even dress may change the longer we work a particular job. These changes may be subtle but they're real. And they're the result of the people we're spending the most time with. Take a look at what kind of influence the people around you are having on your attitude and actions.

“The most important thing in your life and the one that will most greatly affect your success are the people you have in it,”

says Kim Perell, Internet entrepreneur and president of Amobee. “So what I would tell those in the YouEconomy is to really look at who you surround yourself with. Are they supporting your dreams and goals? Do they champion you? Or are they naysayers? Are you inspired? Or depleted? Think about who you have in your life and what kind of employers you work for in the YouEconomy.”

The good news is that no matter how you're faring on the community front, you can take steps to make a change. One of the greatest benefits of the YouEconomy is the flexibility and choice it affords us in our community. You are no longer bound to a job for your professional network. You can reach outside the boundaries of that office, shop, or warehouse and find people who share your values and goals. You can spend time with people who are living and working the way you aspire to live and work.

The choice is yours. Who do you want to be?

How to Get Started Building a Professional Community

If you're not spending time with the kind of people who truly nurture your growth and support your goals, it's time to find them. Maybe you need a coach or a mentor. Maybe you're looking for a peer group or a source of encouragement. Or perhaps you're looking for a business partner. Let's take a look at some ideas for finding a network of professional connections in the YouEconomy.

Social Media

Not just for baby pictures or cat videos, social media is truly the biggest opportunity in the world for creating a network. And it's free. Now, before you judge this avenue as being impersonal or hard to navigate, let's take a look at one business that credits its existence and success to effective use of social media.

Anna Osgoodby and Mallory Musante, cofounders of the freelance collective Bold & Pop, have used social media to not only build a community of like-minded partners but also to build their brand, find clients, and give back.

“Our business has been built almost entirely from the use of social media,” says Osgoodby. “We focused on providing useful content presented in a way like you were talking to some of your best friends. Our brand is really approachable, supportive, and positive, and it has really resonated with others.”

Rather than simply publishing random posts on their Facebook page, Osgoodby says she and Musante started by visiting Facebook groups that catered to their target customers, as well as freelancers who might become collaborators. These are communities within Facebook that bring content and the opportunity to converse online with like-minded folks in a particular industry or interest group.

“I'd say 75 percent of our leads when we started out came from Facebook groups with other entrepreneurs,” she says. “We focused a lot of effort in being useful in the groups and offering our services when people inquired.”

Many people make the mistake of approaching social media from a “what's in it for me?” standpoint. Instead, these partners sought from the beginning to give back and contribute their time and expertise to the members of industry groups. Their efforts paid off by inspiring goodwill, warm relationships, and eventually, clients. These initial contacts led to more opportunities through referrals.

They've also had success creating and sharing photos on Instagram and Pinterest, which have helped build brand awareness and attract people who like their look and “vibe,” as Osgoodby says. They studied each platform and discovered what type of content (for example, text posts versus stylish images) works best for each and how to appeal to users through their posts and interactions.

“Creating quality content while staying on brand and highlighting our

business through social media has really led to our success,” Osgoodby says.

Not only has their approach led to quality leads for their business but it has also helped them establish strong relationships with qualified team members.

“Because we are also a collective, we’re always looking to connect with other freelancers to learn about their specialties and how we might be able to work together in the future,” Osgoodby says. “Social media has been instrumental in making those connections and building our network of freelancers around the country.”

If you’re unsure how to start with social media, take a page from Osgoodby and Musante’s playbook and look up a Facebook group that targets your skill or interest. Or find someone on Twitter or Instagram who is doing what you’d like to do and start a conversation by asking advice on an issue. The key is to approach social media not as a broadcasting medium but as a method to be, well, social.

Social Media Niches

One of the biggest misconceptions about social media and digital connectivity is that it has actually decreased the strength of our connections. Sometimes it’s the people who haven’t learned how to use social media effectively who are disparaging the advancement. The argument is that these networks enable and even reinforce superficial interactions and take us away from person-to-person or voice-to-voice communication.

While social media is an alternative to phone or personal visits, that doesn’t automatically mean it’s worse. Mitch Joel, president of digital marketing agency Mirum, argues that social media has helped make his community connections stronger and deeper.

“There are many people who feel you can’t make strong connections because of digital,” he says. “There’s been a lot of that sort of academic discourse, which I disagree with.”

Joel looks at the social media community through his own experience. Before the Internet offered unlimited ways to connect with others, he says the only people he could build a community with around his “quirky” interests like comic books were the ones he could actually meet locally.

“It was very limiting. Once digital opened that up, I feel like my ability

to connect in very niche communities has become very profound and built some of the best relationships,” he says. “I have best friends for decades plus. On Facebook I have a private group for nonfiction writers—mostly people who have written very successful business books. Two hundred members in this thing. Super small, but very, very powerful. And we connect daily, multiple times a day, and we built a real community around these people.”

Joel also belongs to a two-hundred-member Facebook group for professional speakers created by a friend.

“People say, ‘Oh you’re not that active on Facebook anymore.’ I’ve never been more active on Facebook,” he says, “but I’m active on these very niche but global communities that have created very substantial relationships. That’s a peer group that works very efficiently.”

LinkedIn communities and his blog have also provided Joel with meaningful and lasting connections to people in his field and outside of it.

Consider how you might use your own interests to connect with people on niche social media pages through a consistent, ongoing dialogue. Remember that you can make connections with people all around the world who share your perspective and are facing similar challenges. Together, you can explore solutions and provide support to one another. There is a lot of heart in social media if you just look for it.

One place people’s hearts really shine is in charitable donations inspired by viral social media campaigns. Joel points to the ALS ice bucket challenge (where people challenged each other to dump large buckets of ice water over their heads to raise awareness for ALS or Lou Gehrig’s disease research).

“We can go through a litany of examples where we see how local grass-roots initiatives have brushfire power when they connect with the digital technology,” Joel says. “That ability to have a message and hit a publish button—if it works and connects and has the right timing and a lot of luck—is profound.”

The social media niches allow people to connect with nonprofits, local community groups, and interest areas in a deeper way and as such are an essential part of the YouEconomy. Without it, the kind of marketing and communication necessary to grow new endeavors wouldn’t be as effective. And neither would our ability to create global partnerships and make friends from around the world.

Local Events

Though they're not a direct result of the YouEconomy, in-person events are a great way to meet and join forces with like-minded folks. The good news is that the YouEconomy has led to an increase in accessibility to these types of networking events.

The online listings and apps available to find local events are thanks to the latest advances in technology. From Meetup.com to Eventbrite, applications are available that will give you a list of local gatherings in your interest and area. With GPS, these apps can pinpoint events based on your location and even help you register and pay for your ticket if needed.

At events, apps help attendees swim through a sea of eventgoers and connect with those who share their interests or goals. Video recordings and replays allow people who didn't attend the live event to still partake in the content. And you can even follow up online and connect digitally, if that's more your style.

Blogs and Videos

Another great source of new connections is online content providers.

Blogs are not only great avenues to learn a new industry or brush up on your skills but also a good way to form a community. Often the comments section of a blog is a lively exchange of further ideas, questions and answers, and even criticisms that offer a glimpse into a larger community. If you participate in the comments section, be sure you're not there just to promote your business interests but to be genuinely helpful to the community.

Videos are one of the fastest-growing forms of communication in the YouEconomy. In a study by the Interactive Advertising Bureau, 36 percent of people said they watch at least five minutes of online video a day⁶⁵. And according to a 2015 study by eMarketer, 213.2 million people in the United States watch digital video content at least once a month. By 2020, this number will grow to 232.1 million⁶⁶.

This massive community of video consumers is diverse and spread across a wide field of industries and interests. YouTube, Vimeo, and other video platforms offer constantly updated opportunities to get to know people just like you who might be looking to collaborate, mentor, or partner with someone with your goals.

65 <http://www.iab.com/insights/the-state-of-the-digital-video-world-2015/>

66 <http://www.mediapost.com/publications/article/268287/digital-tv-viewers-gain-momentum-but-traditional.html?print>

Customer and Company Communities

If you're a micro-entrepreneur, you can create a team environment even if you're all spread across the country—or the world. Companies are changing how they create community among their teams, but also among their clients.

“I think a lot of organizations are actually doing a much stronger job at community building,” says John Jantsch, author of *Duct Tape Marketing*. “I think that’s because of the tools that are available. In my industry, in the marketing industry, we’re able to bring people online into virtual summits, and to Facebook groups and into places where they’re actually able to have interaction in many ways, where before it was one way.”

One person used to broadcast out to a group. Or we had two-way communication but using one phone line. That cut off the community, sharing feel of in-person meetings or even in group forums. The traditional ways of interacting have changed dramatically.

Now, a company can not only create a digital hub for team members to interact and build relationships but it can also create a hub for clients to engage and deepen their connection to a brand and the people who serve it.

“I think as consumers get used to that type of interaction, that type of experience, then they start demanding it from everywhere that they’re going to do business. So I think in a lot of ways, customer communities have actually become stronger,” Jantsch says.

What does all this community building mean for you?

**In the YouEconomy, you have
access to the people who will
support, guide, and mentor you.**

You can make connections with potential partners, clients, and service providers with minimal effort on your part. And you have the ability to find like-minded people in any industry or interest group you choose.

However, that’s the trick. All of the interconnectedness in the world won’t create communities for you. You must choose to act, to reach out, and to ask questions. You’ve got to log on, create a profile, attend a local event, and engage with the people you want to know. You don’t have to leave your house in some cases, but you do have to leave your comfort

zone now and then. But the rewards are well worth the effort.

Imagine what it would be like to have a group of supportive, challenging, and like-minded people in your life on a daily basis. Now ask yourself what's stopping you from creating this community—starting today!

Chapter Six:

9 Ways to Join the YouEconomy

The YouEconomy isn't a one-size fits all opportunity—and that's a good thing. No one business opportunity could meet the needs of all micro-entrepreneurs, or their customers. And just like every eager job applicant isn't a good fit for every job opening, so not every job is the right fit for every lifestyle or personality. Not sure you are comfortable marketing yourself online? No problem. Need to bring in additional income but can't give up your day job? No worries. The YouEconomy is flexible enough for everyone.

Even if you've never heard of it, it's likely you have a friend who is making extra money on the side or a connection on social media who recently quit their office job to work from home full time. And more than likely, you have probably been a YouEconomy customer. Parents who buy a monogrammed birthday onesie off of Etsy or teens who contribute to the GoFundMe accounts of their favorite up-and-coming band are all YouEconomy patrons, whether they know it or not.

Buying into the YouEconomy is family friendly, as it can fit into the nooks and crannies of extra time. Work can take place on evenings and weekends, digitally from a park bench during a lunch break, or from a lawn chair on the sidelines of soccer practice. On a grander scale, it can take over and replace normal everyday work styles and the paycheck that comes with them.

If it's not limited to an office desk or business hours, how do people make a living in the YouEconomy? The answer: however they want. Here are nine ways players in the YouEconomy are earning money.

Join a Sharing Platform

- **Time commitment:** As much or as little as you want
- **Income potential:** From a little extra cash to a full-time income
- **Skilled or unskilled:** Both
- **Education:** None required
- **Primary benefit:** Provides flexible work times, locations, and jobs immediately

Mom told you it was the right thing to do, after all. What Mom didn't know was that she was ahead of her time. Today, sharing means cash. Everything from leftover food to outgrown children's clothes, an extra concert ticket to spare automotive parts, could turn what would have been an overstuffed dumpster into a thicker wallet.

Mobile marketing and free, easy-to-use smartphone apps help people share used or extra items from their closet, garage, or even fridge to connect to people looking for those items at a discounted price. Why buy new when you can buy it gently used for half the price or even swap it for something equally valuable to the seller? And for sellers, why throw it away or allow it to clutter up the closet when it could easily be traded for cash or that item you've been seeking?

Of course, time is one of your most valuable assets, so as we've seen, sharing also covers trading time for money.

You don't need any specific skills other than those you already possess.

Of course, the most well-known sharing platforms are companies like Airbnb and Uber, but there are countless others.

Los Angeles resident Harry Campbell got in on the sharing economy as an Uber and Lyft driver while he was working full time as an aerospace engineer.

"There are a lot of things I like about driving," he says, "meeting interesting people, working whenever I want, and seeing a correlation between how hard I work and how much money I make. One thing I've found about drivers in general is that many of us have an entrepreneurial spirit in common, and being an Uber driver is just like running your own business. You have to worry about diversifying your income and things like expenses and taxes just as much as what your competition is doing."

So to help other rideshare drivers navigate the new world of entrepreneurship, Campbell, 29, started blogging about his experiences. He branched out and started hosting a podcast called *The Rideshare Guy* to reach more people. His brand grew, and in early 2015 he quit his full-time engineering job.

"The 1099 economy has worked out really well for me, although I was able to leverage it into something bigger and better," Campbell says. "I

think that's what a lot of other rideshare drivers are trying to do and how they are using a lot of these gigs—as more of a stepping stone or something temporary.”

Lately, Campbell has also been working a few delivery service jobs through Postmates and DoorDash.

Across the country, in the Bronx, New York, Soraya Hernandez says working through sharing platforms for the last year has completely changed her life.

Hernandez works mainly with Handy, a platform that connects you with people who provide home services like cleaning, plumbing, and furniture assembly. Prior to her work with Handy, she had trouble keeping steady work as a house cleaner.

“It was hard for me to find jobs,” Hernandez says. “Work could be sporadic, and I had no way to predict when the next job would come along. All of that changed once I joined the Handy platform. Now, I can control my own schedule, know there will always be jobs available to me, and work as much as I want.”

Hernandez, 22, earns a full-time income from her Handy jobs, but she has control over who she works for and when.

“One time, a customer was throwing a last-minute welcome-home party for her roommate and was feeling overwhelmed and running behind schedule,” Hernandez recalls. “So she booked a job with me so I could lend a helping hand. I helped her apartment look spotless and even helped her cook beef stew. I still have the great recipe for Moroccan beans she shared with me!

“I often tell people Handy is like running your own small business but your customers are already there,” she says. “I'm able to take only the jobs I want without needing to worry about maintaining a supply of customers. I love having control over my own schedule and so much flexibility. If I have an errand to run in one part of town, I can pick up jobs there. Or if I want to stay closer to home, I can work right near my house.”

The app also acts as an intermediary between Hernandez and the people she works with, giving her the ability to communicate directly with them and peace of mind if there's a conflict. But the customer interaction came with a side benefit that Hernandez didn't expect.

“Handy has also helped me build my self-confidence,” she says.

“Because of the rating and customer feedback systems, I can see that people really value the work I am doing for them. I really take the reviews and the ratings to heart—they have helped me learn to do my job better and gain new skills. It also feels great when you know you really made a customer’s day better.”

As Campbell and Hernandez have learned, paychecks don’t necessarily have to come from cubicles and

**work doesn’t have to be
predictable to be profitable.**

You can share your assets, grow your savings, and piece together a career that suits your lifestyle. In the process, you’ll grow personally and professionally, making you even better for the next time you share your time and talents with others.

Work Freelance Gigs

- **Time commitment:** As much or as little as you want
- **Income potential:** From a little extra cash to a full-time income
- **Skilled or unskilled:** Skilled
- **Education:** Training in your field and possibly certification or a degree
- **Primary benefit:** Gives you control over your projects, processes, and pay scale

Hiring—and keeping—the right talent is difficult and expensive to boot. Companies need copywriters and engineers and photographers but keeping them on staff full time isn’t always an option. Sometimes, even with a full staff, leaders need to offload a few deadlines to relieve the stress level of their current team. That’s where you come in.

Did you spend a previous career as an executive assistant? Tap into Zirtual, which connects virtual assistants with employers who need the administrative help but don’t want or can’t afford to house one under the same roof. Do your friends always count on you to review their term papers? Maybe a side gig as a part-time copy editor is your next calling.

Freelancing was the entry point into the 1099 work life for Jeremiah Baumbach, a cinematographer. When he began freelancing on the side in 2001, in addition to his full-time career, it was because he wanted to earn a higher salary and have access to more flexible working hours.

Initially, finding repeat clients was a slow and challenging progression, but signing up for an online directory within his industry, known as ProductionHUB, accelerated his customer base significantly. Now he generates 80 percent of his client leads from the site.

Freelancing has made a substantial impact on his financial status, accounting for more than half of his income, while he has maintained a full-time job.

“Success is a slow progression,” he says. “It takes time to find repeat clients. I’d suggest working for someone else in the industry that you have an interest in first to get an idea of the workflow and to find out if it’s truly your calling.”

Some freelancers love the idea of working gigs because they can live anywhere they want. Sanjin Cabaravdic lives in Sarajevo, Bosnia and Herzegovina, but he frequently travels all over Europe. In April 2013, Cabaravdic applied to Toptal, an exclusive platform for software developers and designers. He got his first project five days after being accepted.

“I am a full-stack programmer, so I develop web and mobile applications, as well as back-end systems,” he says. Prior to Toptal, he had tried finding freelance work on his own with a partner. “Toptal was a different approach to freelancing, where I could concentrate more on my work, rather than focusing on client acquisition and payment. This gives me much more free time to work on my own things and spend time with my friends and family.”

Cabaravdic, 37, also loves traveling and attending conferences. Toptal even hosts community gatherings to help its freelancers meet others in their industry and make connections.

“I’ve been to Toptal community gatherings in almost every major city I’ve traveled to, where I’ve met very smart, cool people who are really good at what they are doing,” Cabaravdic says. “Once we were at a music festival—Balaton Sound—and there were fourteen of us in the same house, all other Toptal freelancers. We all had our projects that we were working on, but in order to have more time at the festival, everyone was helping each other finish up as fast as they could, while making sure to keep customers satisfied. That was really amazing.”

Overall Cabaravdic, who also hopes to run his own agency full time one day, says Toptal has given him the freedom to pursue his professional passion.

“It gives you great independence as a freelancer, paired with good pay on time,” he says. “It also gives you the opportunity to work on cutting-edge, interesting projects.”

More and more companies are hiring freelancers to work on specialized projects,

and John Jantsch, author of *Duct Tape Marketing*, predicts this will only increase.

“I think that the knowledge worker is actually going to go away,” he says, referring to full-time employees who apply their knowledge to do their jobs. They’ll be replaced by what Jantsch calls the “insight worker.”

“It’s somebody who doesn’t just know how to do something or has been trained in it, but is somebody who can actually change our perception of how that work is done, or bring extra insight to how that job’s done.”

Jantsch says that computers can produce a lot of the information that people used to create, but insight about that information is what we lack. And that’s where freelancers come in to help companies make sense of the data and bring new insight and new perspective.

Freelancing is a great way to earn additional income or even earn an income equal to full-time employment without the restrictions imposed by office hours, dress code, or half-hour lunch breaks. But it is demanding. You’ll select your projects, rather than have them forced upon you, but you are only paid when you work.

That being said, working hours are up for grabs too. That means if your child is home sick from school, deadlines can be met after bedtime without having to call in sick. Or if that weeklong vacation is calling your name, a freelance gig offers the flexibility of putting in extra hours at other times, then taking an extended leave of absence, without cutting into your paycheck.

A side gig or full-time freelance career could be the missing piece to bring your schedule, your wallet, and your life into alignment with your priorities. And it could turn into something lucrative.

Sixty percent of freelancers who left traditional employment earn more than they did at their traditional job,

and 78 percent say they earned more within a year or less⁶⁷.

Sell in the Marketplace

- **Time commitment:** As much or as little as you want
- **Income potential:** From a little extra cash to a full-time income from a digital store
- **Skilled or unskilled:** Both
- **Education:** None required
- **Primary benefit:** You can sell your goods without overhead anywhere in the world

Maybe you've handed your friend a family recipe cupcake or presented them with a handmade baby blanket and heard the words, "This is amazing! You should sell these!" Now that smartphones and laptops and Internet access are commonplace, the reality is you can.

Everything from personalized dishes to custom-made jewelry is available through online marketplaces, like the sites Shopify or Etsy. Customers can tap into a wealth of talent from around the world, regardless of how near they are to an art district. And since these sites host both artisans and average people with a knack for crafts, the price range fits a variety of budgets.

For the artsy type, these marketplaces offer an affordable outlet. Some earn an income equivalent of—or exceed—a full-time 9-to-5 job by selling their wares online. Others find it a way to make extra money on the side by simply indulging their hobbies, like sewing, crocheting or painting, then selling the end result to happy customers. The entire transaction takes place on the site, and customers never have to leave the comfort of their couch.

Selling online is often easier than selling in person, thanks to YouEconomy platforms and technology.

On a local level, there's been an explosion of buy and sell social media pages where neighbors can purchase, give away, and sell everything from toys to books to clothes. Other sites like eBay and Amazon Marketplace allow you to set up your own virtual store while displaying your wares for potential customers and overseeing all the transaction

67 "Freelancing in America: 2015" by Freelancers Union and Upwork

details on your behalf.

Joseph Jaconi and Eric Tong had some ideas for mobile device accessories, so they started by selling on Amazon Marketplace in May of 2012.

“I had experience working with Amazon and with Amazon Marketplace resellers and believed that Amazon offered a tremendous opportunity for a new brand to get exposure to millions of customers,” Jaconi says.

Turns out, he was right—although it wasn’t immediately apparent. Jaconi says they sold only two products their first day. However sales grew exponentially, and six months later, their fledgling company, Tech Armor, had sold nearly \$3 million in products.

“One of the greatest benefits of selling on Amazon is that they can take a lot of the heavy lifting, such as shipping and invoicing, off of our hands,” Jaconi says. “We have sold over eight million units on Amazon globally in less than four years, with the bulk of that volume shipped by Amazon. We could not have done all of that shipping ourselves.”

The founders now also sell their products on their own website, as well as on eBay, Wal-Mart, and Jet, making them available in more than forty countries.

Imagine for a moment the people who trade in a marketplace, say, five hundred years ago, hearing about this kind of access to customers. Those traditional trading spaces were hubs of activity, bustling with locals and travelers, merchants and buyers. Now, all of that activity has been amplified into something so large it’s impossible to even fathom the size. We all have the opportunity, every day, to participate in this unprecedented global marketplace.

Start a Micro-Business

- **Time commitment:** From part time to full time
- **Income potential:** Full-time income
- **Skilled or unskilled:** Skilled
- **Education:** Some business knowledge and training in your field
- **Primary benefit:** You’re the boss

Everyone has a business idea inside them. For most, it never blossoms into much more than dinner conversation, but all it takes to turn that brainchild into opportunity is effort. Small-business owners have been

the backbone of society for decades, but the prospect of owning and running your own business is more popular than ever before.

With the backing of mobile technology and user-friendly office and payment apps, running your own business is now more approachable and attainable, with or without a business degree.

Feel intimidated by the idea of running an enterprise? Start smaller. The micro-business opportunity is low-risk because it requires little to no startup funding and relies only on one very important employee: you. Even children understand the value of the micro-business. Think 8-year-olds gathered around a lemonade stand in their front yard or preteens who start a makeshift car wash station in their driveway. The kid next door who makes his car payment by mowing lawns on the weekends has found his niche in the micro-business model too.

Micro-entrepreneurship might start with a solopreneur. That solopreneur brings on a small team, often a virtual one. With fewer than five employees, micro-businesses can create a lot of revenue despite their small size. But the *micro* in the title means they stay lean and easier to manage than a larger enterprise. They also don't require outside funding to start and can get going quickly.

Jennifer Maffei discovered her freedom being a micro-entrepreneur. In April 2014 she was injured, and during her recovery, she did a lot of thinking about her career and what she might do for income that would suit her entrepreneurial personality. She had worked for large companies as an executive assistant, overseeing and training other assistants.

During her downtime, it occurred to her that no one in her industry was offering to coach executives to work with their assistants more effectively or to train their assistants—on a freelance basis. That's how her business, VEA Services, was born.

Maffei says that executives average three months a year in lost productivity due to either a poor fit between executive and assistant or a lack of good communication and goal alignment. It was a niche in the market that she was ideally suited to fill, plus she was ready to work for herself.

“I wanted to control my time again,” she says, “and eliminate my commute of ten to fifteen hours per week in the San Francisco Bay Area.”

What started as 1099 income for Maffei quickly turned into an LLC on advice she received from clients and attorneys (a limited liability company, or LLC, reduces the liability to the business owner).

“Turns out, I found a segment in the market that no one else was filling,” she says. “As a result, I am making far more money than in my previous position.”

A lot of Maffei’s work is done virtually. “I wouldn’t have a business if not for technology,” she says. “I am able to have clients anywhere—all over the world—and I can work wherever I have an Internet connection or can use my smartphone. Social media keeps me connected and on top of current trends and issues my clients could be facing so I can proactively work to solve that for them.”

Maffei has faced challenges as a micro-business owner herself but recommends it to others looking to join the YouEconomy.

“If you are driven, self-motivated, and very hard-working, you can make it work,” she says. “You can succeed far beyond your expectations and find a balance and freedom you may not have had the opportunity to experience before. You work harder than you ever have, but the payoff in terms of flexibility and higher pay is worth it!”

Sometimes, that micro-business grows into something bigger. You get to decide how large or small you want your company to be. The important thing is to create a business model that will accommodate your goals.

When Mo Martinez Lopes, founder and CEO of Gemini Media Global, opened the doors to his business, he understood firsthand the pros and cons of both the W-2 and 1099 workforces. After folding a previous business venture due to the costs and taxes involved with hiring full-time employees, he created his current media localization company to be completely aligned with the YouEconomy in order to operate leaner and more nimbly.

“There are no employees. Everyone is a freelancer,” Lopes says. “I call us the Uber of media localization. We have over 300 accredited linguists and around 500 voice talents spread across six countries. Everyone is a 1099 worker and paid by project.”

His experience both as a freelancer himself, and now as a leader of

hundreds of others like him, has given him an excellent eye for freelance talent. The marker of a micro-entrepreneur, he says, is obvious and simple: “I believe 1099 is a mindset. You either have it or you don’t. If you are too concerned about stability, routine, your 401(k), then forget it. You must enjoy instability and thrive under pressure. I always encourage other people to try working on their own, as long as they have the freelance spirit.”

“We’re much more fluid and flexible these days,” says social media and marketing expert Chris Brogan. “Anyone can make a website or open a Stripe account and be a merchant. You can choose the tools you want to use for finance and commerce, all that’s left is finding which element you want to serve and how to serve them.”

Stripe (a finance app that lets you take payments online), PayPal, and other resources make it easy to start a micro-business with very little investment. The other things required for most businesses, such as domain names and a few social media accounts, also come at a minimal cost.

So if you’ve got a business idea—and we’re betting you do—there’s nothing stopping you from launching it to the world right now. By learning from others who have run similar micro-businesses, you really can be successful. The YouEconomy places you in the position to succeed like never before.

Found a YouEconomy Platform

- **Time commitment:** Full time
- **Income potential:** Full-time income
- **Skilled or unskilled:** Skilled
- **Education:** Business savvy and training in your industry
- **Primary benefit:** You’re the boss and you get to help others find freedom

If you can’t beat them, join them. That’s what many people have discovered as the YouEconomy has risen in popularity. Businesses that started small were able to capitalize on app technology and the way today’s culture welcomes a fluid work environment with open arms. With those tools, many have developed into large companies as a result of the very YouEconomy they were built to serve. And now, they’re providing ways for other people to participate in the YouEconomy.

Companies like Sidecar, a ridesharing service that allows customers to catch a ride with someone who is already heading in the same direction, were able to develop and grow because of the environment the YouEconomy created. Today, they are major players in the market they were created to support.

Other YouEconomy platforms we've talked about in previous chapters began as small operations or the seed of an idea between two friends, only to grow into worldwide endeavors that bear fruit for countless people.

John Doherty is getting in the game through a YouEconomy platform he founded in 2016 called GetCredo.com, a marketplace connecting businesses with digital marketing consultants and agencies. After enduring a layoff in late 2015, Doherty took the opportunity to step out on his own and follow his dream of working for himself. His company has grown rapidly, a result he in part credits to social media, which has allowed him to work with companies around the world.

Like any venture, progress is a process and his salary hasn't yet reached the same level as his previous job's, but working as a consultant on the side has filled in the gaps and made pursuing his passion a practical option. As a solopreneur, Doherty has faced challenges, like the isolation of working from home, but the payoff, in his view, has been more than worth it.

"The realities have been much less scary than I anticipated," he says. "It was gratifying to see that I could spin up a consulting practice quickly and profitably."

Doherty suggests that others in his shoes find a core group of people to ask for advice and to share wins in order to get through the tough times. "They will help you realize that being your own boss is pretty fantastic and building a business can be fun."

For some ventures, starting from the ground up means being heavily funded from the very beginning. But having that kind of cash on hand isn't feasible for most. Before the YouEconomy, getting financial support for a new idea meant awkward board meeting presentations and having the right connections. It meant paperwork and cold calls and mailing letters requesting friends, family, and business contacts to pitch in a few (thousand) dollars.

Today, asking for money is a lot easier and a lot more socially acceptable through online platforms. Screenwriters itching to make a movie

can set up a GoFundMe page with a financial goal, and then fans and followers who would love to see the film can donate to the cause, one dollar at a time.

From the nonprofit side of the table, Kiva allows lenders to micro-finance loans, beginning as low as \$25, to provide financial backing to impoverished groups of people across the globe without access to the traditional banking system. Online fundraising offers all the benefits of crowdfunding with half—or less—of the rejections.

More and more people are relying on crowdfunding as a means of business support.

The crowdfunding industry raised \$34.4 billion in 2015,

which is nearly double the \$16.2 billion in 2014⁶⁸.

If you're afraid that all the good YouEconomy platform ideas have been taken, talk to Rudy Callegari, founder of Zootly.

"I naively thought two years ago there was an app for everything," he said in an interview. "Unfortunately, or maybe fortunately for me, a lot of the industries that are not sexy haven't been touched yet."

Moving services fall into that not-so-sexy category. A couple of years ago, New York native Callegari got the idea for a moving app while trying to move his brother's sofa. He pursued the vision and today Zootly is helping people all over New York—and soon all over North America—to move easily and more economically. You simply enter how much stuff you need to move and the app shows you available movers in your area who have been vetted by Zootly as licensed, insured, and recommended.

Collecting part of each moving cost, Zootly helps both the movers and the customers. Movers don't have to market to get those jobs, and customers can get their needs met on-demand. This YouEconomy arrangement provides rewards all around.

Callegari is well on his way to high-level success with Zootly, which has recently received three rounds of funding and is looking into a public offering⁶⁹. Like other YouEconomy apps, it thrives because of timing, technology, and consumer demand.

68 <http://www.crowdsourcing.org/editorial/global-crowdfunding-market-to-reach-344b-in-2015-predicts-massolutions-2015cf-industry-report/45376>

69 <http://www.cbc.ca/news/technology/zootly-moving-app-1.3456085>

Perhaps the next app to meet those criteria will be your own.

Train People to Join the YouEconomy

- **Time commitment:** As much or as little as you want
- **Income potential:** From a little extra cash to a full-time income
- **Skilled or unskilled:** Skilled
- **Education:** Training in your area of expertise
- **Primary benefit:** Create residual income through online courses and help others

Have you thought about how much you know? What if someone would pay you to teach them, to share your experience and wisdom, and to create a mentorship relationship with them?

A side effect of the new YouEconomy mindset is that it creates a drive for learning. Workers going out on their own can't depend on their employer to provide the education and training they need. Instead, they have to seek it themselves. Online courses are proving more tailored, time-friendly, and affordable. On the opposite side of the screen,

consultants are using their well-honed expertise to help others while drawing a paycheck.

Everyone could use advice, and that's exactly why so many people are making a living giving it away. You can find everything from plumbing how-to's to makeup tutorials on YouTube, where channels with large subscription bases have incredible earning potential from advertisers and referrals.

Teachers, both currently employed and retired, have found a profitable medium through Teachers Pay Teachers, a website where teachers can sell lesson plans, curriculum ideas, and a variety of educational tools to other teachers.

Online video courses from providers like Udemy and Skillshare connect would-be trainers armed with a video camera to aspiring students. Anyone can log on, pay the course fee, and take a single class or multiple sessions on endless topics, from business skills like marketing and bookkeeping to life skills like marriage communication and dog training.

Katy Martin and Krista Smith, founders of the site Web Designer Beauty School, have parlayed their industry knowledge into training courses for would-be web designers, particularly female students who are trying to make their mark in a male-dominated industry.

The accessibility of online learning has given them an alternate path for their careers and is now helping other women do the same through their online trainings.

“We both have families to support, so being able to make money while working in a less traditional situation was important to us,” Martin says. “Working on your own as a freelancer or entrepreneur is a great space for moms in business, as well as people looking to earn extra money or contribute to their household income. It allows you to create your schedule around the things going on in your life without explanation.”

By combining previous corporate experience or trainings with the knowledge and training of relevant online courses, Martin and Smith believe their students can propel their careers forward into building businesses of their own.

“The benefit of doing this type of education in your home on your own time is tremendous,” Smith says. “It can allow you to still work a job and transition, or it can allow you to supplement your services while you are currently working with clients.”

Consulting is another way you can put your experience and education to work for you. By training others in processes, systems, or techniques, you can create a client base of students who pay you for your expertise. When it comes to sharing what you already know, the YouEconomy is ripe with educational opportunity.

Leverage Online and Affiliate Marketing

- **Time commitment:** Most of the time is spent up front on setup
- **Income potential:** From a little extra cash to a full-time income
- **Skilled or unskilled:** Both
- **Education:** Digital marketing knowledge can be gained on the job as you go
- **Primary benefit:** Create residual or passive income stream

Making a living in the YouEconomy doesn't require a brilliant idea or revolutionary product. In fact, for most people, thriving in the YouEconomy means taking someone else's idea and pointing others

to it.

It can be as simple as becoming a mobile billboard, like participants of Wrapify have discovered. Through this service, drivers do what they do—swing by the grocery store, drive to the post office, even go on an extended road trip—with full or partial advertisements adhered to their vehicle. The companies being advertised can track the progress and efficacy of their ad as well as the driver's mileage through Wrapify's smartphone app. In turn, the drivers earn a second income, simply for going about their everyday lives.

Affiliate marketing is word-of-mouth marketing with a paycheck. If you have any type of online presence, you can post an affiliate link to a book, product, or service provided by someone else to make a little profit off the sale of that item. You've probably contributed to an affiliate marketer's paycheck without even realizing it. Maybe you saw a pair of shoes on a favorite fashion blogger's site, clicked on the link, and bought them in your size. Whether you knew it or not, that blogger received a financial cut from your purchase. It's a unique way for sellers to harness the power of recommendation and dangles an enticing carrot for individuals with an online mouthpiece—and followers to boot. This marketing style on a large scale offers the potential for big bucks, but affiliate marketing is a powerful opportunity with an audience of any size.

Blending consulting and affiliate marketing has given Jessica Yarbrough, a freelance Digital Marketing Consultant and founder of Elevate Digital Marketing, the freedom to be her own boss and become what she calls a Digital Nomad, who can work from home, Starbucks, or anywhere she pleases. She started working on her own in 2010.

“Prior to that, I managed several companies and was the marketing director for a startup venture in San Diego, California,” Yarbrough says. “Quite frankly, I was burned out from the startup, and I really disliked sitting in traffic every day, working under fluorescent lights in a cubicle, and working long hours for a fixed amount of income.

“I'm making more money working part time for myself than I did working over fifty hours a week for someone else,” she says. And being independent means she can travel and still work, which allowed her to spend a year and a half in Southeast Asia.

Building affiliate relationships has helped her generate passive income to supplement her consulting earnings. “I am very independent and

believe that working for myself is the best scenario for me.”

One of the biggest benefits of affiliate marketing is the ability to learn on the job.

There are endless websites dedicated to coaching people on this opportunity. If you start small and use your first project as a learning experiment, you can apply those initial lessons to a larger marketing strategy down the line. You don't have to know all the technology and marketing lingo or have the most up-to-the-minute skills. You just have to start and be willing to learn.

Start a Direct Selling Business

- **Time commitment:** As much or as little as you want
- **Income potential:** From a little extra cash to a full-time income
- **Skilled or unskilled:** Both
- **Education:** None required
- **Primary benefit:** Create residual income and be your own boss if you want to be

If micro-business seems appealing but the starting line remains a mystery to you, try hopping onto an already successful venture. Direct sales companies offer a preexisting product, business structure, marketing system, and customer support for their independent business owners.

Covering products and services in just about every industry, direct selling companies offer a wide range of opportunities for people from all walks of life. From health and wellness to utility service, electronics to cosmetics, companies with worldwide scope are available to help you create the kind of business you want in the field you love.

With the increased options have come increased numbers of people interested in this platform. In 2015, over 20 million people in the United States alone were involved in direct selling, up 11 percent from 2014⁷⁰. People are discovering the benefits of partnering with direct selling companies and jumping at the opportunity to join the YouEconomy with a sure footing.

These companies leverage the power of social selling. If you enjoy social media, direct selling will feel natural for you. Direct sales hit a wave of

70 <http://www.dsa.org/news/individual-press-release/direct-selling-s-economic-footprint-continues-to-expand-in-united-states-according-to-new-national-survey>

momentum as social media gained in popularity because it's founded on the principle of one person sharing their experience with a product or service with someone else. The most successful direct selling companies have tapped into the reach of social media and created turnkey systems to help business owners make the most of their social media presence.

This cuts out the need to hone your own sales pitch or craft your own marketing materials.

You don't need a specific sales or marketing skill set to start your own direct selling business.

Much like affiliate marketing, direct selling is simply recommending to others a product or service you have had a good experience with, and then building a team by helping others do the same.

In addition to the natural approach, most companies offer person-to-person training that's often lacking in other YouEconomy platforms. Rather than having to figure out your business plan or marketing approach on your own, you'll be guided by professionals and supported by experts the entire way. Marketing materials like brochures, videos, and sample packs are all available to help you educate consumers and make your sales process easy. Rather than pushy sales tactics, you'll have access to sharable content and professional tools from the beginning. Most companies offer an online back office, as well as simplified methods for keeping up with the details of your business.

Direct selling offers you the advantage of not only building a profitable business yourself but also of helping others do the same. As you share the opportunity with other people, you can make income off their business success as well.

Here, people occasionally get direct selling confused with pyramid schemes, but there is a huge difference between the two. Pyramid schemes are illegal business models based on recruiting people with the promise of money in exchange. They sell empty promises.

In contrast, direct selling companies are a cornerstone of the economy, as old as the idea of selling newspapers on the street corner. These large, often multinational companies offer a vetted product or service for sale, and independent business owners (also called consultants or distributors) sell these products or services to people who need them.

And of course, you can also help others start their own businesses selling the same products or services.

For you, that means a low-cost entry into the market. Of course, like any business, if you run a direct selling business, you will get out of it what you put in. It's no get-rich-quick scheme. It's hard work, but if you're passionate about what you're doing, it's well worth the effort.

Most direct selling companies hold themselves to ethical standards to ensure each individual businesses owner and their customers are treated fairly and given the best opportunities possible. The environment of direct sales is supportive, growth-minded, and positive, which leads to a tradition of mentorship and community.

If fear has kept you from taking the leap into owning your own business,

direct sales can provide the strategy and support you need every step of the way.

Mix It Up

It's likely that more than one approach to the YouEconomy is attractive to you. The good news is that the YouEconomy is not an either/or way to work. You can blend business models together and find success.

Often, the course to success is littered with failure. In the YouEconomy, you can turn those failures into lessons, applying your experience and wisdom gained to the next endeavor. Failing at a side gig isn't a death knell to your career. Even failing at your own micro-business doesn't have to define you or your professional life.

Instead, failure is a stepping stone. Everyone has to learn when they first step into the YouEconomy. There's no way you can know everything at the outset. So some failure is to be expected as part of your learning curve. The important thing is to look at your journey as a whole and see how you can apply the lessons to your next YouEconomy venture.

In this new lifestyle-centric economy, you can run an Etsy shop selling handmade leather goods and simultaneously host a sewing blog loaded with affiliate links to your knitting supplies on Amazon Marketplace. If one fails, you can focus more on the other one for a while. Perhaps you operate a pet-sitting micro-business by day and moonlight as a Lyft driver by night. Or you could become a direct selling business owner with a jewelry company and then turn your fashion knowledge into

online training courses. The options and combinations are endless, and just waiting for you to apply your dedication and passion.

Cofounder and president of rewardStyle Amber Venz is a 27-year-old YouEconomy native, you could say. Over the years, she combined multiple approaches to finally create the career and lifestyle she wanted.

“I have always been motivated to participate in the YouEconomy, even from a very early age,” she says. “I wanted to work for myself and pave my own path for success. Before launching rewardStyle, I worked on all sides of the fashion industry: jewelry designer and owner at my eponymous label, wardrobe stylist, and global fit model for Thakoon. As a college freshman in 2005, I launched my jewelry line.”

Long before college, Venz displayed a passion for fashion and innovating her own career path. She recalls selling handmade scarves from the back row of fifth-grade math class. By the time she was in college, she was wholesaling and producing jewelry for retailers across the southern United States.

She finished college in Dallas and then worked jobs in the fashion industry while she continued to sell her jewelry line. When she launched her style blog, VENZEDITS, which she still runs today, everything changed.

She was taking gigs as a personal stylist at the time. She put the same care and attention into her style suggestions on the blog as she did in person with a client. So when people visited her blog and clicked on a link to buy one of her suggested outfits, she wanted to make a commission the same way she would if she were bringing a client to a brick-and-mortar store.

Ultimately, this led to rewardStyle, which she created with the help of a tech agency and in partnership with her now-husband Baxter Box. The platform allows bloggers and other publishers to monetize their content by making a commission off their beauty, fashion, and décor recommendations.

Today, rewardStyle is the largest global monetization platform for elite publishers and retail brands. In 2015, the company’s network of 9,000 digital publishers influenced over 186 million consumers and drove over \$1 billion in global retail sales.

But Venz’s YouEconomy mission remains the same: She wants to

empower people to make a living off of their own created content. She and her team are constantly working to keep up to date with the latest technology and social media advancements, “so our clients can maximize their economic success, no matter where they choose to publish,” she says. “We have also expanded globally, which not only unlocks new consumer reach, but also allows our existing partners to extend their businesses into new regions.”

She credits the YouEconomy, as well as a team of incredible professionals surrounding her and Box, with their success.

“The YouEconomy opens up opportunities to those who might have previously been limited and enables entrepreneurs and freelancers to cross into different industries,” she says. They look for these independent spirits for their own team. “Our mission is to hire creative and proactive thinkers. At rewardStyle your résumé is the last piece of a job application we tend to look at.”

If you’re thinking of mixing it up like Venz did, combining your interests into a series of projects, and creating your own path into the YouEconomy, Venz says it’s not only possible but realistic to think you can do it.

“Today business moves incredibly fast in comparison to many years ago,” she says. “The opportunities are vast and everyone has the ability to pave their own future.”

The YouEconomy lifestyle sounds great, but maybe you’re asking yourself if you have what it takes to start fresh with this different approach to work. Countless individuals have discovered the truth that thriving in the YouEconomy is limited only by your willingness, drive, and dedication.

**If you are willing to put in the effort, you
can live to work, not work to live.**

Regardless of whether you choose a sharing platform, freelancing, or one of the other unique business models, the most important part of the journey is taking the first step onto this path of a new, freer way to work and live—and taking that step today!

Chapter Seven: How to Get Started

Every day, millions of people are stepping outside of their comfort zone and branching out from the traditional workday. They looked over the walls of their cubicle at the corporate world's expectations and decided they could do better for themselves. They broke out of old habits and focused their time and attention on their dreams. They took one step toward building the best life for themselves and their families. And you can too.

Taking that first step can feel scary. Plunging into a new venture or accepting extra work might seem overwhelming. The course can look a little blurry when a traditional workday is all you've ever known or when you feel like you've got a lot on the line. But with courage, persistence, and some real-life examples to reflect on when the way seems unclear, you can make a real difference for yourself and the people you love most.

Whether you're diving into part-time work on a sharing platform or into the deep waters of running your own business, there are some essentials that will help you make a strong start. We've narrowed it down to two big areas that need attention before you make a move: taking stock and building your skills.

Take Stock

You may not realize it yet, but you already have most of what you need to get started. The trick for most of us is recognizing our value. To do this, you've got to take an inventory in a new way. This step isn't just about focusing on your assets, although we'll do some of that. It's also about taking a look around at your resources, evaluating your previous experience in a new way, and gaining a different perspective on yourself and what drives you.

Your Reasons Why

We hear often from people who want to make big changes in their careers. They dream of entrepreneurial freedom or long to make a difference in their communities. At the core of their goal is a reason why—a reason that compels them to act when nothing else will.

“I want to use my God-given talents to empower others with our efforts,” says Erik Qualman, author of *Socialnomics: How Social Media*

Transforms the Way We Live and Do Business. He believes other people are mainly driven by their inner purpose, or their ‘why,’ as well.

“Workers value seeing that their work has an impact,” he says. “Major change is the result of people realizing it’s more the *why* not the *what* we do.”

As much as you may want more money or more time or even more acknowledgement in your field, these are just surface reasons for making a change. The journey you’re embarking on is a tough one. Rewarding but tough. Spending your weekends attending to customer service and shipping for your Etsy orders means missing out on girls’ night. Putting in the hours late at night to create a business plan means feeling tired and cranky with coworkers the next day. The sacrifices you’re about to make must have a larger meaning for you or else you’ll eventually give up on making them.

So take the time right now to figure out why you really want to make a change. Why do you want to make more money or create more time? Ask yourself why you want to take part in the YouEconomy. Devote some serious thought—and maybe even some note-taking—to the following questions:

- Do you have loved ones who deserve more time with you?
- Are you hoping to improve your lifestyle or the lifestyle of your loved ones?
- What kind of lifestyle do you want to build?
- Do you want to travel, pursue hobbies, or get healthier?
- Who will benefit the most from your entrance into the YouEconomy?
- What keeps you up at night with worry or anxiety?
- What would more freedom and flexibility mean for you and your loved ones?
- What negative situation is really driving you to make a change?
- What positive impact do you hope to make with your change?

The answers to these questions may be similar, but regardless of how many people or circumstances you consider here, these are your reasons why.

Often, a change like creating more income or changing your schedule

to control your time is really about the people we love, the activities we enjoy, and what we feel is our true purpose in life.

Discovering and searching out your *why* can serve as a guide for you as you set the parameters of your new work life and determine how deeply you want or need to dive into the YouEconomy. We hope these questions will spur you to think about what your reasons are for creating change in your life. When you strike on a few vital reasons, we encourage you to write them down, post them where you can see them, and read them often to stay motivated.

Your Passion

Once you know why you're willing to make a change, you can start creating a road map for your YouEconomy journey. We suggest you begin by using your passion as a compass.

As we revealed in chapter 4, people all around you are making a living following their interests. It might be as simple as starting a podcast about your favorite financial tips, starting a direct sales business in the food industry, or joining a sharing platform like Handy to earn some cash with your love of carpentry.

But for some people, following their passion isn't so simple—because they're not sure what their passion is, much less how to pursue it. To help you do a little ideation on what might make you happiest or most fulfilled, we created some questions to ask yourself. Journal about these topics, ask friends to weigh in, and think about your ideal life.

- Is your current profession draining rather than fulfilling? What kind of feeling do you want to have at the end of your workday?
- Are you longing for meaning and the opportunity to give back? Who do you want to help?
- Are you ready to choose the people you work with? What type of people will they be?
- Have you always wanted to start your own business? What's the best benefit of being your own boss?
- What makes you happy on a day-to-day basis?
- What are the hobbies, likes, and common activities that you enjoy most?
- Do you like the industry you're already in or do you wish you could be part of something different?

- Does the idea of variety or adventure appeal to you? How will you create a life geared toward these things?
- Do you love a certain field but have never worked or studied in it? How could you start?
- Are friends or family members always telling you that you're good at a particular activity? Have you considered making money with that skill?
- When you see yourself in the future, how would you like to live?
- How do you want to be remembered?

By answering these questions, you should get a better picture of the things that make you happy and give your life joy. Sometimes, it's easier for others to see what we're good at than for us to recognize, so be sure to ask for input from other people.

When you know what your passion is, you can set out to find the right YouEconomy platform to explore and express it.

**Fortunately, the YouEconomy
opens doors for people to explore
their passion in new ways.**

“There are less gate keepers in this generation, meaning what you know and can do matters more than ever before,” Qualman says.

There's no reason you can't make a living doing something you love. The only thing standing in your way is you.

Your Assets

Once you get clear in your reason for making a change and you set the direction you're headed in by identifying your passion, it's crucial to sit down and honestly appraise what you bring to the table. If you have a few marketable skills, you might find this easy. But most people overlook some of their most valuable assets by focusing on a narrow view of themselves.

Instead of beginning with your résumé, start by making a list of the characteristics that make you a good friend, a good spouse or parent, and a good worker. Here's a list of traits that we see in our readers. Make a list of the ones you think describe you—and be honest. Not giving

yourself credit for your assets only hinders your ability to create a solid plan.

Patient	Passionate	Strategic	Talkative
Understanding	Creative	Focused	Analytical
Kind	Innovative	Humorous	Visionary
Bold	Unconventional	Positive	Dynamic
Fiery	Logical	Trustworthy	Caring

Add any other words that come to mind or that other people have used to describe you. Remember that your characteristics are a vital part of what makes you successful in any endeavor.

Next, evaluate your educational experience. Think back over the course of your life and review what training you've received. This isn't limited to an advanced degree, but includes both formal and informal teaching.

Often, the most formative education happens on the job and outside of classroom walls.

What skills did you develop as a result of previous jobs or hobbies? If your previous occupation was an office clerk, for example, did you receive any further certification that could lead to an entirely different niche, like bookkeeping? Did you attend any conferences or dial into corporate-led phone training sessions to advance your knowledge of the field? All of those on-the-job lessons can translate into a broader marketability as you seek a line of work on your own terms.

Now, list your job skills. Go back through your résumé and look at the tasks you've done and responsibilities you've held. List these along with your training and assets. Don't discount what you see as small or "easy" tasks. What might be simple for you could be challenging for someone else.

You should also add your passions to your list. Do you love animals? Have a desire to travel? Feel the most fulfilled when you're making new connections or closing deals? Many people have found their calling and avenue into the YouEconomy by pursuing two to three things that spark their interest most.

And finally, tally your physical assets. If you have a car or a house, you can participate in a sharing platform to rent those items or give rides to people visiting your city. If you've got a laptop and an Internet connection, you can use skills to set up a freelance practice. Or maybe you've got \$50 you want to invest in starting a direct selling business.

Making a list of your assets will help you get clear on your possibilities.

With those in mind, consider how you could align your skill set and personal characteristics to complement those callings. If you have a love for adventure and excellent interpersonal skills, for example, that combination could be the perfect formula for starting a tour guide business. The person with an eye for detail and office experience might fit the bill to be an excellent virtual assistant. The options are as limitless as the combinations of passions and personality traits each individual possesses.

Your Personality

As you begin to consider what type of work would make you happiest, give some thought to how you work. What's your style? If you've ever taken a personality assessment, those results would be helpful for you here. If not, there are a couple of quality assessments that are good starting points.

Experts like Tony Robbins rely on the DiSC[®] Profile, an assessment that helps you understand what drives you, how you best communicate, and your dominant personality traits. Another quality and widely used assessment tool is the StrengthsFinder 2.0, which helps you identify and then develop your strengths, rather than dwelling on your weaknesses.

Take the results of your assessments and think about the traits you already know about yourself. Consider whether you're a people person. Ask yourself if you like changing environments or a consistent workplace. Think about what type of social activity you enjoy. If you love to meet new people, then a face-to-face opportunity would be more appealing than a freelancing job that requires working alone most days. Similarly, if the idea of a team project initiates hives up and down your skin, then solo work is probably more your speed.

Uncovering your natural inclinations can help you choose the right line of work and lead you on a road that holds more potential for success. You want to maximize your personality and passions, not place yourself in a gig that makes you feel frustrated. The YouEconomy is all about creating your own idea of success—success that fits your style.

“Be very strategic,” says Mitch Joel, president of Mirum. “Walk it backward from what you want the end result to be. Think of it less as ‘this is the work that I’m doing,’ and more as ‘this is the work lifestyle I hope to attain.’”

Joel says to ask yourself if you want to work from home, from Starbucks, or a co-working space. Maybe time with your family is important to you during the day or more time on evening concerts. While none of these reasons are monetary, Joel says the money goals are important too. You have to think about what your personality style is in terms of income.

“I would look at it as ‘How much money do I need to really live? And can this [work] lifestyle afford me that? What would it look like?’ ”

So ask yourself:

How do you want to live and how do you want to work to make that a reality?

You might need to do some personal growth before you're ready to take on the world, but as Tony Robbins says, “It's not about the goal. It's about growing to become the person that can accomplish that goal.”

Your Network

Who you know is really one of the most important factors in your ability to follow your dream. As you enter the YouEconomy, take stock of the people already in your network to see who can help and who might need your help.

First, look to those around you who have flourished in similar circumstances by finding their career sweet spot. Talk with them. Ask questions. Allow their journeys to serve as inspiration for you. Find out how their careers evolved to include the YouEconomy business models. Did they have a big learning curve they had to overcome? Who did they choose as a mentor or training partner? What tools did they need from the very beginning?

People often overlook the people and resources already around them.

Your family and friends might be good sources of advice or experience. Your professional peers might have connections that would help you get started. And organizations you already belong to—social clubs, churches, or professional groups—might supply some much needed support or education.

And don't overlook your online network. The Internet has opened a world of connections to us, and many of us are already within message range of someone who could help or a platform that could provide just

what we need.

“Take somebody who’s a painter,” Joel says. “They might’ve been painting in their home studio in their garage, and then they hop over to the local café and say, ‘Hey, can I put up a couple of paintings with a little card next to it, and if I sell it on commission or consignment I’ll get either a commission fee or on consignment means if it’s sold you’ll give me the money?’ If you just fast forward to the world of eBay and then obviously to a world now like Etsy, that piece of art is now available in a store that is global.”

All because the painter evaluated the network and the resources available to him. You can do the same. Take a look around and see who is nearby who can help; then raise your sights to bigger audiences. We’ll take a look at how to build your personal and professional network in step three below.

Your Potential

What’s incredible about the YouEconomy is that your traits, skills, and connections are only building blocks. Just because you don’t have the know-how to run a small business doesn’t mean you can’t. The fact that you don’t have a suitable space to sell your collection of vinyl records doesn’t mean you can’t create an audio superstore. And your limited phone list is only a glimpse into the world of people available to help and guide you along the way.

The YouEconomy is filled with opportunities at all levels, allowing you to start small and work your way up as you feel comfortable.

“What’s so exciting about the YouEconomy,” says CNN commentator and serial entrepreneur Mel Robbins, “is that in this moment in time you have the first opportunity in the history of the world to basically launch a business, use technology that’s mostly free, learn any skill set that you want for free, sell products for free—not that the products are free, but you don’t have to walk into a bank, you don’t have to apply for a loan, you don’t have to get a processing credit card machine. Every single aspect of what you need to run a traditional business in a nontraditional way is available to you because of the Internet.

“So not only do you have all the tools, all the training, all the marketing, all the advertising, all the awareness, all the ongoing learning available to you, but you also have something else that’s equally as important

that's never existed until this moment in time, and that is the fact that your customers feel comfortable procuring services and buying products online from people who they've never met."

If that doesn't feel like a massive amount of potential, then go back and read what Robbins said again. The YouEconomy gives you the distinct advantage because it makes you more than just you. It gives you global, unlimited potential.

"One other thing about the YouEconomy is it rewards self-starters," Robbins says. "If there's something that you've always wanted to learn, I guarantee you, go to YouTube, type in the topic, and you will find hundreds of instructional videos. My 11-year-old son who loves Minecraft has taken the entire Java script curriculum at Code.org on his own and taught himself how to code. If he can do it, you can do it. And look, I'm not one of those parents who thinks my kid is a genius. I just know that he's interested, he was motivated, and he took advantage of the free resources that are out there."

Take some time to ask yourself what you need to learn. How do you need to grow, improve, or even change to create the life you want? What classes would help you hone your skills? What mentor could push you to the next level of self-discipline or confidence?

The avenues available for growth are endless. Start here making a list of ways you'd like to grow.

Build Your Skills

The irony of working for yourself or by yourself is that you need support. It is possible, of course, to go it alone, but improving your skills and reaching your full potential requires help from outside of yourself. If you can build the right relationships and form the right connections, you can not only form a circle of support that's vital to your success but also build your skills by learning from others along the way.

"In a traditional workspace, you have built-in relationships and constant stimulus in your environment," says author Todd Henry. "It's not hard to stay inspired if you're paying attention. However, as you move into solopreneur work, or even working with a smaller team, it can be challenging to stay connected, to find people who are willing to challenge your ideas, and to stay motivated for growth. You have to seek those things intentionally because they are no longer baked into your organizational life. Thus, you need to build a new set of practices to help you stay focused, manage your energy, and stay relationally connected

in meaningful ways.”

You may also have benefited from corporate-sponsored education in the past. Perhaps you had to fulfill continuing education credits or attend regular training updates. If these built-in skill-builders are removed, there will be a gap in your learning curve.

Regardless of the way you choose to participate in the YouEconomy—borrowing, lending, bartering, sharing your time, renting out your home, or freelancing on the side—there are requirements that are nonnegotiable. A lot of these requirements can be met with a little help from a circle of support.

Business Building

If you're creating a micro-business or going out on your own as a freelancer, the first thing you need is to brush up on your business skills. There are a lot of online options that make this far less painful—or dull—than you might imagine.

As you set up your business, don't let your sluggish word processing skills or outdated technology training hold you back. Online education is available for just about every vocation and is often free or available at a low price point. Sites like Lynda and OpenCourseWare offer courses by qualified instructors on all topics related to business building, marketing, sales, and professional development.

If an advanced degree is what you need to climb the ladder in your industry, look into short courses that can be taken online through a reputable university, or telecommute into the classroom each day from your home office.

**The tools and resources you need
to succeed are available and more
accessible than ever before.**

You also might be able to skip the degree and go straight for the online course selection at Udemy, Coursera, General Assembly, or the Flatiron School, where you can learn coding, design, and other advanced skill sets.

In fact, some experts say that advanced degrees might soon become a rarity rather than the rule. Futurist Daniel Burrus says the face of global education is changing.

“Massive Open Online Courses have been embraced by highly recognized and traditional educational institutions,” he explains, “putting them in a position to challenge all educational systems by making location and tuition far less of a barrier to receiving the information, training, and knowledge people need to know in order to succeed in a rapidly changing world.”

You can also partner with another contractor who is an expert in an area you're lacking. Virtual assistants, social media managers, and other digital workers are available at reasonable hourly rates to lend a helping hand to entrepreneurs and micro-business owners. Often, these experts are helpful in training you on software and processes as well.

If you're partnering with a company to build your business—like direct selling companies or marketplace platforms like Etsy—you need look no further for support. Direct selling organizations are well known for their steady stream of training courses and mentors, both for career development and for personal growth. If understanding how to leverage social media to broaden your customer base is your weak point, tap into the company's marketing resources for guidance and step-by-step tutorials.

It's in a company's best interest to make sure you have what you need to be effective. For companies that make a commission every time a seller closes a deal, online training is an important part of their business model. Don't shy away from asking for help. Learning from these big, successful companies can set you on the fast track to your own success.

Financial

A benefit of starting your quest in the YouEconomy, as opposed to the traditional economy a couple decades ago, is that you can almost always find a way to start fishing without any financial investment. Free apps, crowdsourced advice, and complimentary online training are all available to help you get your hook in the water.

However, that doesn't mean you won't need help with your finances. The goal is to make money, right? If you've never been in control of your finances before, you'll need to adjust your thinking. A basic personal finance course or book will go a long way to helping you learn what you need to keep your personal funds in order, as well as separate from your professional income and expenses.

We always recommend that people consult with a financial professional who is qualified to guide you in your particular field. Again, this doesn't

require a huge outlay of cash. You can spend a little money on a one-hour consultation with a certified tax professional, financial planner, or investment specialist and learn a lot that will help you avoid costly mistakes later.

If you're starting your own micro-business or freelance practice, consider one of the online apps that help you budget, invoice, and pay vendors. FreshBooks, QuickBooks, and other systems will guide you step by step through each process.

Build your circle of support by talking to other people about your financial plans and goals. Don't be afraid to reveal your money pitfalls. If you're an over-spender, ask someone to help you be accountable. If you're terrible at math and budgeting, find someone willing to review your numbers.

As a member of the YouEconomy, almost by definition, your money is your responsibility.

**Finding people to help you manage
your finances well is a requirement
for real, lasting success.**

Legal

Legal issues are an important factor to consider whether you're sharing or freelancing. Even though the YouEconomy has taken the country by storm, the legal and financial processes are still a little cloudy for most people. That's where sites like www.1099.is come in, clearly explaining freelance tax issues and offering guidance for navigating the taxes you owe no matter what type of work you're doing.

You can also consult an attorney on things like business structure and taxes. Again, paying for a consultation with a professional could set you up for immediate success and help you avoid any pitfalls along the way. It's better to have all the information you need up front than to realize too late that you've missed a legal requirement.

There will be other questions that arise as you gain your footing in the sharing marketplace, like how to acquire the proper legal documents, invoices, or forms. Sites like templatemonster.com and template.net help you create and customize your own legal documents, contracts, invoices, and other forms for your business. Again, consult with a professional attorney before you enter into agreements using these

forms to be sure you're protecting your interests and following the laws of your state or country.

As company founders work to build their businesses and expand their brands, they're finding that government regulations and legal processes may not be conducive to their ideas. In some cases, the laws may need to be changed. In others, the laws may protect people who participate in sharing platforms, for example, from jumping into an opportunity without understanding all the risks.

Recent lawsuits against Uber, Lyft, and GrubHub, among others, have highlighted the varying expectations on all sides of the YouEconomy⁷¹. Company founders and supporters are working to change regulations to better reflect the innovative landscape.

Sarah Leberstein, senior staff attorney at National Employment Law Project, says, "One interesting aspect of the businesses, in particular, is just the amount of capital that's been invested in them upfront at a very early stage and how much resources some of the companies are spending on public relations and lobbying, oftentimes to try to change the regulatory landscape proactively just as they're setting up shop to make their business model work more smoothly."

What this means for you as a participant in the YouEconomy is that you must be informed about the company you're doing business with. Don't just assume that the way you're working will be beneficial for you or your community. Do your homework. Ask questions of people who have worked with the company already. Calculate your earnings by deducting your expenses, and be sure the opportunity meets your financial goals.

Also carefully read any contracts you're required to sign when you partner with the company. Remember that as an independent contractor or business owner, you're the one responsible for conforming to legal, tax, and regulatory requirements.

Leberstein also advises against assuming that you're a contractor and not an employee, especially as laws fluctuate and government agencies adjust expectations to accommodate innovation in business models. She suggests that you keep a record of all your contracts with a company, as well as your own business-related expenses.

Keeping records and being aware of the agreements you're entering into with other people is a basic part of working independently. While all of

⁷¹ <http://www.latimes.com/business/technology/la-fi-class-action-lawyer-20160124-story.html>

this may sound a bit overwhelming at first, getting guidance and taking it step by step will quickly lessen any stress you may feel.

By taking stock and building your skills, you ensure your entrance into the YouEconomy will be just as strong. And by applying these steps periodically along your journey, you can increase the chances of ongoing success. The most important step we want you to take however is the first one—whatever that may be for you—toward your dream. You’ve already put your foot on the path by picking up this book. Keep up that momentum and move forward!

Chapter Eight: How to Keep Going Strong

Even with a clear path ahead, fear, low self-esteem, or lack of discipline might still hold you back. Going out on your own requires more than just a professional plan. It requires a plan for personal growth.

Maybe you've been scared by new business statistics or failure stories of family or friends. Sometimes people are afraid of losing money, not having enough time, or even wrecking their reputation. Others struggle with self-discipline or time management and fear working on their own. And some people just doubt they have what it takes to succeed.

“You know what’s interesting is in the past the obstacles that you faced reaching your potential were enormous,” Robbins says. “You needed an education, you needed a huge network, you needed somebody else to say that you had permission to do things. Other people were in control of whether or not you got a job, whether or not you got a loan, whether or not you were going to get to go work for a cool company. What’s amazing about the YouEconomy is you’re the one that’s in charge.

“Now here’s the downside: The only obstacle that you’re going to face is yourself because at the end of the day, the people that are successful in the YouEconomy are people that know how to push themselves. So what are the obstacles that you’re going to face? What are the obstacles if you decide, ‘Oh I’m going to rent out my bedroom on Airbnb,’ or, ‘I love this new skincare company and I’m going to start a direct selling business’? The obstacles that you’re going to face are very simple, and it’s the exact same obstacles that all of us face in the YouEconomy. It’s your own feelings, fears, and self-doubt. When you stop and think about it, you’re going to wonder, ‘Well, who am I and who’s going to rent that room and what are my friends going to think?’ If you can figure out how to push past those self-imposed limitations, you’re going to win.”

Whatever personal obstacle is keeping you from joining the YouEconomy, it’s time to own it and overcome it by creating a plan for personal development. As the editors of *SUCCESS* magazine, we are firm believers in consistent action toward personal growth. We’ve seen time and again how even a few minutes a day, over a period of time, can lead to big changes in someone’s life and a big boost to their potential for success and long-term happiness.

Leaders Are Learners

To stay ahead of the pack you have to stay ahead of the learning curve.

Being a part of the YouEconomy makes you a leader,

whether you recognize it or not. It is crucial to find ways to grow personally throughout your career. That doesn't always mean learning more about your industry or business, although as we've mentioned, that type of instruction definitely has its merits. Rather,

personal development education is about discovering how to become your best self,

including how to capitalize on your strengths and overcome or modify your weaknesses. It means molding your natural inclinations to your benefit and maturing into the person you really want to be.

Your overall success is dependent on satisfaction in all areas of your life—your finances, relationships, professional endeavors, spiritual fulfillment, and hobbies. To ignore one would be to limit your overall growth. Personal development seeks to improve all of those areas so you can bring your best to your professional life, as well as to all the other areas.

How well will you do participating in a sharing platform where you give people rides to the airport when you have a chronic problem with lateness? How can you work from home if you're not self-disciplined enough yet to stay away from the TV? Or what kind of customer service nightmare would you create if you sell a large order of homemade items online only to lack the motivation to actually get them made?

These personal hurdles may seem like reasons not to participate in the YouEconomy at all. But we all have difficulties, shortcomings, and weaknesses that we have to overcome or improve. We all have histories and backgrounds that may hold us back. The key here is to choose growth and healing, rather than to use these shortcomings as an excuse not to pursue your dreams.

Patrice Tartt found that the key to becoming the best solopreneur she can be was hiring a coach and having a mentor to help her with personal development.

“In 2011, my father passed away just three months after my son, his

only grandchild, was born,” says Tartt, who founded The Dream Big Writing Coach™. “During this time, I was devastated. Not only this, but individuals who my dad entrusted to handle his finances drained his bank accounts. Now during this time, I could have been defeated.”

Instead, Tartt found ways to motivate herself and pursue her dream of writing a novel. “Even though the money that my father left for me in his will was gone, it was in that moment that I decided to push past the pain to my purpose. Fear was telling me that I wouldn’t be able to start my business, but I didn’t allow that to slow me down or stop me. Instead, I leveraged this pain to allow me to fully start up a successful business where I am helping other people to write and publish their stories and helping others to write for national publications.”

Tartt is still working a full-time job, but she sees her business as her primary source of income in the near future, thanks to her willingness to learn and grow. Since she hired a coach to help her with everything from sales and marketing to how to be a better coach herself, she has seen more and more client opportunities arise.

“The possibilities are endless when you own and operate your own company,” she says. “There are a lot of growing pains. There will be a lot of ups and downs in the very beginning and many attempts to fine-tune what works specifically for you.”

To get her through these growing pains, Tartt has learned to rely on personal development and training resources.

“You’re the boss and it’s your empire,” she says. “When you have your own business, it is a legacy that you leave behind. When you are simply working a 9-to-5 job, you look forward to retirement, but that’s it. The best advice that I can give to someone who is just starting out is to never quit or to give up. Finding a mentor and coach is the best thing that I have done. Investing in yourself is important.”

Developing the Right Mindset

While we’ve done our best to bring you the latest statistics on the YouEconomy in these chapters, there will always be people who can come up with doom and gloom predictions about the future, the state of entrepreneurship, or the economy at large. And we’re not saying it’s okay to stick your head in the sand and ignore the realities of the world. We are saying that what you focus on is up to you.

Your mindset and attitude are some of the biggest assets you bring

to the table when you join the YouEconomy. How you choose to see the world is up to you. Think of the old glass-half-full or half-empty analogy—it's been around so long because there's a lot of truth to it. You really can choose to see your circumstances from the point of view of a victim or the point of view of a victor.

Yes, the economy goes up and down, and maybe your finances are stretched thin. But in the end, your money and time is under your control. You choose to stay at a low-paying job and watch TV all weekend rather than start a side hustle or open an online shop that could pull you out of that financial hole. You choose to badmouth your coworkers who are moving up rather than focusing on how you can advance your own career.

The YouEconomy forces you to stop making excuses for where you are and start making a plan—

no matter what the outside world says about your idea.

Some of the greatest ventures have been started during some of the most difficult times. It's humbling for anyone attempting to take that leap. But if the statistics are the only thing you take into consideration, of course, anyone would assume starting a small business or working on your own terms isn't feasible. But the numbers don't tell the whole story.

Major companies like FedEx, CNN, Microsoft, and Apple were all founded during economic downturns or on the brink of recession. Yet they not only survived but have gone on to define their niche. These aren't flukes. These people ran businesses well, and that's why they succeeded.

The statistics show that the economy is not actually a major factor in whether or not a small business succeeds. According to Dun & Bradstreet,

88.7 percent of all business failures are due to management mistakes⁷². Not the economy.

This also means that the business one person couldn't keep afloat might have become huge under different management. So the stories you hear from friends and family, while helpful in evaluating the potential pitfalls of going out on your own, are unique to their personalities and

72 Dun & Bradstreet, www.dnb.com

qualifications. How you interpret that data is up to you.

According to Gallup, 50 percent of U.S. companies fail in their first five years⁷³. Dr. Sangeeta Badal is Senior Researcher of Entrepreneurship at Gallup. But in an interview at Gallup, he emphasizes the same thing that the folks at Dun & Bradstreet have found through their research: “It sounds harsh, but Gallup research finds that the success of a new business has a lot to do with the person starting that business.”

In fact, the Gallup research uncovered ten traits that most successful entrepreneurs have in common. Badal says these traits combine with talent and ability to “explain variance in business performance over and above ecological factors.”

Take a look at the ten traits and see how you stack up:

- **CONFIDENCE:** You accurately know yourself and understand others.
- **DELEGATOR:** You recognize that you cannot do everything and are willing to contemplate a shift in style and control.
- **DETERMINATION:** You persevere through difficult, even seemingly insurmountable, obstacles.
- **DISRUPTOR:** You exhibit creativity in taking an existing idea or product and turning it into something better.
- **INDEPENDENT:** You are prepared to do whatever needs to be done to build a successful venture.
- **KNOWLEDGE:** You constantly search for information that is relevant to growing your business.
- **PROFITABILITY:** You make decisions based on observed or anticipated effect on profit.
- **RELATIONSHIP:** You have high social awareness and an ability to build relationships that are beneficial for the firm’s survival and growth.
- **RISK:** You instinctively know how to manage high-risk situations.
- **SELLING:** You are the best spokesperson for the business⁷⁴.

If you see yourself in some of these traits, that’s a good indication that you might have what it takes to be a success at micro-entrepreneurship.

⁷³ <http://www.gallup.com/businessjournal/178787/why-new-companies-fail-during-first-five-years.aspx>

⁷⁴ www.gallup.com/products/170990/entrepreneurial-profile.aspx

Even the traits where you're weakest can be enhanced either by your own growth and study or by a team of talented people around you. The best news is that the YouEconomy makes growing in some of these areas a real possibility.

Remember that your mindset is the factor that makes the most difference.

To help you develop the kind of positive, forward-thinking attitude that will serve you in the YouEconomy, we suggest you spend at least twenty minutes a day reading or listening to something positive and uplifting. You'll be amazed at how this simple practice can change how you see the world and your potential.

As Jim Rohn said,

“Don't wish it was easier, wish you were better.

Don't wish for less problems, wish for more skills. Don't wish for less challenge, wish for more wisdom.”

Building Self-Esteem

Because you and your mindset really are what make the most impact on your success or failure, fear of not living up to expectations can be a killer. The thing that most people don't realize is that everyone has a dip in self-confidence at some point—even the people who are already successful.

Self-doubt is a common feeling when taking any kind of risk or making a change in your life. You may not be able to entirely get rid of that nagging voice in your head, but you can choose how you react to it. The choices you make about how to respond to the fear, how to approach your personal growth, and how to motivate yourself will be make-or-break decisions when it comes to the success of your new endeavors.

“The biggest obstacles will be the individual's personal discipline and how they handle fear, insecurity, rejection, disappointment and overcoming challenges,” says Grant Cardone, entrepreneur, sales expert, and best-selling author of *If You're Not First, You're Last* and *The 10X Rule*. “Some things never change and your ability to handle your personal demons will be the ultimate challenge in creating the economy you deserve.

Those that invest in growing their self-worth will be those that are able to grow their networks and net worth.”

You can begin to boost your self-esteem by taking a realistic look at areas where you struggle and making a plan to either accept these weaknesses or work on them. For most, the core is self-discipline. We have a hard time making ourselves do what's necessary if it doesn't yield immediate results. Making repeated choices not to do what's right or healthy or responsible can lead to poor self-esteem.

“Lack of self-discipline isn't a character flaw,” says Dr. Mark Goulston. “It's a habit that needs replacing.”

Goulston, author of *Get Out of Your Own Way: Overcoming Self-Defeating Behavior*, is a psychiatrist and cofounder of Heartfelt Leadership. He recommends making a list of habits that sabotage your productivity and preparedness. Even consider asking others for their input on what's holding you back from your full potential.

These steps result in two things: One, when you acknowledge the choices that are limiting your progress, you can start replacing the bad habits with good ones. And two, you'll probably discover that you have a lot more going for you than holding you back. Spend more time focusing on your good habits each day than on your bad ones, and eventually your perception of your potential will change.

This might seem insignificant in the bigger picture, but how you see yourself is at the core of whether or not you can do what you dream of doing.

“What we can or cannot do, what we consider possible or impossible, is rarely a function of our true capability,” Tony Robbins has said. “It is more likely a function of our beliefs about who we are.”

Overcoming Objections from Others

You will be your own most scathing critic, but, unfortunately, you probably won't be the only one. Going against the grain of what others are used to will undoubtedly ruffle a few feathers. Coworkers may take your step away from them as an insult. They may feel that your insistence to press forward in a different direction is ultimately saying your previous job—that is, their job—isn't good enough. For peers who feel the same longing for independence but aren't brave enough to take

the same route, your courage to act will be a reminder of their inactivity.

Family and friends may not understand this new direction either and express concerns, out of love. If you're taking part-time gigs with sharing platforms, they might question the validity of this type of work. If you're launching a micro-business or a direct selling organization, they might question your qualifications or the choice of product you're selling. If you've decided to work on your own as a consultant or freelancer, someone is bound to tell you that the economy is terrible or that there aren't enough high-paying clients available.

Remember that if someone hasn't done what you're trying to do, they may not be qualified to advise you on it. Working a side gig or starting your own business is a pursuit that takes courage, sacrifice, and gumption. You have all these qualities on board already, so what someone else says about the opportunity may just be noise.

This type of discouragement is common. What you do with it is the real indicator. Once again, your power of choice comes into play. You can choose to allow someone's comments to discourage you a little or derail you completely. You can also choose to research the validity of their comments and dismiss anything that doesn't hold water.

Or, as Gary Vaynerchuk does, you can simply ignore that negative input.

"I couldn't even imagine allowing an outside force to dictate your happiness or what you're going to do," says Vaynerchuk. "And I include my parents and wife and children into that."

People—friends, relatives, and strangers—comment on Vaynerchuk's moves all the time. "I listen to what people say about me or say about it," he says. "I respect other people's point of view, I really do. But in a world where I recognize I only get to live one time, it's really hard for me to get really going on somebody's point of view that, you know, oh you shouldn't do this, you're going to fail."

And that includes the point of view of a so-called expert. Professionals, experts, and academics might take differing stances on the state of the YouEconomy, even on its very existence. They might roll their eyes, publicly downplay the impact, and loudly negate the growth.

"They're going to judge the whole concept of the YouEconomy because they refuse to see it through the eyes of the people defining it," says futurist and digital analyst Brian Solis. "And they're exactly the reason why there's so much disruption. It's not something that you can just

sit idly by and talk about the days of yore. Holding yourself as the measurement of the standard is no longer applicable. Quite honestly the one thing that I would love to leave behind for the reader is that

**it's disrupt or die.
It's a choice.**

And if this is something you can't appreciate, then get out because you're holding us back."

We suggest that you make a practice of surrounding yourself with people who encourage you. Not everyone will understand or agree with your choice to follow your passion and join the YouEconomy, but you can find others who are taking control of their own lives and support your choice to do the same. Reduce the time you spend with negative people, and increase the time you spend with supportive people. While you can't eliminate all the outside objections, you can combat them with positive input.

Making Failure Your Friend

As criticisms are lobbed in your direction, you might be tempted to set goals for yourself that can only be reached through perfection. Decide now that your achievements will not be scored by your losses, but rather by your wins.

Every single successful member of the YouEconomy has had failures. The difference between the ones who disappeared and the ones who made it to the top of their industry is how they responded to and capitalized on those failures. Mistakes are inevitable and they're important because they expose areas where we're prone to error and highlight the choices and processes that lead to the results we want.

If anything, you should think of your new endeavor as an experiment at first. If this means starting small and slowly gaining ground as you prove something will work, that's fine. You don't have to make a giant leap all at once. The point is to set your sights on the next level and take one step toward it. Yes, you might stumble. But you can get up again if you believe in your dream.

Don't forget that the YouEconomy also provides new ways to rebound from those stumbles.

"If I go back and look at my world prior to agency life and prior to digital technology and Internet life, I was a journalist," says Joel. "I had to

speak to magazine publishers and editors, newspaper publishers and editors. I was a writer, and they were the gatekeepers to the audience. And I spent tons of time getting rejected. The difference is, when you get rejected now, it doesn't mean that your content dies. All you have to do is go onto your blog or somewhere that will allow you to post—whether it's at Huffington Post, LinkedIn, or Medium—and you can still publish that content. In theory, you have a free distribution channel. That, to me, is the core.”

This revolution in control of our impact doesn't just apply to bloggers or marketers. The same technology that eases the sting of a rejection letter to a writer also greases the wheels of your supply chain, allowing you to create products that can be manufactured and distributed through the same channels as major brands, regardless of what wholesaler or investor rejected you in the past.

Emerging from the cocoon of your comfort zone will be dotted with moments of self-doubt and failure. But having hesitations and fears doesn't mean taking the reins of your career is a poor decision. Instead, view those butterflies and obstacles as check engine lights on the dashboard of your future. Those lights are simply warning signs that a big shift is taking place, something different is happening, and your adrenaline is getting amped up for the change.

Arm yourself with knowledge of your *why*. Remind yourself of your assets. Read personal development lessons every day. Listen to growth-centered podcasts and audio programs. Surround yourself with other positive people.

The longer you practice your personal growth plan, the easier it will be to find the courage to push through the discomfort and uncertainty that are sure to be found during the early stages of the process.

Fear can be fun. It's part of the excitement of a new project, a new goal, and new skills. If every variable could be checked off and every question could be answered, the excitement that comes with this type of boldness would be lost. There's no room for fear in a cubicle because every day, every hour, every lunch break is planned for you. Stepping out on your own puts you in charge, and that can be scary. Even more frightening, though? Not taking the risk and not reaping the reward.

Imagine your career a year or five years down the road. What does it look like if you stay the course you are currently on? Will the aspects of your career that frustrate or drain you have changed? Similarly, if you take hold of possibilities and step out in faith into the YouEconomy, what does the next year or five years look like? Are you willing to give up the possibilities of freedom—in your schedule, finances, relationships—because you were afraid to fail?

Personal Development Resources

As we at *SUCCESS* magazine can tell you, personal development resources have been around for centuries. They're hidden in the pages of spiritual texts, written in the words of great philosophers, and now, available in all sorts of forms from mentors and advisors.

We work hard every month to bring you the best in personal development content in *SUCCESS* magazine, at SUCCESS.com, on our audio CD, and on the podcast. But all of the people who appear in *SUCCESS* also have their own resources available for you to take a deeper dive into their areas of expertise. Every bookstore shelf is packed with valuable advice from authors, experts, and coaches who offer training and life experience for you to learn from and build on in your own life.

Our curated selection of many of the most impactful audio, visual, and textual resources to your progress and growth are offered through the *SUCCESS* Store (store.success.com). Online audio and video courses are another easily accessible way to learn and grow. You can zero in on personal growth at *SUCCESS* Academy, an online storehouse bursting with personal development resources from experts like John Addison, Jim Rohn, John Wooden, Mel Robbins, and Peter Diamandis. You'll find resources that are exclusive to our academy because we've spent decades cultivating relationships with the best of the best.

But you don't have to stop there. You can gain personal growth advice from a mentor in your industry or by hiring a coach who can guide you on your professional path. Leadership, business, and life coaches can be valuable investments. Ask for credentials and recommendations to be sure you're getting the right fit for your needs.

If you ask some of the most successful people in the world what their secrets to success are, they'll inevitably name a mentor or a coach or a teacher who brought them into a new way of thinking and approaching the world.

Your mindset is the most powerful tool you have to carve out your niche in the YouEconomy.

“To succeed in the YouEconomy, you have to be improving because you are your business. You’ve got to invest in yourself because your business is you,” says Addison.

“You have to constantly be getting better. You’re either green and growing or you’re ripe and rotting.”

So don’t feel badly about having to start at a beginner level or needing to learn things that seem easy for others. We all have to start somewhere.

“This is an era where everybody has to learn new things and it’s frustrating, I understand,” Solis says. “Even myself—I’m an author and I’m an analyst and I have to look at ways of reinventing my skills and my value in order to be relevant in today’s and tomorrow’s economic marketplaces. So it’s something we all have to do.

Change starts with us.”

We can’t say enough about the importance of making personal connections, no matter how solo you may be working. Aside from mentors and coaches, you can also identify a support group.

Social media is often listed as a source of support. While it’s true that you can find a community on social media, nothing beats a face-to-face meeting with other people. So reach beyond that industry Facebook group or Twitter chat to find people in your area who are working alone—even if they’re outside your industry.

You’ve already taken stock of your own natural skills, strengths, and personality traits. You’ve begun to match them to the proper career choice and worked on overcoming the fears that hold you back. Now, surround yourself with mentors, online resources, and ongoing personal development courses to create the support system you can fall back on when you encounter obstacles or tough problems.

The key is not to let the problems, fears, or shortcomings you perceive to hold you back. You can do this. You can change your life for the better. You can create the career of your dreams. And you can do it all because

of the YouEconomy.

“The YouEconomy is for everybody,” Mel Robbins says. “If you have a computer you can participate in the YouEconomy. If you have Internet access, you can participate in the YouEconomy. If you want more out of your life, if you want to be better and do better, then you need to look into the YouEconomy. If you’re willing to do the work, everything about the YouEconomy will work for you.”

Chapter Nine: Why Not You and Why Not Now?

In his book *Take Charge of Your Life*, legendary personal development teacher Jim Rohn wrote, “When talking about personal success, I like to ask four questions. Why? Why not? Why not you? Why not now?”

We challenge you to ask these questions about potential success you could achieve in the YouEconomy.

If the deck has always seemed stacked against you, then this is your moment. For the first time in history, an economy is rising that puts the odds in your favor. The playing field is leveled. No longer does a higher education outwit those without. Lacking a wealthy family history doesn't shut the door to your big break. What's more, this economy is light-years ahead of culture, ignoring discriminations among race and gender.

The boss can't turn you away or limit your opportunities because in this economy *you* are the boss. The opportunities you enjoy and the potential you strive for are only limited by your energy, your hustle, and your drive.

Take a look around the breakroom at your office. Do you get the sense that your coworkers feel encouraged to contribute innovative ideas? Is the corporate 9-to-5 system generating exciting new chances for them to grow and improve their lifestyle? As a rule, the corporate world is built around structured hours, restrictive expectations, and little room for dreaming. It's a tried and true machine, and employees are cogs in the wheel, products of a revolution that's now 200 years old.

But you're different. The fact that you're even considering leaping into the YouEconomy sets you apart. You recognize that work can feed your passions and mean more than simply a paycheck. You understand that your occupation doesn't have to be defined by the one niche industry you happened upon when job searching, but rather encompasses all of your life experiences, training, and education—both on the job and off.

In fact, you're probably sitting on top of a competitive edge you don't even realize you have.

You're a learner. You hear the rumor of opportunity and you dig deeper. You heard about the YouEconomy and decided to research what it meant for the job market and for your career potential. Just about everyone has heard of YouEconomy platforms, but not everyone has chosen to investigate how they could apply them to their own lives.

As someone who is open-minded and willing to look at new concepts, you bring a fresh approach to the marketplace, along with your own personal style and original ideas. That's not just something clients and employers look for; it's something customers will pay for as well.

Enjoy the Ride

Many of the YouEconomy participants we interviewed had a striking commonality: their tolerance for trial and error. Over and over we heard stories of entrepreneurial ventures that initially failed but eventually became the catalyst for a new and improved version of the flagship product, service, or company. Frequently, entrepreneurs and micro-business owners would share how they endured a layoff but found the insecurity exhilarating, as it meant they had the freedom and permission to explore their dreams of self-employment. The excitement of the unfamiliar fed fuel to the fire of their unexplored goals.

One of the most attractive facets of the YouEconomy is its uncertainty. Sure, the stability of an office job is missing, but the future ahead is wide open with possibilities. Without the adrenaline rush and DIY atmosphere, the YouEconomy would hold much less opportunity. Less restriction may equal less steadiness, but its freedom also means greater potential for financial growth, family-friendly schedules, and personal development.

And what if you fail? Often, the most valuable part of a trip isn't the destination, but the journey to get there. Even if your business crumbles in the end, the life lived in the process will bring more enlightenment than could ever be found in a predictable cubicle-shaped work life.

"It doesn't have to be perfect," says Mel Robbins, CNN on-air commentator and serial entrepreneur. "You don't have to analyze a million direct selling companies. You don't have to look at a million sharing platforms. Pick one, do it for a year. You don't even have to quit

your job, just start. You're going to make some mistakes.

You might fail. You might embarrass yourself. Who cares? This is what it means to take control of your life.”

Venturing out on your own or launching a new idea can be just as important as the ultimate end goal, whatever that may be. Along the way you will inevitably learn more about your strengths, your weaknesses, and the viability of your idea.

It's true, at times the YouEconomy may push you outside of your comfort zone, but the possibility to grow along the way is unparalleled. The person you will be when you come out on the other side of a YouEconomy endeavor is unlike anything a typical employment opportunity could provide.

The Time Is Now

It may seem like Uber, Airbnb, and TaskRabbit have been a part of the landscape forever, but all three were launched within this decade. The biggest and brightest players in the YouEconomy are first-generation companies. Don't be deceived into thinking that the moment has passed because, in fact, the YouEconomy is still on the ground floor.

Robbins, who is now at the helm of a multimillion-dollar publishing company, says she has an insider's point of view on why now is the time to start your journey.

“I am building—at this point it's just eighteen months in—a multimillion-dollar publishing company. And I couldn't have done it fifteen years ago, but I can do it now because of the YouEconomy,” she says.

“Fifteen years ago, believe it or not, I was the senior vice president of interactive strategy at an early moving technology company that tried to create a YouEconomy platform. It was called Bullhorn.com, and at the time it was a public marketplace for creative professionals around the world. So if you were a graphic designer, if you were a film editor, if you were a copywriter, you could upload your portfolio on Bullhorn.com.... And the hope fifteen years ago was that somebody who needed a graphic designer would come to Bullhorn.com, they'd see all these graphic designers from around the world, and they would hire somebody and work with them through the site.”

Of course, fifteen years ago there was no Facebook, there were no smartphones, and the Internet was still a cumbersome place to navigate. People weren't ready to trust working with someone online whom they'd never met. Online payments weren't viewed as safe, and smartphones didn't allow us to be so immediately connected with work products. So Bullhorn failed.

But now, Robbins says, the YouEconomy has made her current success possible. And she cautions others to make the leap before they're pushed—or before the opportunity passes them by.

“I think we're in the middle of this enormous shift,” she says. “You know how there have been times in your life where you've seen these waves coming and you didn't act? Maybe it was a real estate bubble that was starting to percolate and you started thinking to yourself, ‘Gosh, I should buy a rental property,’ or ‘Gosh, I should take that money and do a fixer-upper.’ And then you watched the wave come, you watched it crest, you watched it go away, and you watched everybody else make money. I believe that we are in an enormous revolution right now, and that the entire economy and the way in which people work is changing before our eyes. And you're either going to have the experience of knowing that it's coming and having impulses and inspirations to jump in, in ways that are small and large, and you're going to do it, or it's going to be yet another example of something that you knew you should do, and you kick yourself ten years down the road.”

Opportunities don't endlessly linger. The technology is in place to support the micro-entrepreneur attempting to reach customers on the other side of the globe, and the working-class culture is beginning to get fed up with being overworked and underpaid. As more opportunities pop up across industry lines, the incredible options offered by this new work structure is attracting more and more people just like you.

The YouEconomy secret is getting out, and the clock is ticking for those wanting in.

As the crowds increase, so will the competition and the standards for entrance.

The reality is, if you don't make this choice for yourself, on your own terms now, eventually someone will probably make the choice for you. Employers are getting wise to the power of hiring freelancers for their flexibility, affordability, and availability. Will you be the freelancer on

the other end of the phone taking on a new project, or will you be the employee being downsized because of budget cuts?

If you're staying with an unfulfilling work structure simply because it's sure to be there next week, beware of empty promises. Even employers with the best of intentions can't commit to you forever. The YouEconomy has proved to be a positive shock to our culture of work. We're becoming aware of how lower overhead and access to a larger pool of talent can make our jobs more efficient, more profitable, and more enjoyable. If you think your boss doesn't want in on that experience, you might be in for disappointment.

Choose now how you want to participate, even if it means only dipping your toes in the water. Find a small way you can tap your skill set, personality, and connections to create a second stream of income. Or initiate a network of contacts who could direct you to the gig, small business, or freelance position you would find fulfilling.

Preparation is key to not only survive, but thrive. Maybe you're the perfect person to introduce your boss to the YouEconomy. Show—on your terms—how working from home one day a week or hiring you on a contract basis could lower your boss's costs and increase productivity. How extensively you prefer to commit to this new work lifestyle is up to you, but be warned: The freedom, satisfaction, and accomplishment that comes with working on your own terms can be fairly addicting.

The Future Is Here

The interesting thing about the phrase “the future of work,” is that it's already here. We've already drastically changed how we operate on a daily basis in most areas of our lives, including work. We've finally caught up to the idea that if we aren't happy with something, we can change it.

“For years we never questioned the ketchup bottle,” says futurist Brian Solis. “We would, in fact, just conform to it, even if that meant it's not working the way it probably should. We had strategies for it. We put it at 45-degree angles. We used a knife. Until someone said, ‘Oh maybe we should redesign the ketchup bottle.’ And now we make it squeezable. It just changes everything. And if you look at work as the ketchup bottle, you recognize that everything about it can change, like education, management, all of these new jobs can emerge. But they're all going to require new expertise, new thinking, new capability, new reward system.”

Solis says that while we've seen the creation of new things and the upheaval of how we work, the YouEconomy rollout isn't finished.

"We haven't really seen what's possible," he says, "and this is why there's going to be so much disruption in the future."

"Speaking from the position of a tech entrepreneur, I can see the impact within my own industry," says Kim Perell, president of Amobee. "Web designers and developers, social media experts, and IT specialists are important assets to employers. Many employers need this type of work on a flexible schedule, which allows these specialists to participate in the YouEconomy. Within the next five years, the YouEconomy will affect every industry. As working models shift to favor fluidity and flexibility, every industry will be impacted, including medical and health, education and HR. There will continue to be so much opportunity for growth in these industries."

"Some sectors could be automated to the point of job obsolescence and a preference for YouEconomy workers and resources," says Faith Popcorn, futurist, author, and founder and CEO of marketing consulting firm BrainReserve. In fact, a study by Oxford University shows that

**47 percent of jobs could be
replaced by robotics by 2035⁷⁵.**

"On the other hand, Postmates, TaskRabbit, Fiverr, Mechanical Turk, Uber, and millions of other services need humans to complete tasks," Popcorn says.

She encourages people to see this automation as a good thing: "People are in some ways freed up to pursue high-touch, creative, emotionally rich pursuits. We'll see the arts and civic concerns gaining traction. People will have time to connect and cultivate society.... This is the shape of tomorrow."

Alan Krueger, Bendheim Professor of Economics and Public Affairs at Princeton University and research associate at the National Bureau of Economic Research, says what economists like about the YouEconomy is the potential to raise productivity and efficiency.

⁷⁵ <http://www.eng.ox.ac.uk/about/news/new-study-shows-nearly-half-of-us-jobs-at-risk-of-computerisation>

“Ultimately, using our resources more efficiently and inventing new products and services that customers value,” he says, “are what leads to higher living standards and improved quality of life.”

As we work together to create this brighter future, you can bring the benefits close to home. Rather than wait for the rest of the world to catch up, you can seize the future that’s already here.

Why Not?

Think about the person you hold most dear. What kind of life would you love for them to have? Do you hope their days are structured to the max, filled with to-do’s and requirements and limitations that someone else mandates? Do you hope their potential is limited by what someone else can offer and their salary based on how motivated their boss is to compensate them?

Or do you hope instead that they would have the freedom to provide for their family at whatever level they desire, while choosing what priorities matter most to them? Do you want them to experience the feeling of accomplishment that comes with building something—whether that’s a handmade leather saddle or a startup tech company—with their own hands? Of course, you want them to experience the latter. You want their lives to be filled with time for recreation and family connection without taking away from their financial stability. You want them to have room to live up to their potential.

It’s funny how we can easily put words to the dreams we have for those we love but too often settle for mediocrity for ourselves. Without exception we want our loved ones to find joy in their jobs, yet we stay stuck in a rut.

You deserve to have the life of your dreams.

And, not surprisingly, when you allow yourself the choice to do so, your family and loved ones benefit as well. Imagine how much less stress your significant other would endure if you could quit committing to overtime hours or late-night meetings. What about your children? What love and pride would they feel if they knew that you would attend every important event in their lives without fail because your schedule

allowed it?

It's true—you deserve to live the life of your dreams. So do your loved ones.

“You live in the greatest moment in the history of the world,” Robbins says. “You live at a moment when the YouEconomy is possible. You live in a moment where you have endless opportunities to educate yourself, to empower yourself, to go into business for yourself. And the only thing that is actually in your way is you.”

If you don't ask, you don't get. The YouEconomy is here, and opportunities abound all around you. We've created a resource guide to help you learn more about the companies and platforms in this book. And if you're still not sure how you fit into the YouEconomy, the Get Started quiz is the perfect first step. Take the quiz and follow up with the YouEconomy Resource Guide at you-economy.com.

The YouEconomy is here and it's growing fast. But unless you reach out and take hold of these new options for yourself, the moment will pass you by. Someone else will control your time, dictate how much money you can make, and shape your future. Is that what you want? Are you willing to settle for less when the rest of the world is discovering how to have more?

If you aren't actively pursuing a career in the YouEconomy, ask yourself why. And then ask yourself, why not. Millions of people are creating the lives of their dreams. Why not you and why not right now?

Curious to learn how you can join
the YouEconomy? Find out more at
SUCCESS.com/YouEconomy