

# 13 STEPS TO GET STARTED ON YOUR FREEDOM JOURNEY TODAY

*Dream. Learn. Begin.*



*“Go Confidently in the Direction of Your Dreams. Live the Life you've Imagined.” - Henry David Thoreau.*

*Anna Fani*

# Introduction

If you're reading this e-book, it means you've decided to create and implement some type of action plan to go with those lofty dreams of yours. Awesome! You've downloaded the right e-book to get you started.

Leaving the comfort zone of a steady pay cheque can be scary and daunting, more so when you have a family to consider. However, it is possible if you approach your goals with a proper strategy and plan in mind, and intentions to follow through to the end.

Getting started on your freedom journey is easier and more accessible than you might think. This e-book is written to provide an easy to implement structure with the goal of eventually moving from your 9 – 5 to self-employment or whatever igniting your imagination represents for you.

It contains 13 simple steps that can help you get going immediately and keeps you motivated in case you start running out of steam along the way before you reach any milestones.

I don't presume that it's as simple as the steps mentioned in this e-book. There are easily several factors that could prevent you from moving from one step to the next as fast as you would like but one thing I do know for sure is that the journey of a thousand miles begins with a single step.

If you would rather follow your dreams than live a deferred life until after retirement, the time to start moving is NOW!

Please feel free to share this e-book with as many people as necessary ☺

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# Step 1 What's Your Passion?

*“There is no passion to be found playing small; - in settling for a life that is less than the one you are capable of living.” – Nelson Mandela, Former South African President.*

Before you dive into the contents of this e-book, there is one question you need to ask yourself first – what is your passion? What is it that you wanted to be as a kid before life got in the way? Maybe you didn't want to be anything in particular when you were a kid and just wanted to live and let live. What about as an adult then? What skills do you have now? What do you enjoy doing that lights up a fire at the bottom of your belly and makes you want to change the world? What makes you want to get out of bed in the morning and just go? What are your strengths? What are your weaknesses?

Grab a flip chart or a notepad and write down everything you enjoy doing, no matter how humdrum or minuscule you think it may be. Now start working through the list, dividing it into things that you definitely would do, what you might do and what's just all right.

Delete the just all right column and focus on the first three things. Of all the items on the list, which one do you spend the most time on? Which one do you wish you had more time for? You

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can't do everything on the list as focus is important but by a process of elimination, you will arrive at the best 3.

Subsequently, start researching the options surrounding making a living out of the best 3 – these things are covered in steps 4, 5, 6 & 7.

*“If you deliberately plan on being less than you are capable of being, then I warn you that you’ll be unhappy for the rest of your life.” – Abraham Maslow.*

You may also want to consider reading a few books for inspiration such as [The 4-Hour Workweek by Tim Ferris](#) and [What Colour is Your Parachute? by Richard N. Bolles.](#)

Do not read these books if you don't plan to take action. What you learn from these books can't be unlearned. The content will challenge you to do something about your dreams.



# Step 2

## Stop Making Excuses



*“Ninety-nine percent of the failures come from people who have the habit of making excuses.” – George Washington Carver, Scientist.*

How many times in life have you wanted to do something and then proceeded to be the obstacle in your own way? I’m guessing more than a few times. It happens to everyone. The thing is you have to recognise it, own it and then take action.

The second step in your freedom journey is to stop making excuses. If you can’t then you’re not ready to truly take a leap into igniting your imagination. The next few chapters of this e-book will examine reasons why you might not be ready and provide solutions for you. I promise you whatever excuse you come up with, there’s an answer/solution that can overcome it. Don’t think so?

Check out the best 5 excuses I’ve heard from people for not taking the leap (I gave myself a few of them too):

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1. “I’ll be socially isolated” – You’ve got friends and family. Interact with them. Do you have the inexplicable misfortune of having no friends and no family at the same time? Don’t worry – that’s why there are groups like MeetUp & Internations. Join communities with common interests and make some friends. Nervous? Social anxiety? Check out [How to Win Friends & Influence People by Dale Carnegie](#).
2. “I’ll choke when the time comes to make a client presentation” – If you’re nervous about public speaking, there are great meditation exercises and professional courses to ease you into it gently. I thought I would expire when the time came for me to make my first client presentation but you know what I did just before I went in for the meeting? I made up my own personalised version of “*I am the greatest*” speech to gather and keep my wits about me. This tactic is yet to fail me. Find something that ignites the “fearless” part of your soul and nurture it.
3. “Why would anyone want what I’m selling?” – There are several reasons but the best being because you’re an awesome person who believes in your product/service and you’re passionate about it. Forget about money and focus on client service and delivery. Focus on serving people and giving back. It is inevitable that success will follow this philosophy.
4. “I don’t have enough money” – This will be addressed in Steps 4 & 5.
5. “I need to pay off my debt” – This will also be addressed in Steps 4 & 5.

“Don’t make excuses and don’t talk about it. Do it.” –  
Melvyn Douglas,  
Actor.

Of course these aren’t the only excuses. We can come up with as many excuses as necessary not to do something. However, if you’re tired of living on a deferred life plan, you have got to let go of the excuses.



*“Resolutions are a wonderful thing if we can keep them, but many resolutions go by the wayside because we have not done anything different with our mindset.” – Monica Johnson, Writer.*

Something in your mind needs to not just change, but shift completely. You’ve got to remove the yoke and comfort of a monthly guaranteed paycheck from your mind. First of all, the notion of a guaranteed paycheck is fantasy. Everyone is expendable in an organisation and you can be booted out of your company at any time without any warning.

This reason alone is enough to start working on your mindset when it comes to a source of income. If you don’t, you’ll never see far enough to find what it is you’d rather be doing. Another way of putting this is to let go of your fear. While a little bit of fear is good, too much of it can become your kryptonite; helping you nurture and solidify your reasons why you’re unable to take a leap forward.

It’s not always as easy as it sounds to shift your mindset. We have been conditioned a certain way when it comes to a successful career. You get a job, get your cheque, pay the bills, rise up

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in the company (sometimes not), deal with the mind-numbing politics, work and work and work and work, putting your dreams on hold until you retire at 65.

The problem with this plan is if your dream were to climb mountains for instance, how easy would that be to accomplish after 65? What if your dream is to become a chef and open your own restaurant? Or be a professional racecar driver? Start a Jet Ski business in Cancun? How easy will all these things be after 65 with creaking bones and what not? Ok, so maybe these are extreme high intensity examples but you get my point.

As an advocate of it's never too late to ignite your imagination, I'd be a hypocrite to say it's not possible to follow your dreams after retirement. However, would you rather follow your dreams NOW and start living your best life NOW? Or put them on hold until you've retired, all the while using your ideas, blood, sweat and tears to work on someone else's dream and make them richer?

For me, the answer was pretty clear after a while. What's the answer for you?

“My dad encouraged us to fail. Growing up, he would ask us what we failed at that week. If we didn't have something, he would be disappointed. It changed my mindset at an early age that failure is not the outcome, failure is not trying. Don't be afraid to fail.” – Sarah Blakely, Businesswoman.



# Step 4 Start Crunching the Numbers

*“The only way to permanently change the temperature in the room is to reset the thermostat. In the same way, the only way to change your level of financial success 'permanently' is to reset your financial thermostat. But it is your choice whether you choose to change.” – T. Harv Eker, Author.*

That was some nice idealistic, grand standing in Steps 1 – 3. At this point, you're probably thinking, “Yeah, that all sounds fine and dandy but ain't nobody got enough money to go down the yellow brick road, up a rainbow and down to the pot of gold, and still pay the bills.”

Welcome to Step 4. Grab a notepad and calculator and start crunching some numbers. Here are some of the questions you need to ask yourself and answer honestly:

- ✓ How much debt am I in?
- ✓ What are my monthly expenses like?
- ✓ What kind of lifestyle do I currently lead?
- ✓ How much is following my dream going to cost me?
- ✓ What do I need to give up to get where I want to be?

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- ✓ What can I adjust to lower my expenses? Believe me, there's always something you can adjust.
- ✓ What am I wasting money on?

Put together an excel sheet with the numbers. You can download a simple budget sheet from Microsoft office documents or create one for yourself from scratch if you're good with excel. If the sight of the word "budget" breaks you out in cold sweats, call it something else that you're comfortable with like "dream sheet" or "life expenses."

If you're in debt, the last thing on your mind should be quitting a job that pays your bills to follow your passion. You can do this if you feel you can manage trying to succeed on your own with managing debt. However, I believe this is the wrong way to go about it and you might end up failing because you're spending so much time worrying about the impending arrival of bills at the end of every month. If you have a family, the worrying is doubled.

"The thing I have discovered about working with personal finance is that the good news is that it is not rocket science. Personal finance is about 80 percent behavior. It is only about 20 percent head knowledge." – Dave Ramsey, Author.

If you want to follow your passion, two things must happen first – your debt needs to go and you need to start funding a freedom account. The dynamics of this is too voluminous to explore here but I will go over it in more detail over the next few months on the website. You can have a look at my [Vision Boards](#) over the years to see how I kept myself motivated. I tackled one challenge at a time, made a plan for it and set my teeth upon it like a dog with a bone until I met my goal.

Recommended reading when it comes to crunching your numbers – [The Total Money Makeover by Dave Ramsey](#) & [The Automatic Millionaire by David Bach](#).

# Step 5 Start Stashing the Moolah



*“Money should be mastered, not served.” – Syrus, Maxims.*

Are you done crunching your numbers and you now know how much you need to fund your dreams and your freedom? Awesome!

It's time to open an account and commit to start saving a certain amount in there every month. If your dream is going to cost you \$20,000 for instance and you've determined you want to save \$500 every month for the next 3.5 years to get there, open an account and start putting the money away.

## **Important Notes on Saving for Your Freedom**

1. If you have a hand-in-account disease, don't save it in a place where you have easy access or tools such as a debit card to get access to it easily.
2. Don't just have the money sitting in your account doing nothing either. The crappy interest rate the bank will pay won't be anything great.
3. Put the money in a low to medium risk investment that will help you grow the money at the same time while saving. Make the money work for you while you're saving it. A good

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financial adviser will be able to help with this but be cautious and don't end up paying the adviser all the interest you could have made in service charges.

4. There is no emergency that warrants tapping into this fund. You should have a separate emergency fund.

If you're completely illiterate when it comes to making money work for you, I recommend [Investment for Dummies](#) for basic information that can get you started but don't stop there. There are many other useful books on investing in the market.

My final word on this is tread lightly and don't hand over complete reigns of managing your money to someone else.

“A man is rich in proportion to the number of things he can afford to leave alone.” – Henry David Thoreau, Author.





# Step 6

# Don't Turn into a

# Research Assistant

*“There's never enough time to do all the nothing you want.” – Bill Watterson, Writer.*

Now that you've figured out the money part, and hopefully got started on it, let's move on to your idea (s). What is it you really want to do? How are you going to do it? What's the best way to get into it? How do you make a plan for it? A few things you can do:

- ✓ Start researching your idea (s).
- ✓ Find people who've done the same thing.
- ✓ Converge in places where people like you hang out.
- ✓ Get a flip chart and write down your thoughts as they come to you no matter how silly you think they are.
- ✓ Get a mentor or coach if you think it's necessary.
- ✓ Read relevant books and take down important notes.
- ✓ Join and participate on relevant blogs/sites and forums.

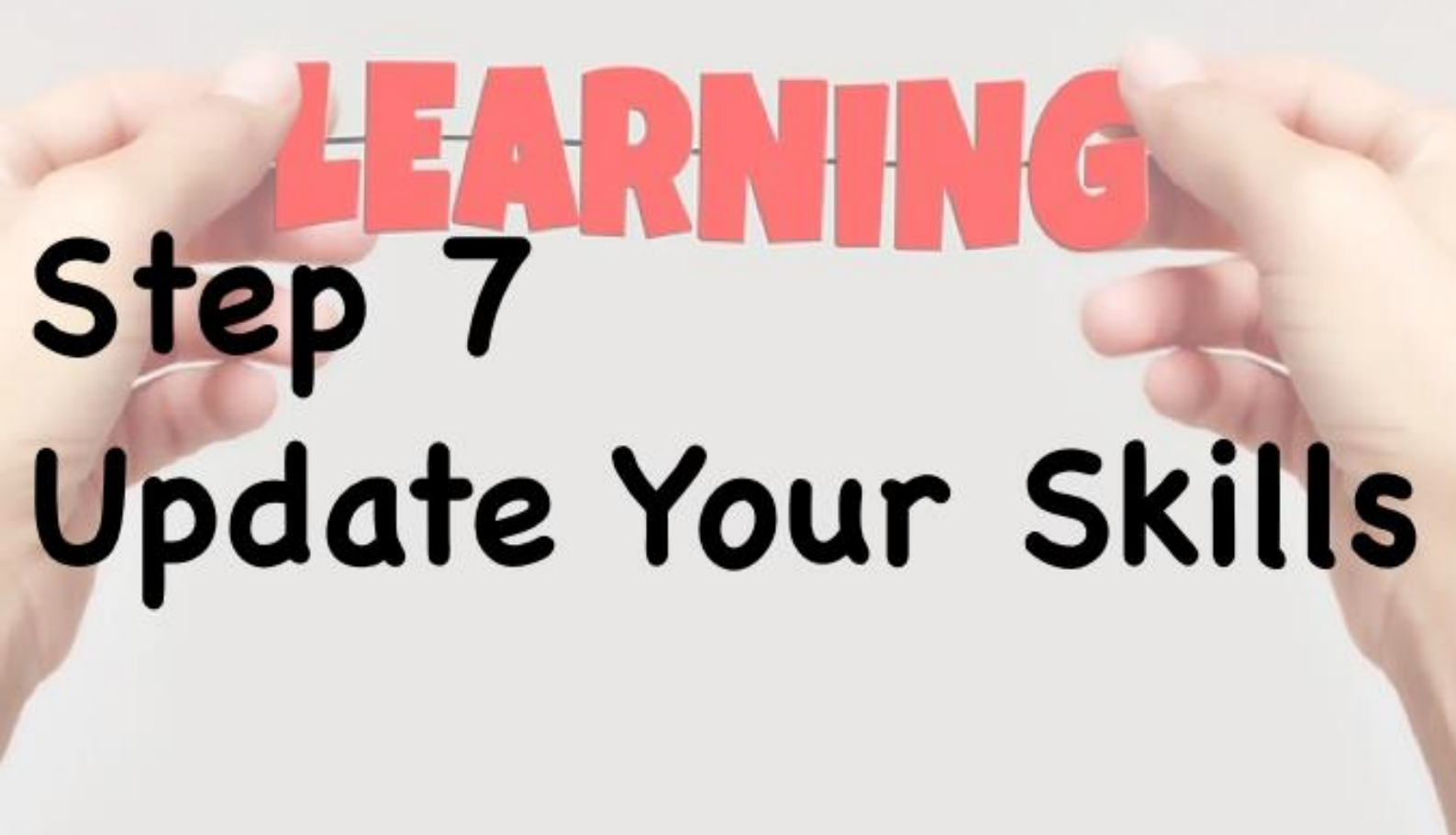
These are all great ways to develop your idea (s). However, don't turn into a research assistant.

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“I do not want to waste any time. And if you are not working on important things, you are wasting time.” – Dean Kamen, Inventor.

Don't get stuck in information overload mode, which can prevent you from moving forward. If you get involved in trying to absorb too much information, there is a chance you'll become overwhelmed, lost and possibly get tired of the whole thing and just go back to the familiar, nice 9 – 5 that doesn't vex your brain so.

Decide when too much information is too much information, shut it down and just START! The best teacher is experience and learning from mistakes you make along the way.



*The more that you read, the more things you will know. The more that you learn, the more places you'll go." – Dr. Seuss, Writer.*

If you already have all the skills you need to move forward with your idea (s), hats off to you. You are unique! However, my guess is a lot of people will need to brush up on some skills. You don't have to go back to school for a higher degree, which will probably land you in more debt anyway.

There are plenty of soft skills you can acquire online with exams and certificates included although your aim should be the learning, not the certificate.

Some of the places where you can pick up relevant skills at prices that won't break the bank are listed below. Some of the courses are free as well:

- **Coursera:** They partner with universities and organisations around the world to offer courses online for free, [www.coursera.org](http://www.coursera.org).

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- **Udemy:** They offer over 18,000 courses, some free, some paid. They also offer discounts regularly so you can pick up a bundle of courses at great rates at once, [www.udemy.com](http://www.udemy.com).
- **Lynda:** A vast video library of engaging courses in business, software, technology and creative skills. They also have German, Spanish & French language content, [www.lynda.com](http://www.lynda.com).

This isn't an exhaustive list and there are other organisations that provide similar services. You set your own schedule and learn at your own pace.

"I am always doing that which I cannot do, in order that I may learn how to do it." – Pablo Picasso, Painter.

Again, this is not a step you want to get stuck in. Don't spend all your time learning rather than implementing. Dedicate one to two days/nights a week to updating your skills and allocate something else for the rest of the time. You should be able to complete a course within 1 – 2 months although it took me less time dedicating 5 hours, 2 nights a week and up to 8 hours on weekends.

A hand holding a glowing lightbulb, symbolizing inspiration and ideas.

# Step 8

# Align Yourself with

# People Who Inspire

*“We can each define ambition and progress for ourselves. The goal is to work toward a world where expectations are not set by the stereotypes that hold us back, but by our personal passion, talents and interests.” – Sheryl Sandberg, COO & Author of Lean In.*

As you work on updating your skills and putting your plans together, you’ll need to stay motivated, especially if you’re still tied to a grueling nine to five. In order not to fizzle out somewhere along the way, it’s important to align yourself with the sort of people who inspire you. It doesn’t have to be in person. It could be a person online, a group of people or a meet up with like-minded individuals. If you’re in need of a coach or mentor, chat with me [HERE](#).

I found great inspiration in listening to Ted Talks and following several people who inspired me online like Sheryl Sandberg, Ariana Huffington and Tony Gaskins Jnr. Check out the [Be Inspired](#) page on the site for some great interviews, videos, books and quotes.

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While on the path to being inspired, remember not to copy exactly what they're doing. What

# Step 9 Cancel the Back Up Plan

worked for them might not work for you. Be original. Be you. Take what you can from their ideas, then breathe you into your own idea (s).

*“Twenty years from now you will be more disappointed by the things that you didn't do than by the ones you did do. So throw off the bowlines. Sail away from the safe harbor. Catch the trade winds in your sails. Explore. Dream. Discover.” – Mark Twain, Writer.*

Yes I said it. A back up plan has the tendency to create some form of inertia in a person. If you believe you have a fall back plan in case your ideas don't take root, there is something in your psychology that will hold you back from truly going all in. What sort of back up plans am I referring to?

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- ✓ “If it doesn’t work out, I can go back to full-time employment.”
- ✓ “I can always borrow money from my parents.”
- ✓ “I’ll sell it off and look at other options.”

If you’ve planned, done all the research and made a calculated leap accordingly, the only back up plan you need is at least 6 months living expenses and no debt.

You need that cold hard “nowhere to go but up” pit of fear in your stomach to drive you towards your biggest success. Tough and scary I know but I’ve found it works.

“Failure will never overtake me if my determination to succeed is strong enough.” –  
Og Mandino, Author.

I didn’t make any back up plans. What I did do was make plans for my ideas to work, paid off my debt, saved enough money so I didn’t have to start hyperventilating for at least 8 – 10 months, then set my teeth on it like a dog with a bone. For me, failure isn’t an option.

# Step 10

# Get Yourself a

# Mentor or Business

# Coach

The title is overlaid on a background image showing two hands holding two dark grey puzzle pieces. The pieces are shaped to form the word 'Coach' when placed together.

*“I am not a teacher but an awakener.” – Robert Frost, Writer.*

By now, you're in the full swing of things and already on your way to implementing your plans but perhaps you're still feeling a bit lost or you're getting overwhelmed and need someone to hold your hand through this. Sometimes you just need a sounding board to bounce your ideas off. That's ok. This is where a mentor and/or coach comes in.

It could be a family member or friend but wouldn't you rather talk to someone who has been through where you are and can help you avoid common pitfalls?

A dedicated mentor or coach can help you with your confidence, give you valuable insights into starting your own business, save you time and energy wasted running around trying to figure things out and help you with some structure. A mentor or coach can also help kick your ass if required and prevent you from giving up along the way.

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I genuinely enjoy the mentoring process because seeing people follow their dreams makes me very happy. We're in this together and I will help you get where you want to go with a little extra push. Find out more about my coaching services [HERE](#).



# Step 11

# Focus, Focus, Focus

*“Follow your passion, be prepared to work hard and sacrifice, and, above all, don't let anyone limit your dreams.” – Donovan Bailey, Athlete.*

I have a saying – *“The only thing better than being a dreamer is being a dreamer with an action plan and laser focus.”*

Keep your eye on the ball. Focus on where you're going. Don't get distracted. Commit to the plan and the sacrifices required to get there!

Eliminate all distractions along the way – TV, going out excessively, shopping, TV, did I mention TV? If you have issues with following through with an action plan, this is where a vision board comes in. A vision board holds you accountable. Read more about my own vision boards over the years [HERE](#).

“Vision without action is merely a dream. Action without vision just passes the time. Vision with action can change the world.” – Joel A. Barker, Businessman.

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“It’s so great to hear you’re quitting your full time job to follow your dreams. That’s so awesome. Go right ahead with it,” said no one ever.

As mentioned in Step 3, shifting your mindset isn’t going to be easy because of the way we’ve been conditioned to look at professional success. If you’ve arrived at this stage, everybody around you hasn’t automatically done the same thing.

There will be people around who will be nice enough to let you know how stupid you are, how mad you must be and try to discourage you. There are people who are going to be jealous and say nasty stuff about you to your face and behind you. There are people who will be concerned you are foregoing the reigns of sanity. There are people that will make you doubt yourself. Some people can deal with all that and still keep going, some people cave in and go back to the familiar.

Keep your plans as close to yourself as possible and be prepared to be your own cheerleader. You don’t have to put on a cute uniform and do a skit either. Just read something positive everyday, align with inspiring people and environments and follow your plan.

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“The successful warrior is the average man, with laser-like focus.” – Bruce Lee,  
Actor.

I involved my sisters and a very good friend in what I was planning because I knew they wouldn't inject any negativity into the situation. I kept everyone else out of the loop until I was ready to launch into my plans.



# Step 13

## Go Get Em!

### Impossible

*“Go confidently in the direction of your dreams. Live the life you've imagined.” – Henry David Thoreau, Author.*

At this stage, you’ve gone through all the steps, you’ve paid off your debt, you have enough in your freedom account and you have at least 6 months living expenses saved. It’s time to take the plunge. Head fearlessly in the direction of your dreams, knowing you have covered every angle and have a loaded action plan, and you are not going to give up either. Go get em!

“Good things come to people who wait, but better things come to those who go out and get them.” – Anonymous.



# Recommended Resources

The reading and blog recommendations made throughout the e-book are listed below for easy reference:

- **What's Your Passion:**
  - [The 4-Hour Workweek by Tim Ferris](#)
  - [What Colour is Your Parachute? by Richard N. Bolles](#)
- **Overcoming Nervousness & Social Anxiety:** [How to Win Friends & Influence People by Dale Carnegie](#)
- **Crunching the Numbers:**
  - [The Total Money Makeover by Dave Ramsey](#)
  - [The Automatic Millionaire by David Bach](#)
- **Basic Investment Advice:** [Investment for Dummies](#)
- **Coaching:** [Get a Mentor or Coach](#)
- **Online Learning:**
  - [Coursera](#)
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# What Comes Next?

Now that you've come to the end of this e-book, it's time to take action. Please don't just put it away and forget about it. You owe it to yourself to at least try. If you've enjoyed the e-book or have any questions/comments, send them to me [HERE](#). You can also spread the word about the e-book by tweeting about it to your friends, family and colleagues [HERE](#).

Interested in learning creative ways to earn money online and offline, pay down debt, save money and make a plan at the same time?

I delve into this in my new book [\*\*The Simple Road to Riches:  
Pay Off Debt & Make a Plan to Live Your Best Life!\*\*](#)

The book goes into comprehensive detail about the steps above, how I went about implementing them for myself, and the dynamic and creative ways I played around with my finances so I could start living my life on my own terms.

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**The Simple Road to  
Riches**



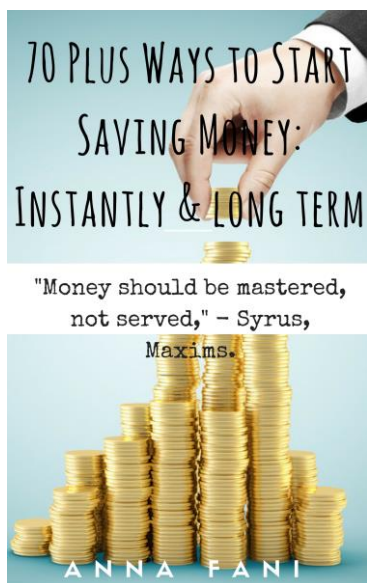
**How to Pay Off Debt & Make  
a Plan to Live Your Best Life!**

**A N N A F A N I**



I did it in less than 4 years, making less than \$60,000/ year, living in one of the most expensive cities in the world and paying off a \$40,000 debt to boot!

You should have received a link to download a free preview with this e-book. The preview also contains purchase links as well as discount codes for the paperback and PDF versions. The book comes with the following 3 bonuses to help you jumpstart savings and decide if the life plan you're creating is right for you:



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**Pinterest:** [www.pinterest.com/annafaniTWE](http://www.pinterest.com/annafaniTWE)

**Google+:** <http://bit.ly/14eFOkl>

**Instagram:** [www.instagram.com/thewriterentrepreneur](http://www.instagram.com/thewriterentrepreneur)

Talk to you again soon and here's to your success and finding your dreams!

Anna xxx

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