Introduction

First of all I would like to thank you for buying this e-book. I've never been a fan of e-books, or info-products. In fact, it has taken me years to put one out due to my hatred of them. I suppose they aren't all bad but the reality is that many people put out crap products and a lot of you probably have a bad taste in your mouth because of that.

My goal with this e-book is to help you avoid the problems I've made. If you bought this, chances are you have followed me for the last couple years and you value you my input. Or maybe it was someone else who sent you an email to check this out, because they have valued my input. Regardless of the reasoning, I am going to break this down for you, step by step to avoid any unnecessary hassle, and to guarantee your success.

You will learn everything from setting up your business properly, to processing payments, all the way to outsourcing OR fulfilling the work yourself. You will learn how to get clients. You will learn everything you need to know in order to build a 6 or even 7 figure business, or just an income that allows you to be comfortable.

You will NOT learn how to get rich overnight. Some of you may be discouraged by all the information provided because you have had this dream of owning your own business and you believe all the hype about outsourcing everything possible and think it will be easy. It's not easy. It will never be easy. However, it will be easier with this guide than it would be without it.

I will be linking to some resources in this book, some will be free and some cost money. However, any resource that costs money I will also do my best to provide links that are free alternatives.

In the next chapter, you will read my story. What I've gone through to get where I am. There are no secrets to success or how to information, but I encourage you to read it anyway because if I can do it, you can do it. If you don't care to read it, and just get to the juicy stuff then by all means, go ahead and skip right past it!

Please do your best to follow through on this guide. So many people fail after spending a lot of money on products, when they could have just been putting their plans to action and making money.

I have helped a lot of people personally through coaching and have answered a lot of questions helping people that are starting out or having trouble. It is absolutely amazing how many people are failing right now because they don't have the ability to stick with something. Don't

get me wrong, if you are going to fail, you better fail as fast as possible. BUT… these people are just jumping around offering different services each month, or switching techniques to make money online without ever giving it a fair shot. Stick with it, take laser targeted action and you will have success. How much success you will have depends on you and your drive.

In business, you have many successes and many failures. The key to survival is learning from your failures and expanding on your success.

You must be consistent.

You must take action.

That action must be targeted action.

You have to persevere.

Quitting isn't an option.

Never get complacent.

If you ever have any questions or something wasn't clear in this guide, please don't hesitate to contact me.

My Story

I grew up as the only child, raised by a single mother, and the majority of my family in law. My mom is a paralegal now but growing up she wasn't. Most people think that since the majority of my family consists of lawyers, judges, even some politicians, my life had to be pretty easy, or at least be well off growing up. That wasn't the case.

See, my family has worked for absolutely everything they have. My Grandpa, a well known lawyer, worked his way through college, and law school by washing dishes. He worked as a union laborer in the summer. He is a millionaire, but that didn't make my mom a millionaire.

Growing up was rough, my mom collected food stamps and government assistance. We were broke, she was always living paycheck to paycheck and sometimes it just wasn't enough. She drove a crappy car, and when she would buy a new car it would just be a new crappy car. She was an alcoholic, had a drug problem at one time.

My Grandpa paid for me to go to a private school, which is probably the best thing that could have ever happened to me. If it weren't for that, who knows where I would be today? Other than that, he never loaned my mom any money, and refused to help on numerous occasions.

He worked for where he is right now, and now it was my mom's turn to figure things out on her own…and she did. Stopped drinking when I was about 15 or so, no drug problems, she started bettering herself.

What's this have to do with anything? Well, I remember one time in 1998 when we had AOL dial up, my mom was trying to do some sort of affiliate marketing with sports authority for extra money. She failed of course, but it planted the seed in my brain that hey, maybe I can make some money online.

Fast forward a few years and it was 2002-2004 when I started a massive online community, a message board related to music. I was able to build it up to 10's of thousands of members and sold it. I thought I was rich. Being just a teenager at the time, I was able to spend all kinds of money. I never thought about investing it. I went to Singapore, Malaysia, Taiwan, Japan..spent some time in California, Florida, Georgia. I have experienced more in life than most people ever do, and I was 18.

Of course, the money fizzled out and I was broke again. Had a few jobs, one was at a web design firm that also had a print publication. I got my foot in the door as a commission only rep selling print space. I made a couple sales, did okay but they realized I was able to pump out sites like crazy. Typing 110 words per minute and being able to code HTML sites pretty quickly, I did more in 1 day than 3 people would do in a week. This job was important to me, because it gave me the foundation in two areas that I use today. Designing websites, and making sales.

I eventually quit because of some drama with the owner's daughter. That situation deserves its' own book for sure.

Had a couple other jobs as a server, bartender and, I was a DJ and bartender for a popular strip club in the area. Very fun job, but all the alcohol I consumed definitely wasn't healthy and the environment I was in, also not healthy. I think it's a dream for any 21 year old guy right? Then, after numerous nights of seeing girls being hauled out of the club for an overdose, and a girl passed out next to the DJ booth with a needle in her arm after she shot up some heroin, I made the decision to get out of the environment.

There were people that have worked there their entire lives. I didn't want to be one of those people. I wanted better for myself. So I quit my job, without a backup plan. The money was good. I'd make $1,000-1,500 over the weekends, and another $500 during the week. That's a lot of money for a 21 year old, and given the environment I spent so much time in, do you think I had the self control to save? Nope.

My mom was happy that I quit, and so was my step-dad. My step dad owned his own construction business, very small time, and I was able to work a few hours here and there

helping him out. It was definitely not enough hours to pay the bills. I don't think he really needed help but it was just a way to help me.

I was struggling a lot and I couldn't avoid the landlord any longer. I couldn't afford rent, utilities, nothing. I scoured Craigslist looking for any possible way to make money or get another job. I was able to get a couple lawn mowing gigs until the lawn mower broke. I also was able to get a job at a computer repair place.

The job was okay paying, the first check I got was pretty small and when I got home that day there was a 5 day notice taped to my apartment door. The amount I needed to pay wasn't going to be covered by this check, it wasn't going to be covered by the next check either, so I was screwed.

I went to my mom and step dad and asked for help. My step dad seemed kind of willing to co-sign on a loan for me, but my mom wasn't having that. Of course, it's my family… you have to figure things out on your own. You don't go to family for help… you shouldn't go to anyone for help, you need to help yourself, is the mantra I guess.

There I am, sitting in an apartment that I won't have in a few weeks, needing to figure something out. I told my boss I need more money, but little did I know how shady this boss was until my next check. My internet was already shut off. The good thing is, I knew my way around a computer and have done a few sketchy things in the past. I had a brute force wifi password cracker and was able to get into the business's wifi that was next door to the apartment.

I knew I had to do something, and fast. I started thinking about seeing if I could work at the web design place again… then the light bulb appeared above my head. I thought, why not just call businesses myself, or email them to get them to buy a website from me? I ended up calling businesses locally and across the country that I thought could use my help. I put ads on craigslist up in as many cities as possible to make something happen. I also sent emails in the middle of the night. I responded to ads on craigslist to businesses that were looking for a web designer to complete a project. I did everything I could.

It wasn't long until it started to pay off. I had a sale for $300, a sale for $700, and thought that maybe I'd be able to keep my apartment with my next check from the computer repair place.

I was able to talk my boss into paying me a couple days early so I can maybe work something out with the landlord. The check wasn't enough. He ripped me off by about 25 hours. I wasn't tracking down my time on my own, so I didn't have proof. I continued to work there, and had other problems like figuring out where to live since the court date for eviction is in a few days.

Luckily, one of the lawn mowing gigs allowed me to meet a really nice guy, he needed the lawn cut on one of his properties that he's been trying to sell. I asked him if he thought about renting it out, and we discussed it and he ended up renting the place to me, a 2 bedroom house with a fenced in yard, nice subdivision for only $500/mo. I gave him the $1,000 and was in!

I was happy to be there but man was I broke. I kept on trying to get more sales but things kind of slowed down.

My job at the computer place was coming to an end. It was time to get paid, but there was no check. He wasn't going to pay me. This guy had a mansion, him and his wife were driving brand new BMW's and wouldn't pay me for work I did? Maybe it was my fault because a few nights prior someone brought a computer in and it would have cost them $230 to repair. So we called them and told them how much, and they didn't want to do that, they were coming to pick it up. When I got off work that day, I had their number and gave them a call. I told them I work at the computer store and would be willing to come by and fix it for them for $100. They were thrilled, I fixed it, and they paid me. I guess the boss somehow heard and was pissed.

Fair enough, be pissed off, fire me… but refuse to pay me? The person wasn't going to use them for computer repair; I didn't think it was a big deal. So I was pretty furious, stormed out of the shop and went home. The computer I was using for websites was technically his. It was a perk of the job, I get an awesome laptop to use at home or wherever I am for working there. He came to my new house on the following Monday, and I thought okay, maybe he's going to pay me. Unfortunately, that's not how it went. He came to demand the laptop back, I told him, okay no problem but you have to pay me for the 75 hours that I worked in the last 2 weeks. You would think he would have just paid me, but that wouldn't happen. He called the cops.

About 10 minutes later, the cops roll up and he tries calling it corporate theft. Luckily, growing up with my mom being a paralegal, grandparents being lawyers like the majority of my family, I know a thing or two about the law. I knew it wasn't a criminal matter, it was a civil matter. They would have to take me to court over the computer and have to explain to the judge that the non-payment of wages was justified. I told them, fine, don't pay me, but I'm keeping the laptop.

The laptop was really my key to a better life, it kind of sounds silly saying that but it was true. If they weren't going to pay me, there was no way in hell I'm giving the laptop back. The cops were trying to bully me into giving it back and kind of twisting the law, so I called my grandpa and told him about the situation, he was at my new house in 5 minutes. Situation defused. He stepped out of the car, popped the collar of his trench coat, put his top hat on like a real old fashioned gangster and told them if there's no arrest then it's time to leave.

A little bit of relief from the drama that occurred, but then I'm back to reality. I have a power bill, sewer and trash, internet, and rent for the new house due and I can't pay it all. I'm in trouble and I was just evicted, I don't want that to happen again. What do I do?

This was really the push I needed. Back against the wall again, no hope of pushing through unless I make it work, and work fast. I would wake up at 7AM, cold call businesses while posting ads on craigslist. I started off calling on the east coast, and then moved to the Midwest and south, and then Mountain Time zone, and then west coast, and Hawaii. At around 10pm at night I was responding to ads on craigslist. It took a couple hours to go through each city on craigslist. From around midnight to 3AM, I was emailing businesses.

I started climbing out of a hole that I dug myself into. I started getting regular sales, some for $1,000 and up. Life was better. I was actually building something important. I was getting businesses across the country to trust me enough to pay me large amounts of money to someone they've never seen before.

After a year of steady work… another disaster happens. PayPal freezes my account and holds funds for 180 days. I basically used PayPal as a bank account, paid bills with the debit card they gave me. Very bad situation I got myself into and I was late on rent, didn't know what to do. It took a couple weeks to get setup with an actual merchant account and that was a disaster too. The day before I was going to pay rent from the new sales I got that I processed through the merchant account, I had a chargeback. There was no warning, and the money was taken from my real bank account.

Another eviction notice was served. I couldn't be mad, the land lord needs his money too and I wasn't able to give it to him.

I was doing very well and in an instant everything went down the drain. With the PayPal hold, I couldn't deliver some of what was promised. Somebody put out a bad review and a recent sale must have seen it after he paid me and then issued a chargeback. That's the awful thing about negative reviews, all it takes is just one, a single bad review and then you're hit with a snowball effect.

Ultimately, I pulled out of that situation and went to the court date for the eviction, explained what happened and pulled out the money from my pocket showing that I can pay it right now. The landlord agreed, and the eviction was dropped. After court, he apologized, but there was nothing for him to apologize over. He needs money for the house I was living in, and I promised to pay rent when moving in so he had every right to do what he did. I apologized as well.

Another month went by and I had decent sales. My truck needed work and took care of that to get it running again. Processed the biggest sale I've had, it was deposited into my bank account.

Bailed a buddy out of jail, helped a few people out, and guess what happened? The merchant account pulled money from my account again, the full amount that was deposited, which added additional bank fees. The bank threatened to close my account, and the merchant account sent a letter saying that they will be holding all funds for 45 days from now on until I have a rolling deposit of $30,000.

What do you think happened next? That poor man, the landlord dealing with all my misfortune had to file another eviction notice. This time though, I wasn't going to try to stay. Why make him deal with all this crap when he helped me out. I explained to him that it's not my intention to fight him off on rent, that I've had tougher times than most people can imagine but to know that I will always pay. I think he truly knew that I would be paying him, but the issue was time, multiple times I have had problems that postponed rent being paid and it was unacceptable.

It was now time to go house hunting again! I was trying to figure out how to avoid this problem so it doesn't keep happening. I talked to my old boss, the owner of the publication and web design place I worked at before and he was telling me how he's lost so much money because of paypal and merchant processing companies that he would never process a credit card again in his life. He told me about how he prints out checks from customers and deposits them into his bank account. No risk of holds, merchant fees, charge backs or any other funny business. I opened a new business bank account, started processing checks and paid 3 months of rent for the new house I was moving into it. All moved in and ready to go, I went to the court date for the eviction and the judge happened to be the guy that was great friends with my grandpa, and used to babysit me when I was younger.

Since the papers had an error on it, he dropped the case and said since I'm already out of the property he would have to file a civil suit for any damages that may be there but we agreed he could hold the security deposit in order to completely drop it all and move on.

Now that I was saving on merchant processing fees and all the issues that I had are now gone, I was able to grow my sales. I was able to grow my client base and scale up. I eventually moved into an office with a sales staff, I have multiple businesses, worked out deals with investors, and am now creating this e-book.

My story isn't finished. It never will be finished. My purpose in sharing this with you is to show that failure is a stepping stone. Perseverance is necessary to have success. I didn't jump from one shiny object to the next; I kept on pushing through doing whatever it would take to succeed. Action is better than inaction. Preparations are not going to make things happen for you and usually the best preparations you can make are the ones that will help with an immediate need in your life. You can't prepare for everything.

I now realize that anytime I'm in a bind, it is up to me to get out of it and I'm more than capable of doing so. It's very empowering to know.

If I had this knowledge when I was younger and getting started I would have avoided so many stressful times and situations. I truly hope that with what I'm sharing with you, that you apply everything, that you're well aware of the benefits and also the risks of certain things.

I wouldn't wish on my worst enemy, to go through what I've gone through trying to learn and grow my business. Getting started, along with the mistakes made along the way have really taken a toll on my business and maybe more importantly, my personal life.

I know what it's like being out of luck, saying prayers that seem hopeless. I know what it's like when every time you seem like you're getting ahead, you take a couple steps back. I understand the problems of scaling and delivery of work once you're at a higher level. I've gone through all the problems you can imagine.

Perhaps I had to go through these troubles so you wouldn't have to.