



Lifestyle Design

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Chapter 1: What do we mean by Lifestyle Design?

Lifestyle design is an entirely new approach to business and life that can make you happier, freer and richer. Right now, thousands of people around the world are adopting the principles of lifestyle design and using it to travel, to spend more time with their families and to do work they love, the way they want to do it.

But lifestyle design goes beyond that. It's also about changing our approach to our work-life-balance. It's about embracing the promise of modern technology. It's a movement and a cultural change and it's very likely going to be instrumental in shaping the future.

Sound unrealistic? Allow me to explain exactly what lifestyle design is and why it's so important...

Lifestyle Design: Taking Charge of Your Life and Changing What You're Willing to Accept

Lifestyle design simply means that you are designing your lifestyle. It sounds simple and it sounds obvious but it's something that most of us never do.

When was the last time you sat down and asked yourself what you wanted life to be like? What you wanted your daily routine to be like? And how you intended to get there?

If you're like most people, then you will have fallen into a job (because you had no other option and that was what you were taught to do) and probably just kind of 'survived' until then. You'll live within your means, you'll work the hours you're set and you'll even probably have chosen where you want to live based on your work.

So right now, you have not chosen your life. You have no choice about where to live, you have no choice about how to spend the hours between 8am and 6pm (considering your commute) and you probably have *limited* choice how you spend the rest of your time due to time and budget constraints.

Adding insult to injury, you are probably also an employee, which basically means you're doing what someone else says and exchanging your time for money. As an employee, you'll probably be given set work to do during the week and you'll probably be reprimanded if you don't do it in time. This is the part that I personally find hardest to stomach: *you'll be reprimanded*.

Like a child.

You'll also be told what you can and can't wear and how you're allowed to decorate your desk. And a lot of the rules will be petty and arbitrary. You can also get into trouble for *talking too much* in most offices. Seriously,

this couldn't be farther from freedom. And it's not just the hours you spend working that affect you either. Just as bad is the time that you lose out on at home. When you only have a few hours (and more importantly – very little energy) to do anything useful once you get home, it can make it very hard to spend the time you want to with your family, to spend time working out and getting into shape, to spend time outdoors. Even just to read that book or play that video game that you've been wanting to experience for a while now.

It's so bad that we end up just looking forward to the time when we're old enough to retire. You know something is wrong when we're actively looking forward to being so old and that we can't move around properly without being in a lot of pain...

Making a Change

But here's the thing: it really doesn't have to be like that anymore. These days it's possible to communicate with anyone from around the world without leaving the comfort of your home. You can accept money transferred wirelessly, you can get any information you need and generally it's possible to earn money from anywhere if you have an internet connection.

With all this in mind, why don't more companies offer flexitime and allow their staff to work from anywhere? Or at times that suit them? Sometimes it comes down to requirements of the job: perhaps you need to be in the office to answer the phone. But a lot of the time it simply comes down to the fact that a lot of businesses are stuck in the past and unwilling to try new approaches.

But you don't *have* to work for a company at all any more. You can provide a service freelance online and that could mean:

- Writing
- Creating websites
- Being a proof reader
- Providing consultation of some sort
- Being a personal trainer or counsellor
- Writing music
- Taking photos
- Buying and selling products

- Creating physical products to sell
- Data entry
- Running a blog
- Sports commentary
- Programming

All these jobs and many more can be performed online with no need for you to be present in person and this is something that anyone can handle on their own with no need to have a ‘boss’ of any sort.

Once you start doing that, you can then set the hours you want to work. If you want more money, you can work longer hours. If you want more time to spend with your family, you can choose to work a little less. Likewise, you can decide precisely the kind of work you want to do and you can direct your business to do things in your way – and get the pride that comes from that.

Working online also means you don’t have to commute anywhere. This means you can live anywhere in the world that you like – or even travel the globe! Likewise, it also means that you can forget about losing an hour or more every day just to travel. It means you can wear whatever you like and in general it means that you can start dictating how you want to live your life instead of having it dictated to you.

You’re now able to choose how and when you work and that means that you can choose to design your work to fit the lifestyle you want. It’s a subtle shift but it makes a profound difference.

But as we’re going to see in the next chapter, lifestyle design doesn’t just mean working online so that you can work outside the office. Otherwise this book would be called ‘Working Online’. Rather, this book represents an attitude shift and this can affect you in all manner of different ways.

Chapter 2: Introducing the Digital Nomads

(And Other Types of Lifestyle Design)

As mentioned, lifestyle design is much more than just working online. Rather, it's just about putting your lifestyle first and your career second. It's turning your priorities on their head and recognizing that you don't *have* to live to work anymore.

But the most obvious example of this is still working online. So just to illustrate what most people will picture when you say the words 'lifestyle design', let's look at one particularly popular type of lifestyle: that of the digital nomad.

What is a Digital Nomad?

A digital nomad is someone who has completely rejected the conventional idea of working in an office or really of accepting *any* restrictions whatsoever. Instead, this is someone who has embraced the possibilities of the internet and taken them to their furthest extremes by becoming a 'nomad'.

What this means is that a digital nomad can travel the world, to stay on the move and to see lots of different countries and things. All the while, they will work on a laptop wherever they can find Wi-Fi to provide services, run a blog, marketing or otherwise managing business.

The lifestyle of the digital nomad then will typically involve exploring, travelling and meeting new people during the day and then spending the evenings working in cafes and bars while soaking up the atmosphere. They can go wherever they want, see whatever they want and never must answer to anyone in any sense.

What's more, is that the digital nomad can work significantly shorter hours than the average office worker. That's because the cost of staying in hostels, of travelling on cheap rail fares and generally of living their kind of lifestyle is much less than renting a property or paying off a mortgage. The digital nomad knows exactly how much money they need to do the things they want to do and then they work just hard enough to fund those specific intended activities. If they don't manage to make the money that day, they can stay where they are. If they do, they can afford to try something more exciting.

Alternative Methods

The digital nomad lifestyle is one that will be incredibly appealing to the right kind of person. If you're someone who wants to see the world, if you value your freedom and experiences above all else and if you're able to

forego your 'creature comforts' then you will get a real joy out of being able to see the world on your own time and live the life you want.

But it's certainly not for everyone. If you're somebody who likes to relax in a nice warm bath while drinking tea, then you might struggle with constantly moving from one hostel to another. Likewise, you might want to start a family. Or you may love the idea of buying a home and making it exactly the way you always dreamed it would be.

But this is the whole point of lifestyle design: you are designing your lifestyle using the freedom that modern tools give you. And that can mean whatever you want it to mean!

For some people the "laptop lifestyle" means taking the laptop with them wherever they go, working as and when they like. That could be while having a coffee in Starbucks or sipping cocktails on the beach. If I'm on the beach, I prefer to be snorkelling or windsurfing rather than sitting under a palm tree with a laptop. I find it suits me to work for a few hours early in the morning from my home office. I can then turnoff and close the office door by midday. Then I can meet friends for lunch, take days off to go walking, fishing or just relaxing whilst I'm building a business and a brand that I'm proud of. The beauty of having an online business is that so much can be automated to run 24/7, so it's still functioning and earning money while I'm taking time off.

This is a lifestyle that *anyone* can have now if they so choose.

Why limit yourself to just one holiday a year? Why spend your life looking forward to the freedom you'll get from retirement rather than letting yourself experience life *right now*?

What if You Don't Want to Work Online?

But what if you don't want to give up the day job? What if you don't want to work online or you think you're not tech savvy enough for that option?

You know what? That's fine too. Lifestyle design is not completely reliant on you being able to become a digital marketer or a web designer!

One option is to discuss with your current employer about the possibility of flexi-time. Express an interest in working from home whenever possible, or in having the freedom to come in an hour later and leave an hour

later (or vice versa). Don't just take no for an answer – explain how you can be more productive and demand to know *why* your boss is saying no (if indeed they are).

At the very least, try to overcome the notion that a good employee should be willing to stay until 7pm to finish their work. If it gets to the end of the day and you haven't finished yet... leave! As much as you might feel a pang of guilt at leaving your work unfinished, it is the burden of management to make sure that work is able to be completed in the time given – and if you're not able to do that then they need to hire more staff, take on less work or generally rethink. It's not your responsibility and that's one of the few perks of *being* an employee.

Better yet though is just to change your job altogether but now to think of your work in an entirely different way. Instead of finding a job that will pay the most and potentially also involve taking on a lot of responsibility that you don't enjoy, instead think about what you want out of life and what kind of job will be best suited to giving you that.

So, for example, this might mean becoming a rubbish collector.

Being a rubbish collector is something that many of us wouldn't consider to be a good or glamorous job. But then ask yourself: why does a job *need* to be glamorous? Why does a job need to carry importance or respect? Why is it important to you that people sound approving when you tell them your job?

Instead, focus on the actual merits of being a rubbish collector:

- You start work early but finish early – giving you plenty of time to exercise, engage in hobbies or spend time with family
- It's surprisingly well paid for what you're doing
- It's physical meaning you can get some exercise
- You don't have any stress or responsibility – at the end of the day you get to go home and forget about work rather than worrying about the things you haven't managed to finish

I'm not saying that you should really become a rubbish collector – not for a moment. But I'm saying it's a viable option if it fits the lifestyle you want to live. And it's a good example of why you should consider jobs that you might traditionally have rejected in the past.

There are many other career choices that can give you even more freedom and flexibility and that might prove to be an even better decision. For example: driving instructor. A driving instructor is someone who has all the

stability of being employed but all the freedom of being *self*-employed. You can decide when you want to take on clients and arrange lessons and the rest of the time you're free to do what you want in-between lessons. The same can be said for taxi driver, hair dresser or piano teacher. Again, it pays to think about the lifestyle you want and then the job that supports it – not the other way around.

Chapter 3: Why Energy and Time are More Valuable Than Money and Importance

The problem is that too many of us end up 'trapped' in the rat race and feel as though there's no way that we can break free. Partly this is because we want to get that sense of achievement and status from our jobs – which I'll come to in a moment.

Moreover though, it's because we think we need to the money. As soon as you start earning a certain amount of money, you will probably change your lifestyle within your 'means'. If you're earning \$50,000 a year, then you'll probably find yourself taking on a mortgage that costs more than if you were earning \$30,000 a year. Likewise, you'll probably buy more gadgets and more toys and you'll probably go out more and go on holiday more.

That's the dream the way it is sold to us but then the reality kicks in: your lifestyle costs so much that you're now completely reliant on your job to support it. You can't therefore make the decision to work less or to take a pay cut because then you'd end up in debt. If there were things you wanted you couldn't afford, then you might *already* be in debt.

You're quite likely to be working so hard that you hardly ever get time to enjoy that new widescreen TV, or to play all those new computer games. Worse than that, more important things like your health and your relationship with your family are falling by the wayside.

So, let's rewind for a moment and reassess: why not buy a smaller house on that \$50,000 salary? Let's say it has one less bedroom – it's a two bed instead of a three bed. You may now not be able to have that home gym and you might have to move home if you ever have three kids.

But you're also now completely free from the stress that comes with earning only just enough to maintain your current lifestyle. That means you can spend more money on travelling and going on holiday. It means you can take on an easier job with less stress. And it means that you can visit friends, paint, write, read, exercise...

Why don't *more* people make this decision?

Of course, you might decide that all you care about is that home gym and you need three bedrooms. But in that case, you can probably find other areas to cut costs to focus on that one thing that is truly important to you.

How to Get What You Want Right Now

What most of us don't realise is that it is possible to get what we want *right now*. It is within your means!

Let's say for example that you want to travel more and so you're trying to climb your career path, to earn the money you need to go travelling. Except that the more money you earn, the more responsibilities you take on and the harder it is to take a career break. And the older you get, the more commitments you have elsewhere in your life.

If you try to plan the perfect time to travel and fit everything else in, you suddenly discover that there is never an ideal time to travel. So, you know what? You should just do it now! And there are plenty of ways to do it cheaply thanks to budget airlines, Airbnb and more.

And there's *plenty* of exploring to do in your own country and nearby without needing to travel all the way to Asia or somewhere else that would cost more money. So, you can have that travelling lifestyle *without* being a rich CEO. In fact, it's *much easier*.

Likewise, you might dream of having the perfect, idyllic house. But again, you don't need to be rich from your job first to get there. Instead, why not just focus on making the very most out of a relatively modest-sized property. This can be more successful than you probably expect.

For example, if you want your home to look a lot more beautiful, one of the best things you can do is to simply remove items of decorating. This sounds counterintuitive but when you reduce your clutter a *lot* you'll find it's much easier to keep tidy. What's more, is that the average value of your belongings will go up. Throw out 50% of your decorative items and you'll be left with only the very best things that you couldn't part with, resulting in a much more beautiful looking home.

Sometimes it just takes one stunning feature to make your home truly special and unique. How about saving all your money towards a spectacular water feature?

I'm happy with my home. It backs onto a park, which give me a great view of trees and green fields when I open the curtains first thing in the morning. Plus, it has the advance that I get the view but don't have to do the maintenance that goes with it. I've got plans this year to add a balcony and to landscape the garden and to add an 'office pod' to the garden. It's a going to be a modern 2.5 meter x 2.5-meter office that is made from renewable materials and has large, double glazed windows looking outside. It's a stunning feature that will increase the value of the property.

The perfect home, without needing to be one of the mega rich.

And often if you really think about your dreams, you might surprise yourself. We all hear stories or know people who give up the corporate lifestyle to do something they really enjoy. Like the top executive who quit a high-paying job building 'defensive weapons' for a start-up that sold to the military. Instead he became a park ranger. Why? Because he loves exercise, he loves being outside and he's fascinated by bugs. Go figure. But he's much happier now on a small salary and he can't wait to get into work every day.

Neither Your Salary, Nor Your Success, should be Dependent on Your Career

I've been promoting the idea of quitting your job and becoming a park ranger or a rubbish collector a fair bit now. And understandably, some people reading this might be a little perplexed. If you're a motivated, type A personality, then perhaps you can't stand the idea of being a rubbish collector or working for a nature reserve.

But here's the thing: you can get your sense of progress and your sense of satisfaction *outside* of work.

My sister has always been a big rock music fan. Once a month she hires a local venue and organises a club night, where she is the leading DJ. She's living her dream rock'n'roll lifestyle and she's making additional income from having another source of revenue. Again, you can do the exact same thing.

Want to be a music artist? The best way to accomplish that currently is get onto YouTube and start building a following. This is much easier and will give you satisfaction and reward right away. Or maybe you'd love to be an author? Great: find a job that doesn't take over your life and then use the extra time to write your killer novel. You can always publish it yourself on Kindle or using a 'Print on Demand' service like Lulu later.

And if it's just some extra money you need, then you could run a side business as a reseller on eBay, you could cut people's hair or you could teach the piano. You could even let your room to students for a few weeks of the year – or use Airbnb!

There are countless ways you can make more money that don't involve working longer or taking on a ton of stressful responsibility in your current career.

And there are other reasons that wealth doesn't = income too. For example, you can often save a lot of money just by making changes to your lifestyle and this will often be enough to increase your overall 'wealth'. That might mean that you stop drinking coffee in the morning. That's \$3 five times a week, which is \$15 a week, which is \$60 a month, which is \$720 a year – AKA a cheap staycation.

Right? With some savvy budgeting, you can probably be much richer. But it's not about that. It's about first thinking what you *want* from life and then making the steps to get it.

One of the easiest ways to become a lot wealthier is to move somewhere that's poorer. This is super simple if you work online: it means you can take your current salary somewhere where a house costs half the price and you'll get much more for your money. On my salary, I am struggling to get the home I want with my wife. If I were to move to Lanzarote, I could buy a house *in cash* that would have three bedrooms, a pool and a roof terrace. And I could spend my days saving up huge wads of cash ready to return to the UK in three years to buy a mansion here...

That's not the right option for me but it could be for you...

Chapter 4: Getting Started with Lifestyle Design – Goal Setting and Time and Energy Management

So how do you go about getting started with lifestyle design? One option is to quit your job, set up an online business and leave the country.

That's an extreme approach though and if I told you to do that, 99.999% of you would just laugh it off.

So, let's rewind and start with something a little more manageable, a little more realistic and a little more helpful.

Goal Setting

The best place to start is just by *knowing* what it is you want from life. That means knowing the lifestyle that you're trying to design and what you need to do to get there.

This can be surprisingly difficult for many people though and most of us feel like there are just too many things we want.

So perhaps a good place to start is by asking yourself what your current 'pain points' are in life. What is causing you the most stress? And what things do you really want to do that you have been forced to – even just temporarily – put on hold? I'm not talking about grand dreams for the future: I'm talking about projects around the house, plans to get into shape, or just the desire to spend more time with family.

Ask yourself: what aspects of your life are causing the most friction right now and preventing you from living the way you want to live? It might be that your commute is taking up unnecessary time, it might be that you're coming home from work too tired, or it might be that your house is too small.

At the same time, ask yourself when you are most happy and when you last felt truly exuberant. What were the circumstances and could you intentionally recreate them?

And don't get stuck on typical notions of success, happiness or accomplishment. If your perfect situation is 'lame' or other people will think it's weird... well then that's just fine! If you're at your happiest watching *Dragon Ball Z* then your only question should be: how can you make more time for *that*?

Another tip is to challenge yourself to imagine what your perfect future might look like. And this really means 'looks like'. Just visualize what you want for yourself. Imagine that all your plans go well and everything turns out the way you'd like it. Where are you? What are you doing?

It might be that you're on a sunny beach somewhere, or on a yacht. In this case, you know you need to travel more or move somewhere warm.

Alternatively, your vision might involve you finding your ideal partner and living in a beautiful modern house by the beach. In this case, your objective is to get the time you need to meet more people and to find ways to get that stunning house as fast as possible: which doesn't mean breaking your back at work as we've already discussed.

Your perfect future might just be playing outdoors with the kids. In that case, it's time to cut back on work and to get an outdoors and physical job.

You know what though? Your perfect future might be an image of you in a suit, standing in front of a spectacular view of the city in your high-rise office. That's fine too. I'm not saying that this goal is less important than others. I'm just saying that it's the 'default' that a lot of us fall back on without really thinking about it.

Regaining Time and Energy by Implementing Small Changes

Now with a better idea of what you really want from life, the next step is to make a simple list of things you'd like to change quickly. Don't worry if that change is realistic or not, for now just write it down anyway. Write the things you want to spend more time on (relaxing, being with family, exercise, being outdoors, working on your novel) and write down the things you want to spend less time on (washing up, commuting, tidying, staying late at work). Write down as well the experiences you would like to have and the objects that you really need and get enjoyment from.

Now you've done that, the first place to start is by reorganizing the time you have available to you *without* changing your job. Changing jobs is the part that most people probably find hardest, so it makes sense for us to leave that for now. Instead, focus on small tweaks that you can already make that will give you that much more space, that much more time and that much more energy.

The Importance of Energy Management

Energy management, by the way, is one of the very most important factors when it comes to being able to get the lifestyle you want. This is something that all-too-often gets overlooked in favour of time management.

Let's say for example that your perfect future includes a version of you who is thinner, stronger and more energetic. Then you can do more of the things that you want to do, which might mean extreme sports or starting your own fitness YouTube channel. Who knows?

To do this though, you'll need to start exercising. So, you'll buy a book on losing weight and building muscle. And that book will tell you to train 5 times a week for an hour a week. If it's a somewhat smart book, then it will acknowledge the difficulty in fitting this in and it will thus suggest that you make more time by getting up a little earlier in the morning, or by doing it before you come home from work.

But time isn't the problem – it never *has* been the problem. You have plenty of time. If you didn't, then you wouldn't have been able to watch the entire boxset of *Breaking Bad* for the fifth time. The problem is that when you come home from work, you probably feel exhausted and stressed and just want to sleep on the couch – you can't face working out.

And likewise, in the mornings, you probably feel groggy and rough and really struggle to drag yourself to the gym or just to do press ups on the floor.

So, the problem is *energy*. Even if you have enough time, you won't be able to train or do the other things you want to do unless you have energy. And if you're struggling to find the energy just to have active evenings, you need to ask yourself how you're going to find the energy to add 5 hours of training to your week! Likewise, you need to ask yourself how you're going to find the will to travel to and from the gym, to get changed and ready and to do all the other things involved with going to the gym. In short, just because you can fit something in in terms of the time, that does not mean that you can or that you *should* attempt to.

Chances are that if you want to fit something extra into your routine, you're going to need to find a way to increase your energy levels (ironically exercise is one of the things that can do this), or you're going to need to try and remove other energy consuming things from your routine. Just know that energy is a finite quantity and it is one of the biggest limiting factors in terms of what you can accomplish during a given day, week or month.

The same goes too for anything else productive you might want to do – whether it's taking the kids to the park or learning woodwork (which is another great way to improve your home without spending a fortune).

Fortunately, there are tons of little ways you can collect back time and energy throughout the day and there are tons of things you can do to make your routine easier. Again, this is a matter of identifying those pain points – those things that are more stressful and time consuming than they should be – and then figuring out ways to overcome that.

Here are some examples of things you can do to help free up time and redesign just those smallest aspects of your daily routines:

Quick Fixes to Make Your Life Easier

Multitask: Personally, I'm not a big fan. I prefer to concentrate 100% on one job, then move on to the next. But we're all different and some people find it easy to switch back and forth and are most productive when they've

got several things on the go. Beware, some jobs simply don't let you multitask and you'll get into trouble if you try. Others however make multitasking relatively simple; if you're driving to work you do NOT want to be on the phone gossiping and catching up with friends! But you could spend the time listening to a CD or MP3 - forget the music and try something inspiring or motivational like Tony Robbins or Jack Canfield. Likewise, a commute on the train or subway is the perfect time to read books. While your half watching the TV, and surfing the net, perhaps you could start promoting affiliate products on-line as a side business instead of just posting pictures of cute kittens.

Automate: Automation means using a device that can automatically complete the job that you would otherwise have to work to complete. A good example of this is a dishwasher, which shows just what a big difference to your lifestyle you can make with one simple purchase. If you are currently spending a big chunk of your day washing up dishes – and if the kitchen is often covered in dirty washing up – then a dishwasher can give you back a lot of time *and* make your home that much more attractive to live.

Outsource: We'll get into outsourcing in much more detail later when we discuss it in a more traditional business sense. However, even in your daily life, outsourcing can be a great strategy to help give you more time and help you achieve more. You can do this by hiring someone such as a virtual assistant (who can, for example, help you to book appointments and meetings or even to find potential holidays). Alternatively, outsourcing can also just mean delegating by asking friends or relatives to help you with various tasks. Got to plan a stag and don't have time? Ask one of the ushers. Have too many calls to make? Ask your partner or a friend to help – you'd be surprised how often people are willing to help!

Reduce Clutter: This is essential: reducing clutter around your home can make a massive difference to not only the look of your home but also the amount of space you have available *and* the amount of time. We've already discussed how much reducing clutter can improve the look of your property (by increasing the average value of what's on display) but it can also make it much easier for you to keep things clean and tidy and save time when you're looking for things etc. How about putting some of that unwanted clutter on eBay and raising some extra cash?

Saying No and Saving Time: Many of us will spend an awful lot of time doing things we don't want to do, being with people we don't want to be with and generally feeling pressured to take part in a range of activities we're not really interested in. As you might imagine, this isn't a particularly good use of your time and seeing as how

precious your time is, it's crucial to start treating it as such. Don't be afraid to say no when someone invites you out and don't feel like you must do anything that doesn't help you work toward your goals or bring you joy. We all have responsibilities but going down the pub to see that friend you don't really like is not one of them.

The Right Choices: Meanwhile, you should also start thinking about the other choices you make in your life and how they will likely affect your lifestyle more broadly. We've seen already for instance that your choice of job will affect the hours you work and the amount of stress you bring home with you. But have you considered the importance of the location in which you work? In other words: how close is it to your home? How far is the commute? Likewise, how far is it for you to get into town to buy some nice lunch and sit by the river during lunch? These kinds of things make a huge difference to your mood and your happiness daily. Sitting in traffic all day to get to a crowded industrial estate is a sure-fire way to destroy your will.

Likewise, when thinking about where you want to live, don't just think about the money. Think about how easy it is for you to run out and get milk when you run out. And think about how far away you'll be from the friends that you like seeing regularly. Once again, ask how this decision will impact on your lifestyle and your day to day routine. Even the amount of drainage space in your kitchen can end up having a big impact on your happiness and on your free time: if you wash up your dishes only to find you need to dry after every third one then this can quickly become frustrating and take up a lot more time and leave your kitchen a mess.

Try to view every decision through the lens of giving yourself the most pleasant and enjoyable lifestyle.

[Chapter 5: Working Online and Freeing Yourself from the Office...](#)

Over the last few chapters, we've attempted to break outside the typical definition of lifestyle design to show that it can mean much more than just working online and becoming a digital nomad. This is about an attitude more than anything and it's about deciding you're going to call the shots in your own life.

We've seen that lifestyle design could mean deciding *not* to take that raise and to instead start a side business, or move a little closer to work. This might just be the path to happiness that is truest to who you are, rather than the path to 'success' we've been taught to aim for.

But with all that said, there is a *reason* that 'lifestyle design' is synonymous with working online for so many people. Ultimately, working online gives you the *most* freedom and the most ability to work when and where you choose and to create pretty much any business you like.

The problem? A lot of people don't know how to break into the world of working online and the whole concept can seem very daunting and foreign if you're not familiar with it. Read on then and we'll look at precisely how you go about working online and how you can create your own virtual business with no need for any technical skills.

Providing a Service

Perhaps the easiest way to work online is to provide a service. This shows you just how easy it can be to work online: any service that doesn't require you to be physically present can be carried out via the web just as well as it can in a brick and mortar business. This means that if you know how to send an email and operate Word, you should be able to sell your abilities as a writer. And if you're handy with a camera, you can be a photographer.

All you need to do is to be able to find clients and there are several ways you can go about doing this:

- Create a website showing off your skills and then promote that website with content marketing, social media and SEO
- Post in forums where webmasters hang out (like Digital Point Forums, Warrior Forum etc.)
- List yourself on LinkedIn as well as sites where freelancers can find work (UpWork, Elance, PeoplePerHour, Fiverr)
- Look for people who seem as though they might need your work and email them directly

The great thing about this is just how much advertising you can easily do in a day. Over time you'll likely build up a long list of repeat clients but until that point, you can just as easily find more work posting adverts everywhere you can all around the web.

From there, it's simply a matter of doing your work and getting it to the client in good time, while managing your workload. I'll talk about that more later but this is an incredibly easy business model that *anyone* can use.

Another option? Find employment providing your service. If you can find a big website for example, then there's no reason that you can't get a permanent position writing reviews for them or otherwise helping them with web design, emails, forum management etc.

Selling

Want to sell products? Then there are several different options available to you.

One option is to simply buy and sell products. Here, you buy products at a lower cost (normally by purchasing them in bulk) and then sell them for more money. Alternatively, though, you might be able to create your own products (handy if you're good at arts and crafts).

When it comes to buying products to sell, this of course means there's an upfront expense, which in turn means there's always going to be an element of risk. That if you don't manage to sell all your inventory, then you can risk making a loss overall.

But while this might sound like a risky strategy for someone new to online business, the reality is that you can manage it to reduce the likelihood of that happening. If you buy only a small amount of inventory to begin with, then you can wait until you have sold the first batch before reinvesting that money to buy more. Over time, you make bigger and bigger investments until eventually you're turning over a lot of stock and a lot of revenue.

Of course, you also need to find ways to drive people to your online store though. In this regard, you once again have several options. You can advertise, you can start out on eBay and build up customers that way, or you can run a website and use that to promote it. To begin with though, selling through eBay *as well* as an ecommerce store is one of the best ways to start making some profit right away.

An Introduction to Passive Income

Both these business models are incredibly easy to manage and are accessible for anyone without any need to learn the ins-and-outs of internet marketing or of the web in general.

But they still aren't perfect. That's because the best way to earn money is with *passive* income, meaning that you are earning money even while you relax and unwind. Passive income means that you've set up an entirely automated business model that will generate revenue while you're travelling, while you're sleeping or while you're doing other things.

So how can this work? Let's start by looking at some forms of passive income that you can use with the business models we've already seen...

Arbitrage

Arbitrage means that you're simply passing on work and taking a cut. You are a middle man (or woman) or perhaps a broker and that means you aren't doing the heavy lifting yourself.

So, for example, you might advertise your services as a writer, a web designer, a photographer or an artist just the same as you were before. But now, you're going to simply outsource the work you receive to someone who is freelancing for you (in which case you call yourself an agency) or to a 'white label service' (a service that is happy to go uncredited). This isn't in any way immoral: white label services exist explicitly for this purpose so there's no reason you can't use them in this capacity. Often these white label providers are overseas, meaning that they can survive on a much lower salary.

You'll send a lot of emails but other than that, this allows you to scale up your business by taking on more clients and outsourcing to more freelancers – taking profit each time you do.

Drop Shipping

Imagine if you could use white label services to run a store filled with physical products.

Oh, wait a second... you can! Drop shipping means exactly that and basically describes the process of selling products that aren't yours and that you also don't have in stock. Instead, all you do is find a company that is happy to work behind the scenes for you for a cut of the profit: these companies will fulfil orders that you pass on to them and will even let you put your branding on the packaging – sometimes on the products themselves! It can be tricky to find drop shipping companies but if you do, then you have pretty much the ultimate business model set-up!

Running a Blog

The method that a lot of people want to use to create their own online business is to create a blog. The aim here is to create a blog with a big following and then use this to make money from advertising, from sales of

digital products, or from affiliate sales. You can even create a membership blog, which basically means people are going to pay a monthly or weekly fee to subscribe to your content.

Affiliate sales are a particularly interesting option. An 'affiliate product' is essentially any product that lets you sell it and keep a commission. EBook creators will often open their products for affiliates because that way they have multiple people all trying to sell their products on their behalf. If a creator can get enough affiliates, then they will have a whole army of people trying to sell their books and that way they can multiply their profits several times over. This means they're willing to give away a very large percentage of those profits in a lot of cases – often as much as 75% or even more! If you can find a good product (look on sites like Click Bank and JVZoo) and then promote the link from your blog, then you can make a lot of money without having to create anything. Of course, you can also create your *own* digital product too.

Usually, blogs make money from advertising though. Specifically, this will tend to be 'PPC' advertising which means 'Pay Per Click' and is exactly what it sounds like: you get paid when someone clicks on the ad. Generally, you'll get a few clicks on your ads for every several thousand people who visit your site and you'll get paid anything from 1 cent to \$5 for those clicks (though normally it will be between \$0.1-\$1.0). The more traffic you generate and the more popular your site, the more clicks you generate and the more profit comes in!

The thing to remember about a blog is that it's not a 'quick' way to make money by any means. Getting to the point where you have thousands of visitors can take a long time and the same goes for getting to the point where people will pay to subscribe to your content. The other models in this chapter are much quicker for getting profit, so use these models and perhaps consider building a blog on the side.

Creating a 'Muse'

I can't believe we've gone this long and I've only just mentioned him. Tim Ferriss is one of the biggest names in the 'lifestyle design' movement and is famous for one of the books that arguably kicked it all off: *The Four-Hour Workweek*. In this book, Tim describes some of the basic tools you can use to work less and travel more and among those, he describes creating a money-generating 'muse'.

What's a muse? It's any completely automated business model that will bring in revenue. But in the book, he describes one specific method which is to create a 'sales page' that promotes an affiliate product and then to simply pay for PPC (Pay Per Click) ads on Google or Facebook. You can choose your 'bid' for those ads, so let's

say you're paying 10 cents per click. That means it now costs you \$10 to get 1,000 people to that page: and if you're making \$50 a sale... then you can expect this to bring in some cash while you literally do *nothing*.

These types of business eventually tend to run dry once you've exhausted the market. But to bring in some money on the side while travelling, it's an excellent option.

Making Digital Products

A digital product is any kind of product that you don't have to physically manufacture. That can mean eBooks or courses then but it also means software in many cases.

Creating a digital product and selling it from your website is a great way to monetize a website. But in many cases, you don't even need to sell it from your site – if you create a product that has a natural 'platform' for selling from.

A platform is basically your route to market and the site that deals with sales. One example would be the Kindle store. If you write a great book and submit it to the Kindle Direct Publishing site, then you can bring in revenue without having to do any promoting yourself. That's because people will be able to use the tools that Amazon provides to find your book and Amazon will handle the transactions too. You can create as many eBooks as you like and there's no fee for submitting, though of course Amazon does take a commission.

Another example would be the Google Play Store if you create an Android app, or perhaps the iTunes App store.

Chapter 6: Managing Your Work

Even if you have a completely passive business online, there will be times when you need to do some management or upkeep. If you run a blog or a YouTube channel, or if you run a *service* then that upkeep and day-to-day work becomes larger. And if you're still working in an office (even if you've negotiated better working conditions), then you'll have a lot of admin, correspondence and general management to tangle with.

A big part of living the lifestyle you want is going to be managing your work load, managing client expectations, dealing with colleagues... etc.

And this is where you need to start being savvy if you're going to reduce the work you're committed to and buy back your freedom.

Promises

One of the big challenges when it comes to managing your workload is how you're going to pitch your service to your clients. In other words, how quickly can you complete their work? How *much* work are you able to finish?

This is important because the phrasing you use will dictate how free you are. Let's say you're a writer for instance and you promise to complete 8,000 words a day for your client. This now means you *must* work until you've finished that work load. And if you can't fit it in, then you'll have to let them down and you might end up losing them as a client.

How might you deal with this better? One option is to say that you'll provide a TAT for each piece of work as and when you receive the order. Another option is to say that you'll finish X amount by the end of the *week* and then to manage how you're going to complete those orders.

Another thing to think hard about, is specifically which clients you want to work with. This is something that Tim Ferriss talks about a lot in his book. He describes 'the 80:20 principle' that dictates that in most work, you tend to get 80% of your yield from 20% of the work. In terms of working for clients, this suggests that 80% of your profits will come from 20% of your clients... in which case it makes sense to do some culling.

It *also* makes sense to try and remove all the clients that are particularly difficult. You need to think about the people you work for in terms of their 'communication overhead'. What you'll find is that some clients make everything more difficult by constantly sending emails, asking questions and demanding Skype meetings. Others will make life easy by paying on time, communicating briefly but efficiently and generally just trying to help you both get as much work done as possible. Avoid time wasters and definitely avoid working with 'wantrepreneurs' who would rather feel important than do actual work!

In the Office

The same kinds of principles can apply in the office too. If you have any say in the matter, then try to reduce the number of meetings you take part in to an absolute minimum. If you could convey the same information in an email chain... then do!

Tim Ferriss again gives some pointers here. One of his pointers is to only check email at set points throughout the day and to set up autoresponders to inform people of that fact. Make sure that you provide an emergency number but also make sure that you really make clear that this number is intended *only* for emergencies. This way, people can get in touch if they absolutely must (so you aren't worrying) but most people won't bother you.

The problem is that as soon as you answer emails and start dealing with other people's requests you're letting other people set your agenda. You lose control of your day when you become *reactive* as opposed to *proactive*. And by the time you've responded to everyone, you'll have another task sitting in your inbox!

Another tip? When answering the phone, begin your conversation by saying you don't have much time. This allows you to get to the point quickly without being rude. They might offer to call back 'at a more convenient time' but you need to squash this idea and encourage them to talk right now – but quickly.

Chapter 7: How to be a Digital Nomad

And if you want to go the whole hog and become a real-life digital nomad? Then go for it! If this is the kind of lifestyle you're interested in, then it's going to take work; but it will also provide you with some incredible experiences that will change you as a person.

So how do you go about it? Well, using any of the online businesses we've already looked at will help. At the same time, so too will planning routes and adventures that allow you to stay within your means and that also give you constant access to the internet.

Let's look as well at some small tips that can help a great deal...

Top Tips for Successful Nomading

Check Out Hashtag Nomads

HashtagNomads.com is one of the biggest online communities for nomads and provides not only many great articles, posts and resources – but also networking opportunities. The latter means you can find clients and business partners – but also that you can find places to stay and even people to date and meet up with. Unfortunately, membership is not free. However, you will find that you can get a lot more out of it than you pay, so it's worth it if you're serious about this lifestyle.

Get the Right Tech

The right tech will make all the difference to your ability to work conveniently on the go. For example, you will need to invest in a laptop that is small, light and powerful. At the same time, it should have a very good battery life and be affordable enough that you won't be heartbroken and destitute if it should get damaged or lost. A good bet is the Surface 3 (or the Surface *Pro* 3/4 if you have a little more cash to hand).

There are many other devices and gadgets that can also help. One example is the Microsoft Universal Folding Keyboard. This is a keyboard that does what it says – folds. It folds down small enough to fit in a pocket *and* is lightly water resistant. It lasts for yonks on a single charge and is generally a great back up.

You should also have internet dongle (unless you can rely on your phone's wireless tethering) and you should get a charger that you can use to recharge your devices.

Always Under Pack

Another tip is to always under pack! It's easier than you probably think to buy things abroad, so instead of worrying that you don't have anything: under pack and replace what you find you need. This will help you to travel much more lightly and will make everything from getting on the plane to trekking around foreign countries that much easier. We go back to that 80:20 rule, in this case you end up wearing 20% of your clothes 80% and you start wondering why you're wasting energy lugging so much unnecessary baggage around.

Do Your Research

Before you visit somewhere new, always be sure to research where the best places are to work. Often, you'll find that there are designated co-working areas or at least great stores with good Wi-Fi.

Get Good Software

As well as hardware, think about the software that will help you. The World Clock app for Android is a very useful tool, as are many conferencing apps and collaboration tools like Google Drive, Asana and others.

Are you ready to take the Plunge?

Hopefully at this point you're starting to see how you can take a little more control back in your life – through technology and through sheer force of will. The main lesson is simply that you must have a clear idea of what it is you want and then *make* it happen for yourself.

And to close, consider one more tip from Tim Ferriss: using 'fear setting' to overcome the fears that might be holding you back. Going travel, changing job, or setting up your own business can be frightening and you might find yourself struggling to go through with it. To overcome this, write down all the things you're afraid of going wrong (losing your job, being left by your partner, having your home repossessed) and then rate how likely each thing is to happen and come up with a contingency for how you'd cope. This can very easily diminish a lot of your fears!

And you know what? If you think about it: the prospect of continuing to work 8 hours a day, 5 days a week in a job you hate for the rest of your life is much scarier.

Don't accept the status quo – take the plunge and at least you can say you tried!

Jim

About me:

Like many of the baby boomer generation, I did all the “right” things. Went to school, went to university, got a degree, got a job, got a professional qualification, got married, got promoted. As a Financial Director for over twenty years I had a well-paid job with a company car and share options

But there was always a downside to working for someone else and having been made redundant once too often I eventually realised that “job security” was a fallacy and I set up my own business back in 2004.

Working as a freelance or “mobile” Financial Director, I had more freedom and flexibility, but clients still made demands that involved long hours and lots of travelling and networking to keep new business coming in.

In 2012, I discovered the world of on-line business and was instantly convinced that this was for me. Since then I’ve eliminated my old-style business and gone completely over to having my own internet based business.

With all my business on-line, I now work when I want from where I want.



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