

TAKE THIS JOB AND SHOVE IT

By Tyler Tervooren



\$100 Inside!

A RISKOLOGIST'S GUIDE TO F* YOU FUNDS**

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BEFORE WE START



OBJECTIVE (“WHY AM I READING THIS?”)

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OBJECTIVE (“WHY AM I READING THIS?”)

I think that any time you decide to read, write, or pursue anything, you should always start with an objective in mind. Ask yourself:

- *“What am I going to get out of this?”*
- *“Where do I want to be? Will this get me closer?”*
- *“Is this the best use of my time or are there better options?”*

“What am I going to get out of this?”

When I sat down to write *Take This Job & Shove It*, these are the objectives that I wanted to accomplish. They’re what you can expect to be covered as you read through the guide:

- *Demonstrate the importance of a F***You Fund in order to accomplish your big goals.*
- *Provide a solid outline on how to create a F***You Fund that works for **you**.*
- *Point you to other great resources that will help you build your F***You Fund **better and faster**.*
- *Help you deal with friends and family as you’re making your big change.*
- *Actually get you started by offering you **\$100** to take the first few steps (with no cost to you, of course).*

Look those over carefully and decide if they match up with your own objectives. If they do, then let's get this party started. If not, that's just the way things go sometimes. Thanks for at least checking it out. Pass it along to a friend that might get something out of it.

HOW NOT TO PICK A CAREER

It all started at the age of about 8, really. That's when I knew, I mean I really knew, that I wanted to be an architect. Every Sunday morning the paper would come, and in it was a section about real estate. I'd tear right to that section because every week they had a "*featured floor plan*" – a simplified blueprint of a unique home design.

I'd tear the plan out and study it for a minute, then start recreating it on my pad of graph paper, adding to and changing the design as I saw fit. During the week when there was no paper, I'd make up my own designs.

At the age of 8, I was "*designing*" houses. Yep, I wanted to be an architect. Fast forward 10 years, and I'd even gone to school for it.

And yep, after a year of college I realized that I did **not** want to be an architect. *Damn. Now what?*

I could have taken some time off and gotten my head straight. I could have taken some unrelated classes to see if I was interested in something else, but I'd be damned if I was going to “waste” all those years of newspaper architect training. So, I did what every disgruntled architect does when they realize the profession isn't as glamorous as they'd dreamt.

I went into construction. Simple!

It was the perfect way to use all those skills I'd developed, make even more money, and best of all, remain completely in denial, ignoring the fact that I really didn't have any idea what I *actually* wanted to do with my life.

Fast forward a few more years and I had a degree, a job with a big, sexy firm, and a very comfortable paycheck. All I had to do was shift things into autopilot and I'd pretty much be set for life.

But there was one, nagging problem. *I was completely miserable.*

And I know I'm not the only one...

THE REASON “WHY”

Every single day, millions of people around the world wake up and head to a job they hate. Whether it's their boss, their co-workers, or just the work itself, they can't help but think to themselves, *“This is not where I am meant to be.”*

Maybe they know exactly what they'd do if they could leave. Maybe they have no idea what they'd do, but they know they'll never figure it out as long as they're stuck in this routine.

They'd leave if they had the money, but every month, the story's the same – there just isn't enough of it.

This has to change and it's exactly why I wrote this guide. I want to see everyone living the life they were meant for. I want to live in a world where everyone is inspired by the work they do. Can you imagine what that would be like?

*“I want to live
in a world
where
everyone is
inspired by the
work they do.
Can you
imagine what
that would be
like?”*

Of course, that’s not likely to happen any time soon, but if I can help you get one step closer, then that gets me one step closer to the world I want to live in. Win-win.

That’s why I want to help you remove money as the limiting factor to pursuing what you really want – so you can get onto thinking about bigger and better things. That’s why I want to help you build your very own F*** You Fund.

This is the money you’ll use to get by while you’re taking the first steps to build your new career. It’s what’s going to give you the confidence to say, *“Take this job and shove it!”* once you’ve finally had enough.

Do you know what I do for work now? I climb mountains, run marathons, and jump out of airplanes. Then I write about it.

Hard to believe, I know, but I’m telling you, if you can dream it, you can do it. It’s hard work getting there, but it really is possible, and a good, solid F*** You Fund can take a lot of the stress out of the process.

Now, I know... “F*** You Fund” is a little crass sounding, but let’s not mince words here. This is a big deal.

It’s one of the first steps you’re going to take in reengineering your life and it’s the foundation for the huge changes ahead. Call it whatever you want to call it once you’re done reading this, but be sure to give it a name that really inspires you to pursue it. (We’ll just call it a FYF from here on out).

WHAT DO I NEED THIS FOR?

At this point, you might be asking yourself, “*Why do I need a FYF? I’m an risk taker, surely I can do without the hassle.*”

My answer to that is: Well, maybe you can, maybe you can’t. I’m glad you’re a risk taker, that’s going to help a lot over the course of your transition, but I still think that building a solid FYF is in your best interest before you quit your job for a few really important reasons:

1. YOU MIGHT GO A LONG TIME WITHOUT INCOME

Some people who are reading this guide are considering the option of self-employment and building their own business. Very commendable and, in my opinion, the best long-term option for almost anyone, but the beginning can be rough.

I want you to succeed, and having a reasonable cushion to get you through the lean times can make a big difference.

If you're not interested in starting your own business and are just looking for a way out of one job and into another, you might not need a big fund (or any fund at all), but I still recommend you keep something in reserve.

2. A LACK OF RESOURCES CAN CLOUD YOUR JUDGMENT

There's a psychological benefit that comes with being on the verge of poverty and financial ruin – it's motivated many to “*make it work*” when everything else has failed. However, “*making it work*” when all hope seems lost usually means doing the very first thing you think of to make money that won't land you in jail.

That's fine and all, but the kind of entrepreneurship I advocate is the kind that results from very deliberate planning and aligns with your values and long-term vision.

It's great to be a scrapper, but it sucks if you quit one soul-sucking job just to work yourself into another one. Building a FYF will help take money out of the picture long enough to make really solid decisions about which direction to head instead of grasping at every dollar you see just to make ends meet.

3. YOU DON'T HAVE TO USE IT

Some people I've met even worry that they'll save a bunch of money in their fund and never end up using it because their plan worked and worked quickly. I don't really know what to say to this other than it's an excellent problem to have.

No one's forcing you to use the money if you don't need it. There's no rule that says if you don't use it up, you have to burn it in your fireplace. It's just there in case you need it.

If you end up not needing it, you can spend it something else – maybe that gold plated laptop bag (after all, you deserve it), save it for later, or you can even donate it to a worthy cause or start you own FYF scholarship helping others realize their own dreams? Now that would be cool, wouldn't it?

It's never a bad time to learn what it takes to save some money. Consider this good practice.

I'M NOT TRYING TO BS YOU...

I won't try to say that everyone that's ever quit their job and gone on to something more meaningful has needed a FYF. Plenty have done it without one and if you're determined to be the next, don't worry, I'm still rooting for you.

All I can say is that I know how helpful having one has been for me and a number of other people I know. When I was laid off from my construction job and I decided to make a go of it on my own, I was incredibly grateful for the money that I'd saved ahead of time that's allowed me to start building a business that's really meaningful to me.

Without it, I'd either be looking under every rock for money instead of developing a long-term vision, or I'd be back in the office at some other construction company still dreaming of the day I'd finally do something important.

I certainly wouldn't have ever gotten around to writing this guide!

BUT I DON'T MAKE ENOUGH TO SAVE!

Let's deconstruct this myth right now. This will draw criticism from some because people who don't think they make enough to save generally really hate being told that they actually do.

That's okay, though. Most of them will stop reading now and I'll just have to take my lumps from those who don't because I know how valuable this information is to you – someone who believes they actually can.

The truth is, no matter how little money you make, if you make any at all, you make enough to save some of it.

“People’s beliefs about money, about most things, actually, are often self-fulfilling prophecies.”

People’s beliefs about money, about most things, actually, are often self-fulfilling prophecies. If you believe that you can change your situation and that you’re in control of your money, then you’ll always find ways to get what you want, even if you have it harder than anyone else you know.

On the other hand, if you believe that things just happen to you and always wish you had more control, opportunities will still present themselves, but you’ll have a really hard time recognizing them.

Suffice it to say that if you believe you make enough money to save some of it, you do. If you don’t believe that, then this guide probably just isn’t for you. Thanks for at least giving it a shot.

But enough of that. Let’s get on to the fun, life changing stuff.

A FEW SIMPLE TRUTHS ABOUT F*** YOU FUNDS

THERE'S NO NUMBER YOU HAVE TO HIT

IT DOESN'T TAKE A LOT OF MONEY

IT DOESN'T TAKE A LONG TIME

IT WON'T GIVE YOU THE COURAGE TO QUIT

There are a few things you should know about FYFs before you set off to build a fortune and quit your day job. Let's go over them first:

THERE'S NO NUMBER YOU HAVE TO HIT

Every single person and their situation is different. The dollar amount that you set as your jumping off point will be different than mine, your friend's or your family's.

Don't try to save the same way your friends do. They have different goals and different circumstances. Don't shoot for a dollar figure that you read on the internet. That kind of advice is usually far too generic to be of much use to you.

There are only two factors that should influence how much money you need to save:

- 1. How much you spend every month*
- 2. How many months you think you'll need to survive without an income*

IT DOESN'T TAKE A LOT OF MONEY

In fact, the less risk averse you are, the less you'll need to save before you quit your job.

It's going to take a lot more money to keep you afloat for 5 years than it is to make it 6 months. It might seem counter-intuitive, but there's a psychological boost that comes with keeping your time period short.

I've learned the hard way that whatever goal I set out to accomplish usually takes as much time as I give it. Any task will expand or contract to fill the time allotted to it.

I've completed some pretty big things a lot faster than I originally thought was possible when I gave myself a hard and fast deadline. I've also embarrassed myself by taking forever to finish something that should have been done in a couple of days.

If you've only got a few months before you run out of money, trust me, you'll be motivated to get to work faster.

IT DOESN'T TAKE A LONG TIME

Like I said, the lower you can set your time period and your monthly expenses, the faster you can go from zero to freedom.

If you need \$4,000 every month to survive and you can't fathom the idea of living with less than 2 years worth of savings, then you're going to need almost \$100,000!

On the other hand, if you can get by on \$1,000/month for 6 months, that's only \$6,000.

Which strategy is actually going to get you out the door? Further, which lifestyle will be more easily sustainable in the long term? You can make \$1,000 on your own a lot easier and faster than \$4,000.

Most people look at \$1,000 a month and immediately think that there's no way they could possibly live on so little. If you have a big family to support or live in a very expensive part of the world, then you might be right, but the truth is, if you really want this kind of freedom, I guarantee that you can look at your current spending habits and find a lot of "*distractions*" to cut.

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Just focusing on three of the major parts of life – food, shelter, and transportation – can take you a *very* long way. More on this later.

There's another benefit to taking this approach as well, and it's called scaling.

It's a lot easier and more attainable to set your sights on \$1,000/month and once you reach that goal, you'll quickly find that it's *much* easier to go from \$1,000 to \$2,000 than it is to go from \$0 to \$1,000. Likewise, it's easier to go from \$2000 to \$4,000 than from \$1,000 to \$2,000.

By setting your initial threshold low and then expanding as necessary, you dramatically increase your chances of succeeding by reaching little milestones along the way that motivate you to keep going.

Just as this applies to expanding your savings and earnings, it equally applies to shrinking your spending. Target both at the same time and your FYF will be into orbit in no time.

“Remember, courage isn’t something you get before doing something scary. It’s a reward for being scared and doing it anyway.”

IT WON’T “GIVE” YOU THE COURAGE TO QUIT

It will definitely give you some peace of mind once all is said and done, but it’s still not going to force the words “*I quit*” out of your mouth when you’re standing in front of your boss.

You should consider preparing for that *now* by building confidence in your skills and your ability to be a winner. You’ve got a little time. Might as well get started early.

Remember, courage isn’t something you get before doing something scary. It’s a reward for being scared and doing it anyway.

It ended up working out fine, but this is one thing that I truly regret about making my own transition to entrepreneurship. I had all the dreams and plans laid out, but little of the backbone required to actually say those two little words.

I’d set a date to quit, but it was too far into the future and I was laid off several months before my planned “exit” date.

You're not going to be so lucky. Do yourself a favor and get ready now because when the time comes, all the money in the world won't make it magically happen.

I like to tell myself that had I gotten the chance, I would have marched in that day and went through with it just like I'd done in my head thousands of times before, but I never got the chance to test it. Now, I have to settle for the fact that I made the leap *after* being let go.

4 STEPS TO YOUR OWN F*** YOU FUND

SURVEY THE SCENE

DRAW UP YOUR NEW REALITY

BREAK THE SHACKLES OF DEBT

FLIP ON AUTO-PILOT

IMPORTANT “OTHER” THOUGHTS

So you're pumped and ready to start building your own FYF. Awesome! I'm really excited for you. I hope when you make it, you'll [write to me](#) and tell me all about it.

Let's get started. Here are the four steps that I took to build my own enormous FYF that you can replicate to do the same for yourself:

1. SURVEY THE SCENE

You need a starting point to work from and the best way to find it is to know how much you already spend on a monthly basis. This used to mean keeping every receipt and sitting down each month or even each week with a calculator and a pencil to find out where you landed.

This was an enormous pain in the ass. In fact, it sucked so much I almost wouldn't blame you if you'd rather just stay chained to your cubicle another 30 years.

However, there are lots of free or cheap personal finance programs now that will automatically track your expenses for you, categorize them, and report

Side note: You can learn a ton about how to use Mint by watching the included video showing how I use it to run my entire financial life. Just sign up for my [free email updates](#) and you'll get immediate access to it.

how much you spend each day, week, and month. I use [Mint](#). It's free and it works exactly how I want it to... and did I mention it's *free*. I highly recommend it.

Mint will work wonders if you pay for all your purchases with a card. You can track cash in Mint, but it's clunky and you'll have to do it manually.

Now, before you start panicking about all this “*numbers business*,” just remember: You don't have to change your spending habits at this stage if you don't want to.

Don't worry, that comes next! Just do your best to figure out exactly where you're at financially *right now*. Of course, if you're ready to start slashing expenses right now, I won't hold it against you for jumping ahead.

VERY FIRST STEP

Start cataloging every receipt you get, *or* start making all of your purchases on a card and sign up for an account with Mint.

2. DRAW UP YOUR NEW REALITY

Once you know how much you're spending on a monthly basis, it's time to look for every opportunity to tighten the belt. You might find that you're already living pretty frugally, saving some money, and doing well. Good for you if that's the case!

More likely, though, you've probably got some (or even a lot of) fat you need to trim in order to realize your goals.

Now, people tend to get really defensive when you tell them they have to give something up. That's why I'm not about to do that.

Instead, I'm going to tell you to think about everything you're actually gaining by removing the non-essential from your life.

Please don't think of this as giving things up. What you're really doing is dropping *excess baggage* so that you can be free to experience the life and work that you really want. That's a pretty worthwhile trade-off if you ask me, and it's a lot easier to talk yourself into actually doing.

I live on just over \$1,000 a month. I have to be creative to do this, but I actually have fun finding ways to save money on big expenses while actually *improving* my quality of life. Yep, my life actually gets better as I remove unnecessary costs from it.

I'm a pretty introverted guy, so one of my favorite ways to make more friends is to find more roommates. Currently, I have 5 and we live in a huge, beautiful, 100-year-old Craftsman home in Portland, Oregon. There's more than enough space for all of us, and my share of the rent is \$200/month! Could you add a roommate to your house and free up a big chunk of freedom?

Most people living on \$1,000/month don't own a car, but I do. Sure, it's 20 years old, but it costs less than \$75/month to operate – less than a bus pass! Of course, I keep fuel costs low by riding my bike everywhere, but when I want to go out of town once a month or so to visit friends, it's there for me.

In fact, when I was rear-ended last year at a stop light, the insurance settlement paid for the car *and* about 5 years worth of insurance. I could have spent the money to fix the paint job, but *come on*, the rest of the car isn't exactly pristine.

A little bit of *Bondo*, a can of spray paint, and a new taillight fixed it right up and I put the settlement money towards my investments.

I don't own a TV or a subscription to cable because I can watch the few shows I like for free on the Internet and spend the rest of my time creating guides like this one. All of my electronics except my laptop are "outdated" but they all seem to work just fine. Instead of a house full of furniture that just feels like clutter, I have a house full of art created by my friends.

What I mean to say is that when you get serious – and you'll *know* when you're really serious – you find ways to cut out the things in life that don't contribute to your main objective and you actually become a lot happier because of it.

Please don't be afraid to give it a try. I think you'll be pleasantly surprised.

DIFFERENT TIMES/DIFFERENT MEASURES

Another important part of getting this step right is knowing the difference between what you do and don't need to budget for once you leave your job. There are going to be at least a few things that you spend on now that you won't need to (or at least not *as much*) once you're out on your own:

Work clothes – not going to need a lot of those once you're off on your own, now are you? Maybe you will, but hopefully not as much as before.

Transportation – You'll probably be driving less and saving a bit on gas. You might also be able to renegotiate your insurance rate since you'll be spending less time in your car. It's worth looking into.

Meals out – If you buy your lunch every day at work, can you save by making your own meals once you're on your own? Be honest!

Don't forget, there are also a few things you'll probably have to buy or spend *more* on once you leave your job, also. These are things like:

Health Insurance – If you live in the US, this is the big one that scares a lot of people out of even beginning to think they can jump ship, but you *can* find affordable health insurance if you're reasonably healthy when you quit.

The trick is to find an individual plan with a high deductible and low co-pay. You can find these for less than \$100/month and, while they won't be the best

Beware: Lots of new business owners trick themselves into believing that they need all kinds of fancy stuff before they start their venture. These things are really just psychological barriers. In this day and age, it is incredibly easy to start a business with *very* little money. I started [*Advanced Riskology*](#) for less than \$100.

deal you'll ever come across for routine doctor visits, they *will* protect you from the crippling costs of an injury.

That's important to me since I'm using my free time to do things like [jump out of airplanes, climb mountains, and run marathons.](#)

Business start-up costs – If you're leaving your day job to pursue a more meaningful career on your own, you need to also consider the start-up and ongoing costs of your new business and how those will fit into your new budget.

The bottom line is that you need to consider the things in your life that are going to change and affect your budget when you make your transition. You don't need to pull your hair out trying to account for every possible nickel of difference, but don't just assume that the way you're living now will work exactly the same once you make the switch.

We're making big changes here. Things aren't going to be the same.

FRUGAL VS. CHEAP

When I decided to start building my own FYF, I made it a point to be *frugal*, not cheap. Most think these words are interchangeable, but they're not. They have two very different meanings and it's worth knowing the difference.

Being *cheap* means buying the least expensive option no matter what. It means going without things you need like car maintenance and doctor visits. And, it usually means negatively affecting others like your friends and family with your spending choices. In my own humble opinion, not a great way to live.

Being *frugal* means buying based on value instead of price – you probably don't need the most expensive option, but the cheapest will almost always cost you more in the long run. It means getting crystal clear about what's important to you and cutting expenses ruthlessly on things that don't matter. And, it means confining your choices to yourself and not negatively impacting those around you.

For example, I used to go out for drinks with my friends all the time. I still do, but now when I go out, I drink less and I buy less expensive alcohol. If I want a really good beer, I'll buy it from the store and have it at home with dinner.

I learned that I could be quite happy having either good beer or good conversation. I don't need both at the same time and no one else cares what I'm drinking as long as they don't have to have it.

Remember, you need to live this modified life now, not just plan for it.

VERY FIRST STEP

Pick 3 categories from your overall spending and find ways to reduce them by at least 10%/month. For the most impact, focus on your big expenses like housing, transportation, & food.

It's probably going to take a little while to find your optimum budget. Most people either don't push themselves hard enough at first and make very little headway, or push too hard and find they can't keep up on as little as they thought they could.

You want to figure this out *before* you quit, not after. Once you're out the door, you want your mind to be free to explore new opportunities, not wonder every day if the budget you never tested will work.

Don't worry, though. With a little intentional planning, some experimenting, and a bit of tweaking along the way, it won't take too long to find the budget that's right for you.

3. BREAK THE SHACKLES OF DEBT

If you want to build a FYF, go from zero to freedom faster, and be in full control of your future, you need to lose the debt or at least cut it dramatically and stop acquiring new liabilities.

If you're in debt right now and dreaming of your way out of the rat race, this is the #1 most important thing you can possibly focus your attention on. You can safely forget about everything else and give 100% of your attention to debt reduction right now. The rest of this guide will still be here for you once you've got this under control.

That said, I'm not going to spend a lot of time talking about getting out of debt because 1) I've never been in debt, so no advice I can give could possibly address all of the finer and incredibly important psychological and emotional aspects that come with it, and 2) There are already a number of people out there who have been there, done that, gotten the t-shirt and, most importantly, created some amazing resources to help you if you've fallen into the trap of debt. Here are my favorites:

“If you’re dreaming of a way out of the rat race, this is the #1 most important thing you can possibly focus your attention on.”

Adam Baker at [Man vs. Debt](#)

Adam crawled out of overwhelming debt along side his wife when they had their child. They ended up paying off their debt, traveling the world, and starting a nice little business in the process. Everything that Adam learned along his journey led him to write an amazing resource called [Unautomate Your Finances](#).

I picked up my own copy not long ago for the single reason that the title pissed me off (I love automating everything about my finances), but what I found inside was an incredible amount of insight about what it takes to overcome crippling debt when all of your bad spending habits have been automated.

Bottom line? If you’re in debt and want to quit your job, you need to unautomate your *spending* and automate your *saving* (we’ll talk about that next).

J.D. Roth at [Get Rich Slowly](#)

For more generally awesome personal finance advice, you might want to check out J.D. Roth's stories at [Get Rich Slowly](#). J.D. is a friend of mine and I can honestly say that *GRS* (with a little help from my parents) has taught me everything I know today about personal finance.

I'd have never saved my own \$40,000+ FYF without the knowledge I've picked up from his site.

VERY FIRST STEP

Start reading [Get Rich Slowly](#) and [Man vs. Debt](#) and pick a debt elimination “*style*” that works for you.

4. FLIP ON AUTO-PILOT

Now that you've taken some time to find the budget that will work for you, it's critically important that you funnel the difference into savings. If you don't, you're liable to just find something else to spend it on.

If you can let large amounts of money build up in your checking account without being tempted to spend it, that's great. That's how I am.

Do not assume that you'll be like this. The best and easiest way to make sure that you stay on track with your saving is to take *you* out of the picture.

Important: Always set up your savings transfers at the bank that will *receive* the money. This way you can be sure you'll avoid any sneaky transfer fees as some banks will charge a fee to send money to another bank, but none charge to receive it.

It's very easy to set up a savings account and automatically transfer money into it every month. You can do this at the same bank where you keep your checking account, but I recommend you use a reputable online bank for a couple reasons – 1) they typically offer better interest rates which will help your FYF grow faster, and 2) they make it a tad more difficult to get your hands on when temptation comes knocking.

I use [ING Direct](#) and have been very happy. At the end of this guide, I'll tell you how [you can get \\$25](#) by opening your own ING account using their referral program.

For an incredibly solid intro and to see just how much simpler it can make your life, I recommend checking out Ramit Sethi's (of [I Will Teach You to Be Rich](#) fame) article on the [psychology of financial automation](#). That's pretty much

everything you'll need in order to understand how it works and how to organize your accounts.

Like Adam warned in *[Unautomate Your Finances](#)*, though, automation can be just as big a force for evil as it can be for good. He argues that the best approach is a hybrid solution where you automate your savings, but manage all of your expenses manually.

That's a good way to start, but I think I have a better solution that allows you to automate both sides of your finances and still guarantee that you won't exacerbate your bad habits.

The solution involves using Mint to track every dollar in your life (important when you're trying to make a big change like this) and only takes about 5 minutes every week once it's up and running.

If you're interested in learning more about it, I highly recommend you watch the video that accompanies this guide by signing up for [email updates](#).

VERY FIRST STEP

Open a savings account and start directing the savings from step two into it.

If you follow the directions at the end of this guide, I'll show you how to [get \\$25](#) for opening an account (and up to \$500 more).

IMPORTANT “OTHER” THOUGHTS

Once you’ve completed these steps, your plan is practically on autopilot. All you have to do is stick to your new budget and you’ll be on track to build an amazing and life-changing FYF.

Please remember, though, the purpose of a FYF is not to amass a huge sum of money “*just in case.*” That’s called an emergency fund and even though the steps to building it are essentially the same, they serve entirely different purposes.

You’re not saving *just in case* you have a major life change. You’re saving it in order to *facilitate* one.

Once you reach your goal and have enough to support yourself while you start something new, you *must* take the leap! You must free yourself to live the life you were meant to. Otherwise, that stack of cash will only dig you deeper into the hole you’re trying to escape.

For many, having a huge pile of money can be just as debilitating as having nothing at all because the more you get, the more you start to worry about losing it. Trust me on this. I learned it the hard way.

If you want some more inspiration from another guy that's been through all of this and chronicled it, check out Everett Bogue at [*Far Beyond the Stars*](#). He quit his job with just \$3,000 in the bank, moved to Portland, Oregon and embraced minimalism in order to survive.

Now, he's turned that journey into a business by writing about how he did it. [*The Art of Being Minimalist*](#) is a resource for those looking to save a ton of money and become happier with their life in the meantime by adopting minimalism and [*Minimalist Business*](#) is a guide that helps you learn to start an online business with zero overhead – a good idea when you're trying to bootstrap it!



FAST TRACKING YOUR PROGRESS

BREAK OUT THE PIGGYBANK

IDEAS TO TURN UP THE INCOME

BREATHE DEEP AND DIVIDE BY TWO

RIDE THE WAVES OF THE MARKET

PLAN A GEO-ARBITRAGE CAMPAIGN

LAST WORDS ON FAST TRACKING

I'm really glad you made it this far. I've got no doubt that you're well on your way to an excellent change in the way you work and live your life.

You've done the math and you know how much you need to make a go at your dreams. You've set your plan in place and you're dumping money into your FYF every single month without fail. But something's still bothering you.

You're looking at your goal and saying to yourself, *"I can't wait that long!"*

I get it. I know *exactly* how it feels to walk into a job you hate every single day knowing that today, and every day until you can make the leap, you're going to give 8, 10, even 12 or more hours to work that does nothing for you. That's a terrible feeling.

Luckily, if you're up for the challenge (and I would hope you are), there are a few things you can do to drastically cut down the time it will take you to fully fund your FYF.

They're not easy, and they're certainly not guaranteed, but hey, these are the conditions you'll need to get used to when you're out building the life you've been wanting.

Few things in life worth doing are easy and none of them are guaranteed. If they were, everyone would do them... and then how valuable would they be? So lets get on with it. Here are 5 things you can do to supercharge your FYF:

BREAK OUT THE PIGGYBANK

You've already automated transfers from your checking account to your FYF and it feels like you're squeezed tight. What more can you save? Here are a few ideas: windfalls, spare change, credit card rewards. Trust me, when you really want this, there's always more that can be found.

If you get \$100 for Christmas from Grandma and she says you have to spend it on something fun, kindly thank her and then deposit it directly into the fund. If you get a video game for your birthday, don't open it; sell it on Craigslist or Ebay. In fact, sell the *whole console* and all the rest of your video games, too.

You can put the spare change from all of your cash purchases in a jar and take them to the bank once a month. It won't be much, but what's the harm in putting a few extra dollars into something that's getting you closer to the life you want? Seeing yourself deposit money can also be a good psychological boost that motivates you to look for even more ways to save.

If you're like me and decide to make all of your purchases with a credit card, pick a card that has a good cash back reward program. Dump every dollar from those rewards into your fund. As long as you don't carry a balance, this is like getting free money for spending on the stuff you'd buy anyway.

Check out this [little stunt](#) I did with one of my credit cards that earned \$300 for one hour of work. Every extra dollar gets you *that much* closer to freedom. Don't hesitate to act on a crazy idea.

VERY FIRST STEP

Brainstorm 5 ways right now that you can save a little more towards your FYF starting today.

IDEAS TO TURN UP THE INCOME

Of course, there's literally no faster way to get more money into your fund than to start making more of it.

Now, there are two ways you can go about doing this.

The first way assumes that the reason you're trying to quit your job is because you already have an idea of what you'd like to be doing instead. For a lot of people (especially those reading this guide trying to save a survival fund), that means a lot of hard work and uncertainty before any sort of pay off.

Is there a way you can get started now, before you quit? You can go a long ways to reduce the amount you need in your fund if you start on the side, while you're employed, and build a solid base before jumping. For some people, this is possible. For others, it isn't.

Be really honest with yourself though, because most people that I talk to don't think they're able to do what they want until they quit their job and have more time. After a little bit of brainstorming, we can usually find a viable way to test

“You’d actually be amazed at how many ways you can make \$100 when you sit down and think about it.”

the water and get the ball rolling without jumping ship with no plan. The secret is in starting very, very, very *small*.

I was a blogger on the side for a year before I went full time, but I started before I had it in my mind to give up my career. *You* can get things started a lot quicker.

VERY FIRST STEP

Find one, single thing, no matter how small, that you can do right now without waiting on anyone or anything else to get just a *hair* closer to what you want to be doing. Go do it. I’ll be waiting.

The second way to start earning more money for your escape fund (quickly) is to play the “\$100 Game.”

This is a less strategic approach, but it can be a lot of fun. All you do is sit down for 20 minutes and think up as many ways as possible to earn \$100 by tomorrow – doesn’t matter what it is. Then you pick the one that sounds the easiest or most fun, and you go do it.

You'd actually be amazed at how many ways you can make \$100 when you sit down and think about it. This is exactly how I started my little ticket scalping business in college when I couldn't afford my groceries.

I got the name “\$100 Game” from Chris Guillebeau (who got it from [Barbra Winter](#) ... yes, it's been around the block) when I joined one of his online courses.

Chris is a super sharp guy who writes at his blog, [The Art of Non-Conformity](#), about unconventional strategies for life, work, and travel. Chris has gone further to help me build my own business than *anyone*, and that was before I even knew the guy.

You can learn everything you need to get started in your own business for free from Chris at AONC, and if you decide to get serious about designing and growing a lifestyle business, he has a number of [unconventional guides](#) to help you along. They're affordable and extremely good. I think I've used every one of them.

VERY FIRST STEP

Get out a pen and a piece of paper, sit down for 20 minutes, and think of every way you could possibly get \$100 in your hands by tomorrow.

BREATHE DEEP AND DIVIDE BY TWO

Lots of people will say this is bad advice, but here's the thing: None of them know you like you do. If you know you're going to blow it by taking too long to build your FYF, cut the amount you need to jump ship.

Of course it's risky, very risky in fact. But there is a real motivation that comes from necessity. Parkinson's law dictates that work tends to fill whatever amount of time you give it, so it's possible and even *likely* that you'll run down to your last \$100 before you force yourself to make something happen anyway. If that was originally going to be 6 months, you might consider making it just 3.

I can say from my own experience that this is a step worth considering. I took a year and saved a ton of money (\$40,000+) to make my jump from the corporate world and when I did, I still felt like I didn't have enough. Not because I actually didn't, but because I'd led myself into a dangerous mind game.

The more money you have, the easier it is to convince yourself that you need even more of it. I'm not going to pretend like a really big cushion isn't nice to

VERY FIRST STEP

Take five minutes to go over your plan and re-evaluate how much you need. Don't be afraid to cut 50% or more.

have, but there's certainly some truth to the saying, “*More money, more problems.*”

You do not need that much money to take care of yourself when you've cut your spending to the bone. I think that focusing on that and jumping with a much smaller FYF is a better strategy.

Besides, the less you have, the less you have to lose!

RIDE THE WAVES OF THE MARKET

You can improve the return on your savings through short term investments, but **danger, Will Robinson** – this is *not* for beginners. However, I do write a blog called [*Advanced Riskology*](#), so I encourage beginners to give it a shot anyway with at least a small part of their fund. It's never bad to learn how the stock market works.

If you've never bought or sold stocks before, let me tell you two straight forward things about it:

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1. It's really, really easy to trade stocks online.
2. It's really, really hard to make money in the short term.

If you make a few good moves, you can earn incredible returns on your money and fill up your FYF in no time. If you make a few bad ones, though, you could also lose the whole damn thing.

If you decide to go this route, do your research and buy stock in companies or index funds in industries that you actually understand. I wouldn't recommend this route for anyone with less than 6 months to work with.

There are no magic bullets and you're going to work hard if you're going to make this tactic work at all.

Don't be too afraid, though. The stock market isn't that confusing.

VERY FIRST STEP

Get another \$25 by opening a trading account with [Zecco](#). Start learning the basics of the stock market by reading [The Motley Fool](#).

PLAN A GEO-ARBITRAGE CAMPAIGN

If you plan to make a living online after you jump ship, you might be a prime candidate to take advantage of a financial tactic called *geo-arbitrage*.

What this means is that once you quit, you move to another part of the country or even world with a much lower cost of living. For example, if you live in NYC and save \$10,000, that may only last you a few months. However, if you take that \$10,000 and move to the Midwest, you'll find it could last you up to a year.

There are even parts of SE Asia and Latin America where, with a little fancy footwork, you could support yourself (quite comfortably) for several years on that same \$10,000.

There are a number of websites and forums online where expatriates gather to talk about the best places in the world to live. If you search around, you'll find there are whole websites dedicated to expatriate life in specific countries and even cities. Here are a few general ones to get you started:

- [*Location Independent Professionals*](#)
- [*Expatriate Exchange*](#)
- [*Expatriate Forum*](#)
- [*Expatriate Blog*](#)

Check them out if you're interested. You'll have to navigate a few tricky issues like taxes, cultural differences, and, sometimes even availability of basic utilities, but a good geo-arbitrage campaign can stretch a shoestring budget a very, very long way.

VERY FIRST STEP

Research one place on each continent that seems like a nice place to live and start comparing costs.

Most important:

You need to do what's best for you. That might mean making a long, slow march at it or combining a number of the strategies above and even realizing you *already* have enough to quit your job. Whatever it is, don't worry about getting everything perfect, just focus on doing it and doing it the best you can.

LAST WORDS ON FAST TRACKING

All in all, there are lots of opportunities to speed up your plan, and they all involve a level of risk above and beyond what most would call “*acceptable*.”

Of course, pushing the limits of what constitutes acceptable is what *Advanced Riskology* is all about, so I have no doubt I'll hear from many of you that took a chance and blew away the averages.

Also, never be afraid to change your strategy if you realize that what you're doing isn't working. There's no shame in that at all.

DEALING WITH FRIENDS AND FAMILY



EXCITEMENT

HOSTILITY

CONFUSION

INDIFFERENCE

FINAL THOUGHTS

There's one last thing we need to talk about before we call this a wrap and start building our FYFs. When you make the decision to change your life in a dramatic fashion like this, you're going to run into several different reactions from the people you tell.

Taking a decision like this and relating it to your friends and family is a critical part of the equation that can't be taken too seriously. Their reactions and, more importantly, *your responses to them* will have a huge effect on how successful you are in meeting these goals you've set for yourself. Typically, you'll get one of four reactions from anyone you tell about your plan to save up a FYF and quit your job:

EXCITEMENT

These people think what you're doing is awesome and want to help however they can. Keep these people around. They're more valuable than gold when you need encouragement and some reassurance that you're on the right track.

They'll be there when you need them and they'll understand when you explain the choices you make.

“You might be surprised to know that your new plans will actually be extremely offensive to some people.”

HOSTILITY

You might be surprised to know that your new plans will actually be extremely offensive to some people. Oftentimes, they’re more than willing to let you know it, too. As much as this sucks, it can’t be helped.

Generally, these people are upset because they’re envious and don’t know how to show it another way. When you tell them that you’re opting out of your deferred life plan, the same plan they happen to be on, they’re forced to think about their own course.

That’s very threatening and they’d rather not do it, so they meet your enthusiasm with anger, hoping that you’ll just shut up already so they can get back to being comfortable.

It’s rare that you’ll get these people to change their attitude and the longer you try, the more it will weigh you down. It’s much better to distance yourself as soon as possible. Easier said than done, I know, but you’ve been warned.

CONFUSION

Some people will be really confused and not sure how to respond. They want to support you, but they just don't get it. They love their jobs and have a hard time relating to someone that would want to give up such comfort.

Be careful with these people. They're very kind and they try to be supportive, but they're confused and often give advice from a perspective that can't help you.

In fact, although well meaning, advice from this group can actually be very subversive. It's usually the *“good for you, but let's not be too unrealistic”* type. Unrealistic is exactly what you're going for right now, so keep these people around for support, but don't give their advice too much weight.

INDIFFERENCE

Of course, some people just won't care that you've decided to change your life. That's okay, too. You're not the center of the universe, so you'll just have to get over it!

FINAL THOUGHTS

One thing that will probably surprise you is that many of the people you would expect to react a certain way end up reacting completely differently. Best to prepare for this now.

At least in the U.S., this isn't a topic that we tend to talk too openly about. You might find that people you thought you knew very well now seem like strangers and strangers you never knew seem to “*get you*” instantly. It's an emotional roller coaster for sure, and you're going to have to make some tough decisions about who you keep associating with, but if you can make it through the loops without throwing up or passing out, the prize at the end is a whole lot better than the cotton candy you'd get at the fair.

Obviously you know where I stand on the subject. If you ever need help working out your own plan, don't hesitate to [drop me a line](#).



HOW TO MAKE \$100 (OR A WHOLE LOT MORE) RIGHT NOW

OFFER #1: \$75 FOR OPENING AN ING ACCOUNT

OFFER #2: \$25 FOR OPENING A ZECCO ACCOUNT

OTHER WAYS TO EARN EVEN MORE

Remember what we were talking about above? The *\$100 Game*? Well, here it is – the part you’ve been waiting for. I told you at the very beginning that I’d help you make \$100 if you read this and started your own fund. Now I’m going to tell you what you need to do to get it.

This is a two-part offer and it’s very easy to complete, but you have to follow the directions exactly or it won’t work. These offers are only valid in the U.S., but if you’re reading from somewhere afar, I haven’t left you out in the cold. At the bottom of this section, I list a website where you can go to find similar offers in your part of the world.

And I *know* you’re thinking it, so let’s clarify right now that no, **none of these offers will cost you any money** to complete them.

On with it then.

OFFER #1: \$75 FOR OPENING AN ING SAVINGS & CHECKING ACCOUNT

Time commitment: 20 minutes

ING Direct is an online bank that offers consistently high interest rates on their savings accounts. That means you never have to worry that you're not getting a good deal, and a good interest rate is a great way to grow your FYF even faster. They're also the only bank I know of that offers what I call true "sub-accounts."

That means it's easy to create a targeted savings account, which is perfect for keeping your FYF separate from your emergency fund or vacation fund or whatever else you might be saving for. That eliminates the temptation to stick your hands in the honey pot. I use ING for all of my savings.

If you want \$75 to open your own ING accounts, here's what to do:

- 1) *[Send me an email](#) and put "**ING Offer**" in the subject line.*

- 2) *In the body of the email, include your **first name, last name, and email address**. This gives me the info I need to send you a unique invitation through ING's referral system.*

- 3) *When you receive an email invitation from ING (on my behalf), **click the link in that email** to go to ING and open an account with an initial deposit of \$250. **Very important:** That link is unique to you and you must use it in order to get your \$25.*

- 4) *Once your account is open, ING will deposit \$25 into it. Voila!*

Bonus! Once you do this, you can easily get an **additional \$50** just by opening a checking account with them as well. They're almost always running a special like this for new checking customers.

Of course, you can get this \$50 without opening a savings account as I described above, but you won't be eligible for the \$25 if you do this out of order.

Now, because of ING's referral rules, I can only invite 50 people to take advantage of this offer. I'll be filling those requests on a first come, first served basis. If you email me after I'm all out, I'll direct you to a little website I created where other ING members can send you one of *their* invitations.

This is a win/win for everyone because you'll still get your \$25, and you can come back to help others by sending your own referrals to new people that show up. Like I mentioned earlier, if you decide to help, **you can earn an additional \$500** on top of the fact that it's just a great way to pay it forward. A little social movement, so to speak. More money for the people!

OFFER #2: \$25 FOR OPENING A TRADING ACCOUNT WITH ZECCO

Time commitment: 30 minutes

Zecco is a full-service, online discount broker that allows you to trade stocks for \$4.50 per trade – very cheap. In fact, if your account reaches a certain threshold, you can actually make unlimited *free* trades. Pretty interesting business model.

Of course, you don't *have* to use Zecco to trade. You could simply use it as another savings account for your FYF until you're ready to start trading.

I have an account with Zecco and if you open one through this offer, I'll send you \$25 from my very own bank account.

Now, this offer is just as easy to take advantage of, but you have to have two things in order for it to work:

- 1) *A PayPal account so that I can send you \$25.*
- 2) *\$500 in start-up funds to open your account with.*

If you want in on this offer, here's what to do:

- 1) *Send me an email and put "**Zecco Offer**" in the subject line.*
- 2) *In the body of the email, include your **first name**, **last name**, and your **email address associated with PayPal**. This gives me the info I need to send you a unique invitation through Zecco's referral system.*

- 3) *When you receive an email invitation from Zecco (on my behalf), **click the link in that email** to go to Zecco and open an account. **Very important:** That link is unique to you and you must use it in order to get your \$25.*
- 4) *Deposit \$500 into your account within 30 days of opening it. (If you don't have \$500 yet, wait until you do – you can save up in your ING account – and then let me know you want in)*
- 5) *Once you complete those steps, I'll be able to send you a PayPal payment for \$25 by the end of the following month.*

There's no limit on this one so you can complete it at any time and I can send you money. What a concept, huh?

OTHER GREAT WAYS TO EARN EVEN MORE

So I just showed you how to make \$100 in less than an hour, but I also understand that those offers won't necessarily work for everyone. Maybe you're not from the U.S., or maybe you don't have any money to deposit in a

new account. Or, maybe you just want to go wild and get started with even more free money.

I thought long and hard about how I could make sure that every single person that reads this free guide gets a chance to start their FYF with a free \$100, and I came up with all kinds of cooky ideas about listing other, random offers and how I could manage them without making a mess of this whole operation. Then I found this website:

<http://www.ibankdesign.com>

If those offers above don't work for you (or you want to go crazy and make even more free money), ibankdesign catalogs all kinds of offers like the ones above, but in many different categories from all across the Internet and they have something for *everyone*. Take a look around and I think you'll find something that works for you.

I would definitely check it out if you want to really kick start your FYF.

WRAPPING IT UP

THE PART I WISH I DIDN'T HAVE TO WRITE AND YOU DIDN'T HAVE TO READ

WHAT DID YOU THINK?

SWIPE THIS GUIDE

THE PART I WISH I DIDN'T HAVE TO WRITE AND YOU DIDN'T HAVE TO READ

I'm not a professional financial advisor, planner, stock analyst, or *anything else*. The intent of this guide is to tell you the story of how I escaped a career that I hated by purposefully saving a large sum of money to support myself while I started my own business.

Every single person is different, though. If you go through these steps exactly like I laid them out, you're still going to get different results than I did. You could do *better*, or you could do *worse*. Of course, I hope you do better.

Also, I've done my very best to make sure that everyone that reads this guide earns \$100 by completing the free offers, but I don't make the rules at ING or Zecco, (though I've mentioned I'd make a great board member) so if they stop offering the deals above, then I'll have to stop offering them as well. This could happen at any time and without notice. Them's the breaks. Act fast if you're interested and let's hope it doesn't come to that.

As in any case, your mileage may vary. It's up to you which direction it varies.

WHAT DID YOU THINK?

I really hope that this guide has helped you out. My main objective with *Take This Job and Shove It* is to get as many people as possible headed in the direction they want to go by removing money from the list of their major concerns.

I'd like to know what you thought of it and how it helped you so that I can make my future guides even better. If you want to help, you can fill out a [very short, anonymous survey](#) (less than 2 minutes to complete) and/or feel free to [leave a brief review on the site](#).

Also, if you enjoyed this guide, be sure to sign up for my free [email updates](#) where I go into a lot more detail about taking risks and pursuing big goals once money and a job are out of the way.

SWIPE THIS GUIDE

If this free guide helped you in any way, spread the word. Print it out and leave a copy in a coffee shop, on the bus, or in the lunch room. Post it on your blog, or send people to the [download page](#).

Let's spread the message far and wide. Thanks so much for reading. I hope it's made a dent in your universe.

Yours in risk-taking,



P.S. I'd like to track just how effective this free guide is in helping people build their own F*** You Fund. If you've had any success at all with saving more money after going through it, would you [send me a quick email](#) and let me know how much you've saved (or earned)?

I'll occasionally update the download page to let people know just how much it's helped the people who've read it.