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Preferment Times: *Retirement Redefined*

September 2024 Issue

The Best is Still to Come

Toes in the Sand, Mind Engaged





Coaches Corner

As we enter September and the final quarter of 2024, it's time to focus on finishing this year on a high note.

Summer has allowed us to unwind, spend time with family and friends, and enjoy the slower pace that the season often brings. But now, as the days begin to cool and the routines of autumn settle in, it's the perfect opportunity to refocus on your freelance journey.

Whether your summer was packed with adventures or simply a time to relax and recharge, it's natural for our professional goals to take a backseat during these months.

If your freelance efforts have taken a bit of a detour during this time, know that you're not alone—and more importantly, that it's never too late to get back on track.

Think of September as a fresh start, a chance to revisit your goals and realign your actions with the vision you have for your freelance career.

These next four months hold tremendous potential, and the progress you make now can set the tone for the success you'll carry into 2025.

Remember, the journey to success is rarely a straight line.

There will be ups and downs, but what matters most is your ability to adapt, to refocus, and to keep moving forward.

Start by setting small, achievable milestones for the remainder of this year. Each step you take, no matter how small, brings you closer to the big picture you're working towards.

Ask yourself: Where do you want to be by December 31st?

What projects do you want to complete? What skills do you want to hone? What new opportunities do you want to explore? Visualize these goals and let them fuel your daily actions.

Let's finish this year with the same energy and enthusiasm we started with—if not more!

There's still so much you can accomplish before the year ends. Robert and I are here to support you every step of the way, and we can't wait to see what you achieve.

Here's to ending 2024 with a bang and setting ourselves up for an even brighter 2025.

You've got this!

Our Website



Over the past month, Robert and our son have been working tirelessly behind the scenes, giving our website a stunning makeover. We're bursting with excitement to unveil the results to you, and we can't wait for you to explore all the updates and enhancements!

Our goal was to create a visually appealing, user-friendly, and resource-rich space. We wanted the site to reflect our commitment to helping you thrive in your freelance journey while making finding the tools, tips, and inspiration you need easier than ever.

Here are a few highlights of what's new:

- **Enhanced Navigation:** We've streamlined the site's layout, making finding what you're looking for more straightforward.
- **Updated Content:** We've refreshed our content to better serve your needs.
- **Aesthetic Overhaul:** The new design is more modern and clean, with a focus on readability and ease of use. We hope the new look will make your experience on our site more enjoyable and inspiring.

But our journey doesn't end here! Our website is a dynamic project, always evolving. Your role is crucial in this evolution. We eagerly await your thoughts and feedback. Your insights are our guiding light, shaping the site to better serve your needs.



Freelancer's Secret Weapon: Prioritizing Self-Care and Stress Relief

In the world of freelancing, the freedom to set your own schedule and choose

your projects is incredibly rewarding, but it also comes with unique challenges.

The lack of a structured work environment can blur the boundaries between work and personal life, making it easy to overextend yourself. This is why self-care and stress management are not just important—they're essential for long-term success.

Self-care is about more than just occasional pampering; it's a **daily** commitment to your physical, mental, and emotional well-being.

Regular exercise, a balanced diet, and sufficient sleep form the foundation of self-care, helping you maintain the energy and focus required to meet the demands of freelancing. It's not just about feeling good; it's about being able to perform at your best.

But it also includes taking breaks, pursuing hobbies, and spending time with loved ones—activities that replenish your creativity and prevent burnout.

On the other hand, stress management involves actively addressing the pressures of freelancing. Freelancers often juggle multiple clients, tight deadlines, and financial uncertainty, leading to chronic stress if not managed properly.

Techniques like mindfulness meditation, deep breathing exercises, and time management strategies can help you stay calm and centered, even during hectic periods.

Establishing clear boundaries between work and personal time is essential. When you're your own boss, working around the clock is tempting, but this can quickly lead to exhaustion.

Setting specific work hours and sticking to them creates a healthier work-life balance that allows you to recharge and return to work with renewed vigor.

In the end, it's crucial to remember that prioritizing self-care and stress management is not just about feeling better; it's about being better at what you do.

When you take care of yourself, you're more focused, creative, and productive, which leads to higher-quality work and greater satisfaction for both you and your clients.

In the freelance world, you are your most valuable asset—taking care of yourself is the best investment you can make in your business.

RPT Virtual
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MINDSET MATTERS:

The Freelancer's Guide to
SUCCESS



PATTY THOMPSON

Patty's Book is Available on Our Website Special Price

Patty's book is not only available on Amazon, both in paperback form and on Kindle but now during the month of September only it will be available for a special price of \$6.49 with a discount code SEPTEMBER. That is half price for the month of September

This is a PDF that will be sent to your email.

Be sure and grab your copy during this special!

Synopsis of Patty's Book:

Welcome to "Mindset Matters: The Freelancer's Guide to Success."

My intention with this book is to empower you and be a comprehensive companion for anyone embarking on or refining their freelance journey, giving you the tools and strategies to take control of your freelancing career.

As freelancing continues to transform the way we work, it brings with it a blend of unparalleled freedom and unique challenges. Navigating this landscape requires not just skill and determination but a mindset geared towards success.

In "Mindset Matters," you will uncover the essential principles and strategies to help you succeed in the freelance world.

This guide covers everything from understanding your core motivations to setting meaningful goals, managing your time effectively, and building robust client relationships.

You'll find insights on overcoming the fears and doubts that can impede progress and learn how to maintain a healthy work-life balance while continuously developing your skills.

Whether you're a seasoned freelancer or just starting out, you will discover this book offers valuable tools to enhance your confidence and self-worth, manage your finances wisely, and market your services effectively.

Moreover, it emphasizes the importance of community and support systems, providing practical advice on cultivating a network that propels you forward.

"Mindset Matters" is not just about surviving as a freelancer; it's about thriving. By embracing the mindset and strategies outlined in this book, you'll be well-equipped to handle the ups and downs of the freelance journey, turning challenges into opportunities and dreams into reality.

Let this book guide you to a successful, fulfilling, and sustainable freelance career, instilling hope and optimism in you.



Alerts:

Whenever we see something that we think is important for you to be aware of, we will put it here in this section. Some months, there will be nothing; others maybe a lot. Please read this one that I read about in Forbes this week.

Here was the headline of one of Forbes' articles this week: **New Password Hacking Warning For Gmail, Facebook, And Amazon Users.**

I found the following part of the article mind-blowing:

Phishing Attacks on Google Surged by 243%

WOW!!!

Cybercriminals increasingly target Google (and Facebook and Amazon) in their phishing attacks. According to Kaspersky, an editor for Forbes, there has been a staggering 243% rise in phishing attempts against Google in the first half of 2024. Kaspersky's security solutions blocked around 4 million of these attempts during this period. This sharp increase highlights the growing importance of staying vigilant and protecting your credentials.

For more details, you can read the full article [here](#).

After reading this article, I thought it was worthwhile to include the following graphic, even though we included it in a past newsletter, which shows how quickly hackers can discover your password. It is critical that you examine your passwords and make them as strong as possible.

TIME IT TAKES A HACKER TO BRUTE FORCE YOUR PASSWORD IN 2023

Number of Characters	Numbers Only	Lowercase Letters	Upper and Lowercase Letters	Numbers, Upper and Lowercase Letters	Numbers, Upper and Lowercase Letters, Symbols
4	Instantly	Instantly	Instantly	Instantly	Instantly
5	Instantly	Instantly	Instantly	Instantly	Instantly
6	Instantly	Instantly	Instantly	Instantly	Instantly
7	Instantly	Instantly	1 sec	2 secs	4 secs
8	Instantly	Instantly	28 secs	2 mins	5 mins
9	Instantly	3 secs	24 mins	2 hours	6 hours
10	Instantly	1 min	21 hours	5 days	2 weeks
11	Instantly	32 mins	1 month	10 months	3 years
12	1 sec	14 hours	6 years	53 years	226 years
13	5 secs	2 weeks	332 years	3k years	15k years
14	52 secs	1 year	17k years	202k years	1m years
15	9 mins	27 years	898k years	12m years	77m years
16	1 hour	713 years	46m years	779m years	5bn years
17	14 hours	18k years	2bn years	48bn years	380bn years
18	6 days	481k years	126bn years	2tn years	26tn years



› Learn how we made this table at hivesystems.io/password



Did Someone Ask to Talk Outside of Upwork Without a Contract?

Many clients do not fully understand Upwork's terms of service. It is not uncommon for clients to want to use the tools they are familiar with, such as email or their corporate file-sharing service. Upwork understands this. However, sharing contact information **before** a contract is awarded violates Upwork's Terms of Service and can result in loss of talent badges and, in some circumstances, permanent loss of your account. A more significant red flag is using off-platform payments. Upwork makes its money through its payment system, and it does not like it when people try to avoid paying its fees.

Keep Your Upwork Account Safe

1. **Stick to Upwork:** All initial communications and negotiations should occur through Upwork. Discuss project goals, deliverables, costs, deadlines, and other contract details on the platform. While you can use other tools to communicate **after** the contract is awarded, it is important to remember that Upwork can not help you if they do not have access to the discussions. At a minimum, all deliverables should be submitted through Upwork so that you have proof that the work was completed.
2. **Refuse any Off-Platform Payment requests:** While it is tempting to avoid Upwork fees, getting paid outside Upwork violates the Terms of Service and most likely will lead to permanent account suspension.
3. **Report Violations:** To protect yourself, you should immediately report any off-platform communication or payment requests to Upwork support.
4. **Use Upwork Tools:** Utilize Upwork Messages and video calls for secure communication, avoiding the exchange of personal contact information.

Exceptions: Enterprise clients may have specific allowances due to their close working relationship with Upwork. In almost all cases, this only occurs after the contract is awarded.

By following these guidelines, you contribute to a secure and professional environment for all Upwork users.



Interesting Freelancing Tidbits:

Freelancers make up around 37% of the US workforce

So we know that there are 59 million freelancers in the US. We also know that there are 161 million people in the wider US workforce. This tells us that freelancers make up over a third of the total US workforce, which is a significantly greater proportion than other countries with similar economies, like the UK.

Source: Statista

It's estimated that there 90.1 million people will be freelancing in the US by 2028

Despite the fact that there are already a huge number of freelancers in the US, experts predict that the freelance economy will continue to gain momentum over the next few years. By 2028, there will be 90.1 million people freelancing in the US. At this point, they'll make up more than half of the total US workforce.

Source: Statista

36% of freelancers in the US freelance full time

Many people think that freelancing is only good as a supplementary, part-time income source, and consider it no replacement to full-time employment. However, as this stat shows, this isn't necessarily the case. 36% of people freelancing in the US now do so full-time – that's up by 8% since 2019.

Source: Upwork



Tech Corner

Join us every month as we introduce some technology that could be beneficial to your freelance career.

If there is a topic you would like us to cover, just let us know!

This month we are covering **POCKET**, a cool useful app available for free to freelancers that are searching things on their cells for example while waiting during a doctor's appointment and finds an interesting article for the freelance writing gig. Continue reading to discover the uses of POCKET!

Unlock the Power of Pocket: Your Go-To Tool for Freelancers

In the fast-paced world of freelancing, staying organized and on top of valuable resources can be challenging. That's where **Pocket** comes in—a versatile tool that can make your freelancing life much easier.

What is Pocket?

Pocket, formerly known as Read It Later, is a social bookmarking service that allows you to easily store, share, and discover web content. Launched in 2007, Pocket has evolved from a simple desktop application to a comprehensive tool available across all your devices, including macOS, Windows, iOS, Android, and even eReaders like Kobo. Whether you're on your phone, tablet, or computer, Pocket now has you covered.

How Can Pocket Help You as a Freelancer?

1. **Save Now, Read Later:** Ever stumble upon an article or webpage you want to dive into but don't have the time? With Pocket, you can save it and return to it when you're ready, even if you're offline. This feature is a game-changer for freelance writers searching for research material or web designers gathering inspiration.
2. **Stay Organized:** Pocket isn't just about saving links—it's about keeping them organized. Add tags to your saved content, so you can easily find what you need when you need it. With the paid version, you can unlock even more organizational tools to streamline your workflow.
3. **Read Without Distractions:** When you're ready to read, Pocket cleans up the article by removing ads and other clutter, making your reading experience smooth and focused. You can also customize text settings to suit your reading preferences.

Get Started with Pocket

Pocket is free to use, making it accessible to freelancers at any stage of their journey. If you need more advanced features, a paid plan is available to further enhance your experience.

What are you waiting for? Take control of your resources and stay ahead in your freelancing journey with Pocket. Whether you're gathering research or seeking inspiration, Pocket is your digital assistant, ready to help you make the most of your time.

Add the button to your browser to collect articles, videos, and links from across the web. Use our app to enjoy them on any device in a distraction-free environment.

[Sign Up](#)



Success Stories



Robert and I are thrilled to introduce **Eileen M.**, this month's freelancing success story.

Eileen and I had our first Zoom meeting on September 1, 2020. I had to go back and listen to it to see when we first met. Eileen was a profile review client, as was Irwin R. (from last month.) Interestingly enough (which I had forgotten), Eileen told me she was assigned to the US Embassy in Panama, so she was familiar with Panama. (Eileen, I have since become a volunteer for the US Embassy; I am now what they call a Civilian Liaison Volunteer.

Eileen has become one of my most successful clients. She is now a Top-Rated Plus Freelancer on Upwork, and I would not be surprised to see her achieve Expert-Vetted status.

Congratulations Irwin on your success with freelancing. We look forward to celebrating when you receive your top-rated plus badge!

Come and meet Eileen!

Interview With Eileen

1. Can you share a bit about your background and what led you to start freelancing?

I had a two-decade+ career with the federal government, but I re-evaluated my life after a family tragedy and decided to go freelance in 2016.

I started my small business immediately but had trouble gaining traction in the first few years. No one in my family had ever been self-employed, and I lacked experience in self-promotion.

Then the 2020 pandemic locked me out of my part-time employment for a number of weeks, and I couldn't go into homes or offices as part of my small business. No one should be denied the ability to make a living or support themselves. It was then that I decided to try marketing myself to clients on Upwork.

2. What services do you offer on Upwork?

Like most people new to Upwork, I started by offering writing and editing services to establish a foothold on the platform. I took other small jobs as well, including creating copy, wordsmithing taglines, and the like.

I gradually made the move to online research and investigation, specifically regarding heirship, genealogy, estates, and assets, which is my core business both on and off the platform.

3. What do you enjoy most about online freelancing?

I am relieved to not have to pursue potential clients anymore.

Now with four Upwork years under my belt, I rarely apply for jobs — I have one wonderful long-term client who keeps me busy, plus a number of return clients who reach out when they have a case for me. I also get direct-messaged by potential clients almost every week.

I have to turn off my Availability setting to reduce the inquiries, which is something I would never have anticipated back in 2020 when I was begging for a \$50 fixed-price gig!

4. Did you find working with Patty as your coach beneficial?

Yes, very much so! Being new to online work in general and to Upwork in particular, I had not a clue about how to begin.

I understood the concept of gig platforms but not the mechanics. I was fortunate that I came across an article about hiring an Upwork coach to jumpstart your journey — this was June of 2020, so the timing could not have been more opportune.

Honestly, my attempts on Upwork before working with Patty were weak, and I am sure I would have left the platform within months.

After working with Patty, I had the knowledge and confidence to stick with the platform and to continually get hired and improve my ratings.

5. What advice would you give someone who is either just starting out as a freelancer or on the fence about starting.

[Laughing] Know thyself!

If working alone is not your thing or you struggle to self-motivate, then freelancing may not be a good fit.

But if you already have good work habits and would like the flexibility that freelancing provides, then absolutely move forward.

The first six months to one year on any gig platform can be challenging, but as you build your reputation, the jobs follow.

And remember that you can also freelance in a hybrid manner, like I did: you can accept some employment “live” while other jobs on Upwork.

My plan was to eventually move fully remote, and I am now there. This will be very helpful when we relocate in the next couple of years as well as travel more.

In fact, I am writing this from a friend's beach house where we are spending the long weekend!

Eileen, enjoy the Labor Day Weekend and Happy Freelancing!!



Success Stories

Check back next month and see who will be our next freelancer featured in our Success Stories section!

We want to celebrate YOUR success with all our clients!



Robert and I would like to congratulate the following people:

who have recently completed a DFY coaching package with us and have gotten their profile on Upwork. Many have also gone on to get their first jobs, and the Rising Talent Badge, and/or JSS.

Brian S., Henry H., David K., Perry C. and Nil W. We look forward to encouraging and supporting you along your freelancing journey!

We want to celebrate all of our clients' achievements on Upwork whether it is:

- completing a DFY package & getting on Upwork
- getting your Rising Talent Badge
- getting your first job
- getting a Job Success Score
- getting your top-rated badge, or top-rated + badge

Whatever your achievement is, we want to acknowledge it! Being a freelancer can be lonely and frustrating at times. But it helps to know you are not alone. We are hear to offer advice, shortcuts, and most of all – encouragement!



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Panamá

La Paz, Chame .

Panamá Oeste,
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