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About Us

Preferment Times: *Retirement Redefined*

March 2025 Issue

The Best is Still to Come

Toes in the Sand, Mind Engaged





Coaches Corner

Embracing Change, Embracing Opportunity

If there's one thing that has become abundantly clear over the past few years, it's that traditional job security isn't what it used to be. Layoffs, hiring freezes, and economic uncertainty have left many people wondering what their next step should be. The landscape of work is shifting, and for those paying attention, that shift isn't a dead end—it's an open door.

Freelancing is no longer just a side hustle or a backup plan. It's a legitimate, thriving career path that puts **you** in control of your future. The reality is that the job market will continue to change, but the demand for skilled freelancers is only growing. Companies worldwide are seeking flexible, remote talent to fill gaps, execute projects, and bring expertise without the overhead of traditional employees. That's where **you** come in.

Why Now?

If you've been on the fence about freelancing, wondering if it's the right time to dive in, let me be clear—**there has never been a better time**. You don't have to wait for the economy to stabilize or for someone else to hand you an opportunity. You can **create your own stability** by building a freelance business that aligns with your skills, interests, and lifestyle.

Online freelancing allows you to:

- ✓ Work on your own terms
- ✓ Choose projects that excite you
- ✓ Set your rates and scale your income
- ✓ Diversify your client base to reduce financial risk

This isn't about uncertainty—it's about **empowerment**. Instead of relying on a single employer to dictate your financial well-being, you get to **write your own destiny**.

Freelancing as a Path to Freedom

The idea of working for yourself can feel daunting, but the truth is, you've already spent years—maybe decades—developing skills that **businesses and entrepreneurs need**. Whether you're a writer, editor, project manager, customer service expert, or creative thinker, there's a place for you in the freelance world. And the best part? You can start at **your** pace.

If you're still working a traditional job, freelancing can be a way to **supplement your income**. If you're retired or between jobs, freelancing offers a way to stay engaged and financially independent. It's **not about fitting into someone else's box—it's about creating your own**.

Looking Ahead with Confidence

Change can be unsettling, but it can also be a **catalyst for growth**. Instead of fearing what's next, why not embrace it? The world of online work is expanding, and there's room for **you**. There's no better time to take action, build your freelance career, and take control of your future.

So, as we step into March, I challenge you to think not about what you might lose in uncertain times but what you **stand to gain**. The ability to define your work, your income, and your life on your own terms is within your reach.

The future isn't something that happens to you—it's something you create. And **your time is now**.



Update on Our YouTube Channel: A New Posting Schedule

When we launched our **RPT Virtual Services** YouTube channel in February, our goal was to release two videos per week, providing consistent, valuable freelancing tips. And we were off to a strong start—until life threw us a curveball.

After attending the **Panama International Living Conference**, I came down with a tough upper respiratory infection that set us back. I'm still recovering, so Robert and I have decided to adjust our posting schedule for the foreseeable future. Instead of two videos per week, we will aim for **two to three videos per month**.

We truly appreciate your support and hope you'll stick with us! If you haven't already, **subscribe to our channel** and share our videos with others who might find them useful. And as always, we'd love to hear from you—let us know if there are specific topics you'd like us to cover.

Thank you for your understanding, and we look forward to getting back into the swing of things soon!

👉 **Subscribe here:** www.youtube.com/@RPTVirtualServices

Subscribe, tune in, and get ready to take your freelance game to new heights!

See you on our channel! Remember to subscribe, like, and share!



The 10 Biggest Disadvantages of Freelancing—And How to Overcome Them

Freelancing offers incredible freedom, flexibility, and control over your career, but let's be honest—it's not all sunshine and success stories. While I often focus on the benefits of freelancing, I want to take a moment to address the **real challenges** of this career path. More importantly, I want to help you **turn these disadvantages into opportunities** for growth and success.

Here are **10 common freelancing challenges** and strategies to overcome them:

1. Income Uncertainty

The Challenge: Unlike a traditional job, freelancing doesn't come with a steady paycheck. Some months are great, and others—well, not so much.

The Solution: Build a financial buffer by setting aside a portion of your income each month. Diversify your income streams by offering different services, working with multiple clients, or creating passive income sources like digital products.

2. No Employer Benefits

The Challenge: No paid vacations, employer-provided health insurance, or retirement plan.

The Solution: Plan ahead! Look into self-employed health insurance options, set up a retirement account, and factor paid time off into your rates so you can take breaks without financial stress.

3. Finding Consistent Work

The Challenge: Clients come and go, and the responsibility of finding new projects falls entirely on you.

The Solution: Establish a strong **Upwork profile**, maintain relationships with past clients, and **network regularly**. Marketing yourself through LinkedIn, social media, and referrals can keep your pipeline full.

4. Work-Life Balance Issues

The Challenge: When you work from home, the lines between "work" and "life" blur, making it easy to overwork or get distracted.

The Solution: Set **clear work hours** and stick to them. Create a dedicated workspace and schedule breaks to recharge.

5. Isolation and Loneliness

The Challenge: No office, no coworkers—just you and your laptop.

The Solution: Join **online freelancing communities**, attend networking events, and schedule social activities to stay connected. If possible, consider working from a coworking space or a café occasionally.

6. Clients Who Delay or Don't Pay

The Challenge: Unlike a traditional job, there's no guarantee of timely payment.

The Solution: Use contracts for all projects, require upfront deposits for larger jobs, and **choose platforms like Upwork**, where payments are protected.

7. Handling Everything Alone

The Challenge: You're not just the service provider—you're also the accountant, marketer, customer service rep, and tech support.

The Solution: Automate what you can (invoicing, scheduling, email responses), outsource tasks like bookkeeping when possible, and **focus on your strengths** while streamlining the rest.

8. No Clear Career Progression

The Challenge: There's no boss to promote you, no structured path to follow.

The Solution: Set personal career goals, expand your skills, and charge higher rates as your expertise grows. Continual learning—through courses, certifications, and mentorship—ensures you keep advancing.

9. Dealing with Difficult Clients

The Challenge: Some clients demand constant revisions, undervalue your work, or communicate poorly.

The Solution: Set **clear expectations** upfront, define boundaries, and don't be afraid to walk away from clients who don't respect your time or expertise.

10. Motivation and Discipline

The Challenge: With no boss checking in, it's easy to procrastinate or lose focus.

The Solution: Establish **daily routines**, use productivity tools like Trello or Notion, and set deadlines to stay accountable. Having an **accountability partner** or joining a mastermind group can also help.

Final Thoughts

Freelancing isn't always easy, but there's a solution for every challenge. The key is anticipating potential obstacles and developing **strategies** to turn them into stepping stones for success.

If you've faced any of these challenges, know that you're not alone. Robert and I are here to help you navigate freelancing with confidence. What's been your biggest challenge as a freelancer? Let us know in the comments!

📧 **Need guidance on overcoming these freelancing hurdles? Let's chat! Email us at:**

info@rptvirtualseervices.com



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.



Freelance With AI

Understanding AI: Traditional vs. Generative

Artificial Intelligence (AI) is revolutionizing the freelance landscape, offering tools that enhance productivity and creativity. Upwork's article, "[What is AI?](#)" delves into the distinctions between traditional AI and generative AI.

Traditional AI

Often referred to as "narrow AI," or predictive AI, traditional AI operates based on predefined rules and algorithms. It excels at tasks such as image recognition, language translation, and data analysis. It has been used since the 1990's by businesses to analyze their structured data to predict future business trends. However, its creativity is limited to the parameters it was programmed for, akin to a chef who can only prepare a single recipe.

Generative AI

In contrast, generative AI is more flexible and creative. It learns from vast datasets, identifying patterns to generate new content, including text, images, or code. This adaptability allows it to produce original and innovative outputs, much like a chef who can craft a variety of dishes.

Key Differences

The primary distinction lies in their capabilities:

- **Traditional AI** is rule-based and task-oriented.
- **Generative AI** is data-driven and creative, capable of handling complex, unstructured data to produce novel content.

For freelancers, understanding these differences is crucial. Embracing generative AI can lead to increased productivity, creativity, and efficiency in your projects.

To delve deeper into how AI can benefit your freelance career, visit Upwork's AI Resource Hub.



Tech Corner

How to Work Safely Online While Freelancing

Freelancing offers a world of opportunities, but it also comes with a responsibility to protect your personal and professional information. As you continue building your freelance career, it's essential to ensure that you're working securely in an online environment. Here are some key tips to help you stay safe while you focus on growing your business.

1. Use Strong, Unique Passwords

Your passwords are the first line of defense against online threats. While it might be tempting to use simple or repeated passwords across different accounts, this can leave you vulnerable. A strong password should include a mix of upper and lowercase letters, numbers, and special characters.

To make managing your passwords more manageable, consider using a **password manager**. These tools securely store your passwords, making it simple to create and retrieve complex passwords for each site you use.

2. Enable Two-Factor Authentication (2FA)

Two-factor authentication is an additional layer of protection that can make a huge difference in securing your accounts. When enabled, 2FA requires a second form of identification (like a text message or authentication app) in addition to your password. This way, even if your password is compromised, it's much harder for someone to gain access to your account.

Many freelancing platforms, like Upwork and Fiverr, as well as email services like Gmail, offer 2FA as an option. Take the time to set this up on all accounts that support it.

3. Keep Your Software Updated

Regular updates to your software (including your operating system, antivirus software, and any other applications you use for work) are essential for keeping your system secure. These updates often include patches for known vulnerabilities that cybercriminals can exploit.

Enable automatic updates where possible so you don't miss out on important security improvements. If you need to update software manually, do it regularly, especially when working on sensitive client information tasks.

4. Be Wary of Phishing Scams

Phishing scams are a common way cybercriminals try to steal your personal or financial information. They may try to trick you into clicking on a fake link that leads to a malicious website or prompt you to provide sensitive details via email.

Always be cautious with emails or messages from unknown senders, especially if they seem urgent or ask for personal information. If in doubt, don't click on any links and verify the sender's details. If an email claims to be from a client or platform, log in to the website directly rather than clicking the link provided in the email.

5. Use Secure Wi-Fi Connections

Working from coffee shops, airports, or other public spaces can be convenient, but public Wi-Fi networks are often not secure. Cybercriminals can exploit these networks to intercept your data.

If you must work from a public Wi-Fi spot, consider using a **Virtual Private Network (VPN)**. A VPN encrypts your internet connection, making it harder for anyone to spy on your activity. There are many affordable

VPN services available, and using one can give you peace of mind while working outside of a secured network.

6. Backup Your Work Regularly

Losing data can be disastrous, whether due to a technical issue or a cyberattack. To protect yourself from data loss, back up your work regularly. Use cloud storage services like Google Drive, Dropbox, or OneDrive to ensure that you have a copy of your work stored safely.

Consider using an external hard drive as an additional backup method. This redundancy will give you extra protection against potential loss, so you can rest easy knowing your work is secure.

7. Limit the Sharing of Personal Information

When working online, limiting the amount of personal information you share is essential, especially on freelancing platforms. Avoid disclosing sensitive details like your home address, phone number, or banking information unless absolutely necessary for a job or payment processing.

For communication, consider using the messaging and payment systems built into freelancing platforms rather than sharing your personal email or contact details. This helps reduce your exposure to potential fraud or unwanted solicitations.

8. Monitor Your Accounts Regularly

It's a good idea to regularly check your freelancing accounts, bank statements, and payment platforms for any unusual activity. Keeping a watchful eye on these accounts will help you spot potential security breaches early.

If you notice any discrepancies, immediately report them to the relevant platform's support team. Many freelancing platforms offer resources and assistance to help protect your account and recover any lost funds in case of fraud.

Conclusion

By taking these simple steps to protect yourself online, you can reduce the risks of cyber threats while building your freelance career. Remember, your safety is important, and it's better to be proactive in securing your online presence than to deal with the consequences of a breach. Stay safe, stay secure, and continue to thrive in your freelancing journey!





Panama IL Event 2025: A Fantastic Gathering for Barefoot Consultants

From February 7–9, the Panama IL Event brought together nearly 300 attendees in Panama City for an exciting few days of learning, networking, and fun. As always, it was a fantastic opportunity to connect with like-minded individuals exploring new ways to live, work, and thrive internationally.

Kicking off the event, Winton Churchill led a special workshop for 14 participants eager to dive into the world of online freelancing. This intimate session set the stage for deeper learning throughout the conference, giving attendees a strong foundation to build upon.

The Barefoot Consultants team—Winton Churchill, myself (Patty Thompson), Rock H., John C., Vanessa M., and our newest coach-in-training, John M.—had a blast reconnecting with familiar faces and welcoming newcomers. Between insightful discussions, engaging presentations, and plenty of laughter, the event was a true highlight for our community.

One of the best parts of these gatherings is seeing the excitement and confidence grow in those taking their first steps into freelancing. Whether it was through workshop insights, personal coaching moments, or casual conversations over coffee, the energy and enthusiasm were contagious.

A huge thank you to everyone who attended and contributed to making this event such a success. If you missed it, don't worry—there are always more opportunities ahead. Until next time, keep pushing forward on your freelancing journey!

A Warm Welcome to Our New Coaching Clients!



I am thrilled to welcome six amazing new clients joining our coaching business after the February Panama IL Event. It's an exciting time, and Robert and I are looking forward to helping Samantha P., Anne M, Ginger M, Chuck G., Robert L., and LaDonna W take their freelancing journeys to new heights! As you begin this coaching adventure, please know that we are here to support you every step of the way. If there are any topics you'd like to see covered in our newsletter, feel free to reach out to us at info@rptvirtualseervices.com. Your input is always welcomed and valued! Robert and I also encourage you and all our coaching clients to stay connected and get involved in our Facebook community. Join us on our Public Facebook Page for general updates, tips, and inspiration: [Public Facebook Page](#). For more exclusive content and discussions, be sure to check out our Private Facebook Group, where we share helpful resources and keep the conversation going: [Private Facebook Group](#). Once again, welcome aboard—we are excited for the journey ahead!



Success Stories

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

We want to celebrate YOUR success with all our clients!



Hope you have a very Happy and Successful March 2025!
Patty & Robert



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