

Change is Possible

PORTFOLIO CAREER

Your Guide to Building a
Successful Portfolio Career

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Before we start

Hi, my name is Ani Filipova.

For 25 years, I built a successful career in banking. I worked across Europe, Africa, the Middle East, and Asia. I led global teams, sat in boardrooms, and as Chief Operating Officer for Citibank's \$2 billion business in Asia, I was responsible for operations across 16 countries, including India and China.

On paper, it looked like a dream career. And in many ways, it was. But it came with a cost. The long hours. The pressure. The constant travel. Being "on" 24/7. The guilt every time I missed a moment with my kids.

And that quiet, persistent question in the back of my mind: **Is this what success is supposed to feel like?**

I had spent years chasing a version of success I thought I wanted.

And when I got there - when I reached the top - I didn't feel more free. I felt more stuck.

That's when I started asking a different question: **What if there's another way?**

In 2021, I stepped away from corporate life - not because I had to, but because I was finally ready to build something on my own terms.

What came next was the best career decision I've ever made. I built a portfolio career - one that brings together my skills, passions, and experience into something flexible, fulfilling, and financially sustainable:

- Running Change is Possible, a **membership community and Portfolio career accelerator** helping professionals build personal brand and portfolio career
- **Advising companies** on digital and cultural transformation
- **Coaching** leaders through career transitions
- **Speaking** on global stages, **writing** for Forbes, and **judging** Change awards.
- **Investing**

It's a career made up of many things. But most importantly, it's a career that feels like me.

And I want that for you, too.



Change is Possible

Before we start

If you are reading this guide, it's probably because something in your current path doesn't feel quite right.

Maybe you've outgrown your role.

Maybe you are craving more freedom, more variety, or more meaning.

Or maybe you just know there is something more - and you are ready to find it.

The good news is - You don't need to quit your job today.

You just need to start building the bridge to what's next.

And that's what this guide gives you.

I will walk you through the 5 principles of building a portfolio career - the same principles I used, and the same ones I teach in my community and inside my Portfolio Career Accelerator which will launch in October 2025.

And I promise you - you **can design** a career around your strengths.

You **can create** income streams that align with your values.

And you **can build** a life that feels like your own.

Lets get started.

WHO IS THIS GUIDE FOR?

1. You feel stuck.

You are in a job that no longer excites you - doing work you don't enjoy, building someone else's dream.

You'd love to make a change, but responsibilities, family, and financial commitments make it feel impossible.

So you stay... or switch to another company for more of the same, just with a higher paycheck.

2. You feel uncertain.

You actually like your job, but you can see how fast work is changing. AI, automation, new ways of working - and you don't want to be left behind.

You want to build a safety net, explore new income streams, and design more security and freedom for your future.

3. You feel ready.

You've made the decision to leave the 9-5 and build a life on your own terms.

Now you're looking for inspiration, structure, and a proven path to turn that vision into reality.

What connects all of you?

You know there is more to life than your job title.

You want clarity, freedom, and the confidence to create work that fits your life - not the other way around.

What Is a Portfolio Career?

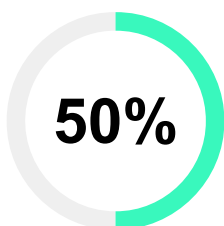
Most of us grew up believing there is only one way to build a career: pick an industry, start from the bottom, climb the ladder, and work for one company most, if not your entire life, retire. It's a linear path taken by our parents, their parents, and many generations before them.

With the steady rise of the creators economy and the COVID-19 pandemic demonstrating the viability of remote and flexible work, it is not surprising that we are seeing a significant increase in portfolio careers. People are increasingly stepping away from the traditional 9-to-5 to pursue more dynamic and diverse career paths.

According to the World Bank, the Creators economy [accounts for 12%](#) of the global labour market - a figure much higher than previously thought - and it is expected to grow exponentially in the coming years.

Today, more professionals are leaving their full-time roles to consult, write, teach, build audiences, start businesses, or experiment with side hustles that excite them. Apart from making a significant shift in the way we work, this trend reveals a deeper truth about human nature: We are not one-dimensional; we are multi-skilled, multi-passionate, and wired to explore and pursue different interests.

We are at the beginning of a massive shift in how people define and design their careers. The opportunity to create a life where work feels meaningful, flexible, and financially rewarding - on your own terms - is here.



50% of all professionals will have a Portfolio Career by 2030.

OECD forecast

What Is a Portfolio Career?

A portfolio career combines multiple professional roles, projects, or income streams instead of a single full-time job. Unlike traditional career paths, which follow a linear progression within an organisation or a field of work, portfolio careers flourish on diversity and flexibility. They combine different roles, skills, and income streams to create a varied and flexible work life, including freelancing, consulting, coaching, part-time, or entrepreneurship.

These are some of types of portfolio careers I have seen, but there is no limit to what you can create:

A  Corporate job +  Book author +  Podcast host

B  Corporate job +  Illustrator +  Digital training

C  Leadership coach +  Book author +  Speaker

D  Digital training +  Private community +  Podcast host

E  Business owner +  Digital creator +  Speaker

The Main Drivers of Portfolio Careers



No more such thing as **“job security”**

We all can see that job security is not what it used to be, and even the wider technology industry wasn't spared. We are witnessing a seismic change in the markets and business models. Companies have realised they need to change not only to thrive but even to survive and stay in business. Layoffs, restructuring, and shorter employment cycles have forced professionals to look for ways to diversify their income streams with portfolio careers, spreading the risk of loss of income.



Technology makes it **easier**

In the past, to start a business, you needed an office, design and print marketing materials, knock on a countless doors, and make even more phone calls. Today, all you need is a computer, an internet connection and a profile on a social media which will expose you to billions of potential customers. With platforms like LinkedIn, Instagram, Substack, you can find clients, teach skills, and collaborate with people regardless of where they are in the world.



The creator economy is **booming**

The creator's economy is made up of people using their talent, expertise, and unique personalities to create content, build an online audience and grow their own businesses. Platforms such as LinkedIn, Instagram, YouTube, Substack, or TikTok allow you to turn your skills, hobbies, or knowledge into income. Figures show that from the 4.2 Billion social media users, only 200 millions are creators and you don't need to have millions of followers to start - 140 million creators have only 1,000 to 10,000 followers. According to Goldman Sacks by 2027, the creator economy will be worth \$480 Billion.



The rise of **personal branding**

Successfully engaging in the creator's economy means having a strong personal brand. Regardless of the industry, professionals are increasingly recognising the importance of crafting a distinct identity that not only highlights their unique skills but also makes it easier to market themselves to various industries opening up a wider range of opportunities. With countless tools to showcase your expertise, the possibilities are endless.

The Main Drivers of Portfolio Careers



Aging workforce **redefining** retirement

Many seasoned professionals, particularly those in their 50s and 60s, are looking for fulfilling second careers after transitioning out of the corporate world and the creator's economy gives them this chance. It is significantly influenced by this demographic, with 15% of its contributors being from Generation X and another 15% from the Baby Boomer generation. By embracing the concept of a portfolio career, these individuals have the opportunity to remain active and engaged in their fields, sharing their vast expertise while also generating income.



Generational **shift** in mindset

The definition of success has transformed significantly, extending far beyond salary figures or fancy sounding job titles. Younger generations, along with Millennials and Gen Z increasingly value rich experiences over traditional notions of job security. They are drawn to exploring a variety of career paths, seeking opportunities that resonate with their passions and aspirations. Success is now perceived as a blend of financial stability, the freedom to choose your own path, and a deep sense of personal fulfilment.



Impact of COVID-19

The pandemic became a catalyst for the widespread adoption of remote work and the rise of side hustles, revealing to many that the conventional model of employment is not the only pathway to career success. It highlighted the reality that numerous jobs previously thought to be confined within office walls can be effectively performed from virtually any location. This shift not only transformed the work landscape but also prompted professionals to reflect deeply on their personal values and aspirations. This allowed people venture into careers that prioritise autonomy and offer a greater sense of purpose.

The 5 Principles of Portfolio career

1. Build Your Audience

Grow your audience online and become more recognised for your skills, talents and expertise



3. Speak to grow

Generate free and paid speaking opportunities to build your brand and attract opportunities



5. Invest

Seek out and invest in new, fast growth opportunities from the platform you've built



2. Create Your Products

Turn your knowledge, skills and experience into products and services people can buy.



4. Become an advisor

Lend your experience with purpose. Help people solve problems you already tackled



1. Build Audience

You can't monetize your work if nobody knows who you are or what you do.

Choose a platform



Share content

Educational
Inspirational
Personal
Entertaining

Build authority

What should
people associate
your name with?

When I left my corporate job, I didn't have a roadmap. I had decades of experience, a global network, and a deep desire to create something meaningful.

But none of that would have mattered if no one knew who I was or what I could help them with.

That's why the first principle of a portfolio career is this: Build an audience. This isn't about chasing followers. It's about attracting life-changing opportunities. The kind that aren't advertised on job boards or in the boardroom.

What does that look like?

- ✓ If you are starting a business: more leads, better clients, and higher rates.
- ✓ If you want visibility: speaking gigs, brand partnerships, podcasts, and press.
- ✓ If you are exploring a shift: offers that come to you before you've even applied.

Your audience becomes your leverage. Your voice becomes your asset. Your story becomes your shortcut to trust.

Start with one platform, get better at it, move your followers to email list so you can have direct access to them not via algorithm. Then start with another platform - rinse and repeat.

I started with LinkedIn and EVERY SINGLE opportunity, project, collaboration, client came from there. Then I moved to YouTube. Now I am considering Substack.

2. Create your products

Productise your brain



What you know is valuable but only if you learn how to package it, so people can buy. This is where a portfolio career becomes more than just gigs and projects. It becomes scalable. Sustainable. Strategic.

- ✓ Start with active offers - where you are involved live in 1to1 setting. Something simple like a coaching session, a Masterclass. This can be done while you are still working.
- ✓ Work directly with people. Pay close attention to what people keep asking for and what problems they couldn't solve on their own.
- ✓ Then, turn those insights into passive products - an ebook, a course, a template, a framework. Create a landing page for these products - they will sell when you sleep. Advertise through your LinkedIn posts or YouTube channel.
- ✓ Create a premium set of services - top tier clients for one to one Coaching solving a specific problem. Or offer 'done-for-you services - LinkedIn post writing for executives (for example)

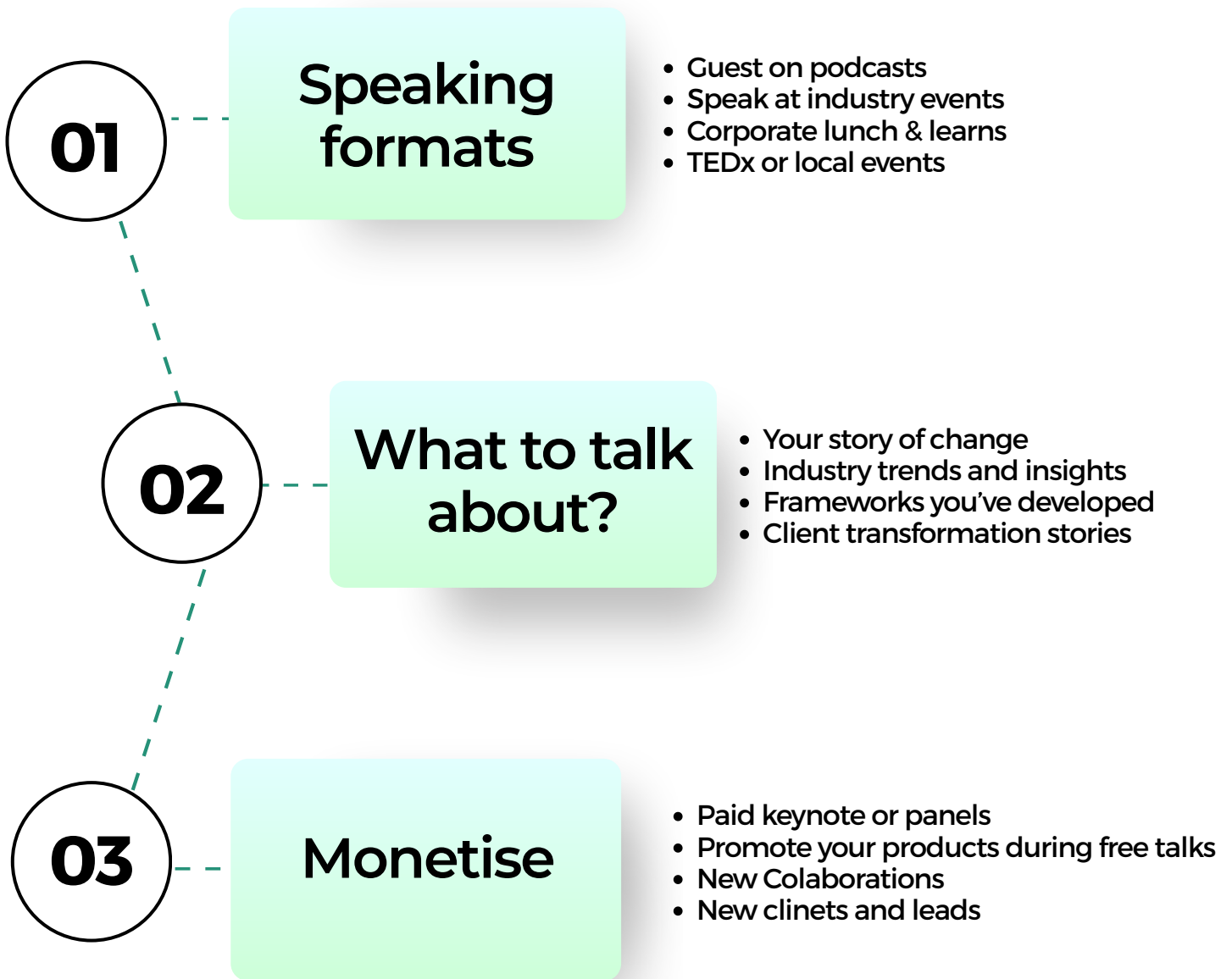
That's how your ideas become assets and your knowledge creates income. And if you are wondering where to start? Ask yourself this:

What's something people always ask me for help with?

That's usually your first product - just waiting to be shared.

3. Speak to grow

Speaking builds authority fast. It positions you as a thought leader.



4. Become an Advisor

Requires more than 10 years of experience



Startup Advisor

Exchange equity or fees for strategic advice.



Board Member

For NGOs, startups and companies.



Corporate Consultant

Project-based, retainer advisory services.



Advisor in Consulting Companies

Part time, hourly rates, retainers

One of the most powerful and underused ways to create income, impact, and meaning in your next chapter.

If you've led teams, launched initiatives, scaled businesses - you are sitting on gold. Startups, small, medium and even established companies are actively looking for people like you. Not as full-time employees. But as strategic advisors.

I've seen professionals advise fintech startups in exchange for equity - or a fee. Others join advisory boards for purpose-driven organisations or early-stage companies that need their experience.

Why? Because you bring something you can't find on ChatGPT: Pattern recognition. Real-world judgment. The lived experience of solving complex problems - at scale.

And here's the beauty of it: It's high-trust, low-time, and deeply fulfilling. You help without burning out. You influence outcomes - without being in every meeting. Think about your own career for a moment: What problems have you solved that others are just beginning to face?

That's your advisory lane.

This principle often relies on your professional network - so the stronger your relationships and personal brand, the more doors open.

Building an audience helps. But so does reaching out. Don't wait to be discovered. Go where the problems are - and offer to help solve them.

Change is Possible

5. Invest

This is where true freedom begins

In the beginning...

- Invest in learning (courses, coaches, tools)
- Reinvest income into your brand
- Build a safety net

As you grow...

- ETF, Equities, Bonds
- Real estate
- Startups
- Your own business ideas

Building multiple income streams is powerful, but what you do with that income is what creates lasting freedom.

In the beginning, the smartest investment you can make is in yourself. That might mean hiring a coach. Getting a designer to elevate your brand. Bringing on a virtual assistant to take admin off your plate.

I still remember the first time I hired a VA. It felt like a luxury. But it gave me something far more valuable: time. And with that time, I was able to focus on bigger opportunities - creating better offers, serving more clients, and expanding my reach.

As your portfolio career grows, your investments should grow with it. That could be:

- Buying assets like real estate or on the financial market
- Starting or joining a business
- Angel investing in startups you believe in

Because here's the question you'll eventually need to ask yourself: If you stopped working for a month... what income would continue?

That's the power of investing. It's not just about wealth - it's about choice. It's what allows you to say no to the wrong projects, take a break when you need one, and build a life that's truly yours.

Is a Portfolio Career for YOU?

Building a portfolio career can be an exciting adventure, however, it isn't without its challenges and hard moments. In the past, starting a business meant renting an office, printing marketing materials on actual paper, knocking on countless numbers of doors or making even more phone calls. ***Today, you only need a computer, internet connection and a profile on a social media network.***

One thing that hasn't changed, however, is having the right mindset because this can be crucial in building a successful portfolio career. Before embarking on this journey, you need to ask yourself these questions and whether you are ready to take the positives along with the negatives and overcome them.

ANSWER THESE QUESTIONS:

Do you prefer variety over routine?

Yes No

If you enjoy doing different tasks and roles instead of the same thing every day, a portfolio career could be a great fit. It offers diversity in work and keeps things interesting.

Are you self-motivated and disciplined?

Yes No

In a portfolio career, you need to manage your own time and projects. If you can stay organised and productive without someone guiding you, this career path might suit you well.

Can you handle uncertainty?

Yes No

Portfolio careers often come with fluctuating income and changing projects. If you're comfortable with a degree of unpredictability especially in the beginning, you might thrive in this type of work.

Is a Portfolio Career for YOU?

Do you have diverse skills and interests?

Yes No

A portfolio career allows you to use various skills across different fields. If you enjoy working on a range of projects and have diverse talents, this career could be ideal for you.

Are you adaptable and willing to learn?

Yes No

A portfolio career often requires learning new things and adjusting to different industries or tasks. If you are willing to continuously grow and adapt, this path can offer a lot of opportunities.

Can you handle fluctuating income?

Yes No

One of the challenges in a portfolio career is dealing with irregular cash flow, at least at the beginning. If you have strong budgeting skills or financial cushion, you'll be better prepared for the slow periods.

Do you have a strong professional network?

Yes No

Success in a portfolio career often depends on having connections to find new projects or clients. If you already have a network and a strong personal brand on social media or are ready to build one, it will help you maintain steady work.

Can you market yourself effectively?

Yes No

In a portfolio career, you need to promote your skills and services to potential clients. If you are comfortable with self-promotion and marketing, this is a positive sign for your success.

How do you feel about job security?

Yes No

If you value stability and predictability, a portfolio career may feel risky. However, if you prioritize flexibility and trust in your ability to find new opportunities, it could be a rewarding choice.

Is a Portfolio Career for YOU?

Taking the first step to building a portfolio career can be scary and we aren't always ready to do so. Even if ***you've answered "Yes" to the majority of these questions***, but you don't yet feel ready to make the move, there are still ways to try and see if this is a career path for you.

Keep your full-time job and ***start something part-time*** or over weekends. This will give you an idea of whether you are comfortable and happy doing different work without having to take the risk of leaving your job. If it works and it is something you enjoy, you can scale up your activities, build a presence and brand that brings you income, and then leave your job.

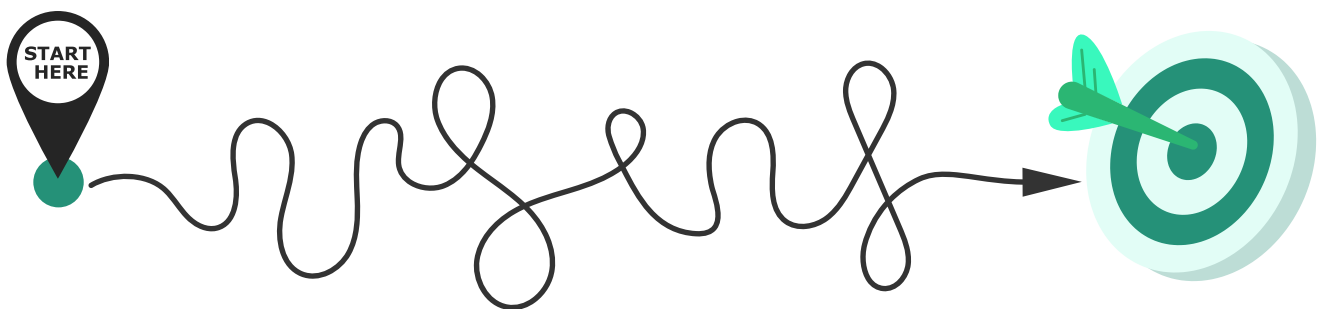
Take
the
first
Step



How to Build a Portfolio Career?

Building a portfolio career is exciting - you can diversify your career and income, leverage your skills and interests, and choose to work only on projects that make you happy.

However, you might be **wondering where to start**. To embark on your portfolio career, you need clarity, a strategy, and clear steps to balance multiple projects or roles. Identifying your strengths and interests, putting together a plan to test the water before taking the ultimate step forward, as well as building a **sustainable plan to follow** and **support your journey** and help you succeed are all necessary steps to take.



STEP 1

WHAT ARE YOU GOOD AT?

To take advantage of your strengths, experiences, and passion, you need to identify them first. Think about what you are good at, which areas of work you believe you are best at, and what type of work excites you and makes you happy. This step is vital to determine the directions of your portfolio career.



Questions to ask yourself

- What skills do people come to me for?
- What do I do so naturally, I barely notice it's a "skill"?
- What recognition, or positive feedback have I received in the past?

How to Build a Portfolio Career?

STEP 2

WHAT ARE YOUR GOALS?

Whether you want a better work/life balance, to travel more, to earn more, or to spend more time with your family, defining the goals you want to achieve by moving to a portfolio career is essential. Without something to aim for, you would not be able to determine what success looks like for you, and you will most likely be chasing something that might not exist in the first place.



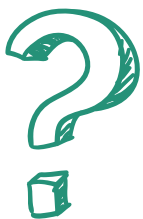
Questions to ask yourself

- What do I want to achieve by building a portfolio career?
- What does success look like for me?
- Will I be happy if I achieve everything I want from my career?

STEP 3

WHAT DO YOU LIKE DOING THAT YOU CAN GET PAID FOR?

A job that isn't satisfying or fulfilling, isn't really worth staying at. When you like what you do and it brings you fulfilment as well as income you don't see your work as a burden, instead, you wake up every morning excited of what the day will bring.



Questions to ask yourself

- What would I love to do if money wasn't an issue?
- What activities have I enjoyed in the past?
- What is the ideal job for me that combines my interests and skills?

How to Build a Portfolio Career?

STEP 4

HOW CAN YOU MONETISE YOUR SKILLS AND INTERESTS?

When building a portfolio career, it's important to consider how you can monetise your skills and interests, as well as the value you can provide to others that will make them willing to pay for your services. While we may have many interests, it's essential to think about the value we can deliver before we start dreaming about how to monetize those interests.



Questions to ask yourself

- Am I able to find freelance projects or part-time jobs where I can use my skills?
- Can I create an online course or teach people?
- Can I provide consultancy to companies or individuals?

STEP 5

TEST THE WATERS

Taking the leap to leave your job is a big step, and it's understandable to have mixed feelings like being excited and nervous at the same time! Having said that, testing the water and starting small can help you lay the foundations of your portfolio career and provide you with some form of income when you eventually decide to leave your full-time job.



Questions to ask yourself

- How much time can I realistically dedicate to testing this new career path while still managing my current responsibilities?
- What can I do in my spare time to help me get a taste of what a portfolio career is like?
- Who in my network can I reach out to for that can help me find a small project to do in my spare time?

How to Build a Portfolio Career?

STEP 6

DEFINE YOUR PERSONAL BRAND & BUILD YOUR NETWORK

Many people underestimate the power of having a good network, it is essential for anyone looking to build a portfolio career. Connecting with people in your fields of interest through social media such as LinkedIn, attending industry events, online or in person meet ups will open the doors to new opportunities and collaborations.

Things to start with

- Set up a profile (if you don't have one already) on social media sites such as LinkedIn, research & follow well known creators in your fields of interest
- Start engaging with the creators and their followers through commenting on posts or other people's comments
- Start communicating your skills and services on social media and showcase your work

Note: Even if you are just starting your journey, it is important to show what you have done previously and how this experience and skills are helping you to deliver great work for your potential clients

STEP 7

BUILD A FINANCIAL PLAN

This is one of the most important steps in your journey! Understanding your financial situation and your financial needs can mean the difference between success and failure. Having a clear grasp of your monthly budget and creating one that accommodates fluctuations in your income before you begin your journey will provide you with a better understanding of how to handle situations when things don't go as planned. It will also help you to prepare in advance for circumstances beyond your control.

Things to consider

- Setting aside emergency savings that you can access at any time
- Making a plan for potential unexpected fluctuations in your income

Practical Tools and Resources

When building a portfolio career, having the right tools and resources can significantly help you be more productive and effective. Whether it is researching a topic, checking your spelling, making an image for social media, or even video for a YouTube channel, these tools, apps and resources will help you streamline your tasks, improve your workflow, and support you when growing your portfolio career.

RESEARCH



Perplexity

Overview: Perplexity is a generative AI search engine that can answer your questions and queries by using sources from the web. The tool includes links to the sources where it had gathered the information and provides follow up questions.

Opinion: Perplexity is a great tool when you are looking to do research on a specific topic and want to have concise and well researched answers. There is a free and Pro-versions



ChatGPT

Overview: ChatGPT is a generative AI engine that generates concise and understandable responses. In addition to research, it can also be used to create any type of content.

Opinion: Unlike Perplexity, ChatGPT doesn't always provide you with sources where the information is gathered from. However, the engine supports a long list of languages including not so widely spoken ones. There is a new Chat GPT search engine which is pretty good! The tool improves all the time and adds new capabilities. There is a free and a paid version which gives you unlimited access to the tool

Practical Tools and Resources

PRODUCTIVITY



Calendly

Overview: Calendly is a business communications platform used by professionals to schedule, prepare and follow up on any meetings outside of their organisation. The software helps you share your available timeslots so people can book meetings.

Opinion: Calendly is a great tool to avoid lengthy email back and forths for arranging meetings and calls. The platform automatically adds the meetings to your Google or Outlook calendars. Calendly offers a free version making it a great starting point.



Notion

Overview: Notion is an online-only productivity and note-taking platform which allows you to collaborate with others by using templates, although not all of them are free. Notion also has a calendar integrating time management with the workspaces and databases within the platform. This allows you to see and manage your professional and personal events in one application.

Opinion: Notion can be a great productivity and sharing tool especially because you can allow access for people you work with without having to exchange files. It also has a free version, saving you an additional cost.

Tip: Notion can provide the opportunity for a great income stream that you can add to your portfolio. Some creators produce and sell Notion templates to other users. Jason Ruiyi Chen, from Singapore, made \$239,000 by selling his Notion templates to his Twitter audience. Thomas Frank, a YouTuber with 3+ million subscribers as of January 2025, made \$1 million in 2022.

Practical Tools and Resources

CONTENT CREATION



Grammarly

Overview: Grammarly is a writing assistant which reviews the spelling, grammar, and tone of voice of your writing. The tool also allows plagiarism checks and can provide suggestions for the style and tone of voice that you would like to communicate with your writing.

Opinion: Grammarly is a helpful tool which can be plugged into other software platforms that you use such as Outlook, Google Mail, Microsoft Word and PowerPoint, web browsers, and so on. Like other tools, it also offers free version which is all that you need when you start.



Canva

Overview: Canva is a software that allows you to create social media graphics, presentations, promotional materials, websites, as well as edit photos and videos. The platform simplifies the design process and provides already designed templates.

Opinion: Canva is easy to use and allows you to produce high quality, professionally looking materials. It also offers free subscriptions, however, just like other platforms, these present limited choices.

Next Steps



If you've read this guide and thought: "This is what I've been looking for" - you are not alone.

Thousands of professionals are reaching the same point: They are ready for something more flexible, meaningful, and future-proof.

And a portfolio career is the path forward.

Now that you know the 5 principles, here's how you can take the next step:

✓ **Join the Change is Possible Community**

Our private membership helps professionals like you future-proof their careers, build personal brands, and launch income streams - without doing it all alone. We open the doors every 3-4 months, and spots fill quickly. Join the waitlist to be the first to know when doors open again - and get access to early bonuses.

[Click here to join the waitlist](#)

✓ **Sign up for the Portfolio Career Accelerator**

This is my flagship group program that walks you step-by-step through building and scaling your portfolio career - from your first offer to your future investments. Be the first to know when we launch and get exclusive early-access benefits

[Click here to join the Accelerator waitlist](#)

✓ **Work with me 1:1**

If you are looking for more tailored support, I offer private coaching to help you get clear on your direction, build a personal brand, and grow your portfolio career with confidence.

Reach out via ani@anifilipova.me to explore coaching options.

You don't need to have it all figured out. You just need to take the first step. Let's build your next chapter - together.
Ani

STEP-BY-STEP GUIDE TO STARTING A PORTFOLIO CAREER WHILE WORKING A FULL TIME JOB

STEP 1 Build a personal brand

Set up a profile (if you don't have one already) on social media sites such as LinkedIn, research & follow well known creators in your fields of interest

Start engaging with the creators and their followers through commenting on posts or other people's comments

Start communicating your skills and services on social media and showcase your work

STEP 2 Explore your interests

What would I love to do if money wasn't an issue?

What activities have I enjoyed in the past?

What is the ideal job for me that combines my interests and skills?

STEP 3 Identify your strengths & interests

What skills do people come to me for?

What do I do so naturally, I barely notice it's a "skill"?

What recognition, or positive feedback have I received in the past?

STEP 4 Define your goals

What do I want to achieve by building a portfolio career?

What does success look like for me?

Will I be happy if I achieve everything I want from my career?

STEP 5 Start small

How much time can I realistically dedicate to testing this new career path while still managing my current responsibilities?

What can I do in my spare time to help me get a taste of what a portfolio career is like?

Who in my network can I reach out to that can help me find a small project to do in my spare time?

STEP 6 Plan your finances

Setting aside emergency savings that you can access at any time

Making a plan for potential unexpected fluctuations in your income

STEP 7 Build your portfolio offerings

Can I find freelance projects or part-time jobs where I can use my skills?

Can I create an online course or teach people?

Can I provide consultancy to companies or individuals?

THE SIGNS THAT IT'S TIME TO LEAVE YOUR FULL-TIME JOB

1 You have consistent income from your portfolio work.

Your portfolio work provides you with a reliable stream of income that remains steady over time. This consistent financial return allows for greater stability in your overall financial planning.

2 Your portfolio career income is sustainable and can be scaled.

The income generated from your portfolio career is not only sustainable, ensuring steady earnings over time, but it also has the potential for growth and scalability, allowing you to expand your financial opportunities as you diversify and develop your skill set.

3 You've built a financial cushion and can manage income fluctuations.

You have successfully established a robust financial safety net that allows you to navigate the ups and downs of your income with confidence and ease. This cushion provides you with the stability needed to handle any unexpected financial shifts that may arise.

4 You can no longer balance your full-time job with your side projects.

It has become increasingly difficult to juggle the demands of your full-time job alongside your side projects, as the responsibilities of each begin to overwhelm your ability to manage both effectively.

5 You've established a strong network and personal brand.

You have cultivated an extensive and influential network, along with a distinctive personal brand that resonates strongly within your industry.

6 You're emotionally ready to embrace uncertainty and freedom.

You have reached a point in your emotional journey where you are fully prepared to welcome the unknown, allowing yourself to explore the boundless possibilities that come with freedom.

7 You have a clear exit strategy and professional plans in place.

You have developed a well-defined exit strategy and have put thoughtful and comprehensive professional plans into action to guide your future endeavors.