

Own your Career

Increase your Salary!

30-day course

Workbook

Day 1: How to turn your low-paying job into a highly-paid career

Job	Career
98% of people	2% of people
A short-term pursuit	A long-term pursuit
A form of regular employment	An occupation or profession
Does not require specialised skills and knowledge	Often requires specialised skills, training and experience
Just to earn money and make a living	To fulfil a passion and have a sense of fulfilment – to thrive
Only gets a paycheque	Gets bonuses, allowances, holiday pay, sick pay, career satisfaction
A single period of employment	Spans multiple jobs across multiple employers
Can be taken away	Cannot be taken away
Fixed and cannot change (can become obsolete)	Adaptable – can fit in with changes in technology and society

1. Do you have a job or a career?
2. What are some of your career goals that you want to achieve?
3. What skills or resources do you need to achieve that?

Day 2: Why do you want to increase your salary?

Reasons come first, answers second!

- Dads with 1 kid earn an average of 21% more salary (*TUC*)
- Dads with 2 kids earn 9% more (*TUC*)
- 29% of employers say that dads are more committed to their jobs after having a baby (*TUC*)
- Higher wages may increase the value and attractiveness of a person on the dating market (*International Journal of Manpower*)

“When the why is big enough, the how’s take care of themselves.”

What are **your** reasons to get payraises? Write as many as you can with a minimum of 10.

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

Day 3: What do you really, really, really want from your career?

My back story

I became an accountant, because I wanted to help people like my dad who work so hard for money and have nothing to show for it – to work smart as well and thrive.

Later I added teaching out of my desire to teach subjects that I wish I learned at school, like personal finance, problem solving, career development, etc.

The key is to reconnect the intention of you back then with your career today.

1. What's your backstory?
2. What did you want to become growing up and why?
3. What do/did you study and why?
4. What do you want from your career today and why?

Day 4. Make yourself More Powerful

The way you make yourself more powerful is by having options and choices in your career.

1 option is no option
2 options are a dilemma
3 options or more is power

Potential options:

- Internal promotion / ask for a raise
- Move to another country with better opportunities
- Side hustle / start your own business
- Have your CV ready for your next role
- Be recruited elsewhere / change jobs
- Be visible with top companies online & offline
- Take a sabbatical / save 1 year of living expenses

What are your options? Write a minimum of 3:

1.

2.

3.

4.

Day 5: Own your Career Experience

Many people are afraid to apply for upwards jobs because they feel they don't have the required experience.

You tackle this by owning your experience. Ask yourself what form is the required experience in? It could be from a personal setting.

EG. One of my friends applied for a sales job where experience with long-term relationship building with clients was required.

I saw my friends as an expert in this as he created the mastermind I'm in and he's great at following up with people and building long-term connections – all he had to do was owning his experience and applying it in the interview and his career.

However, he couldn't see it himself (yet) so he stopped applying.

Ask yourself:

1. What experience is required from this role or the next role?
2. What form is your experience in?
3. How is your form of experience a benefit to your employer?
4. Are you now certain you have that required experience? If not, repeat step 1-3

PS. Don't lie & exaggerate – especially when it comes to technical skills. If you really don't have it own up to that:

EG. I don't know software A, but I know software B and learned this in a few weeks – I'm a quick learner and from what I know about software A I can learn this in a few days/weeks.

Day 6: How to get paid 50% MORE over 10 years

“People who stay with the same company longer than 2 years get paid 50% less over the span of their career. This assumes the career is only 10 years and is at the conservative end.

The average raise an employee receives for leaving is between a 10% to 20% increase in salary.”

Source: Forbes

The longer you stay with a company, the LESS chances you have of getting pay rises

Why?

- Office Politics
- You start with a base salary and usually annual raises are based on a % of your current salary.
- There is often a limit to how high your manager can bump you up since it's based on a % of your current salary.
- Company has a fixed budget for the accounting & finance team

At a new company you start fresh and can usually command a higher base salary to hire you.

1. How long have you been in your current job?
2. How long has it been since you got a payrise?
3. What are the benefits of switching employers?

Day 7. Dress for the career & pay you want

Who would you trust more & give a payrise to: an accountant in a suit or an accountant in t-shirt & flip flops?

“Those who dress in business attire making nearly \$20,000 more in salary than those who wear uniforms.”

Source: PayScale

Reasons for dressing better:

1. It shows that you respect your company, clients & colleagues
2. You are taken more seriously
3. You stand out from the rest
4. It creates credibility
5. You feel more confident
6. Your dress is your brand
7. It demands higher pay and higher status

Examples:

If you work in finance: wear a suit & tie or a three-piece

If you are a personal trainer: wear the best high end trainer outfit

If you are a lawyer: professional suit & tie is a must

1. How have you been dressing for work? Both from home and from the office?

2. What's the next level up? EG. If you have already been wearing a suit, can you add a tie? Or make it a three-piece suit with cufflinks & watch?

Day 8. The 2 main factors that determine your pay cheque

1. Specialised knowledge (NOT general knowledge)

“Successful people, in all callings, never stop acquiring specialised knowledge related to their major purpose, business or profession.”

Napoleon Hill

Examples of specialised knowledge:

- Technical knowledge – EG. accounting standards, taxation, law
- Management skills – EG. Able to lead a team & get stuff done
- Special experience – EG. Balance sheet recs, GAAP
- Contacts – EG. To make deals, Audits, Government

Highest paid professions:

Finance Executives & Management

2. Replacement value

The poorest paid jobs are those you can learn in a day, if not less:

- Waiter/Fastfood/Bar/Hospitality
- Cleaners & Domestic
- Retail Workers

1. What specialised knowledge do you already possess?

2. What specialised knowledge will help you get your next payrise?

3. How can you become “less easily replaceable”?

Day 9. Move from task-based to results-based

Your results are the things you did which made a positive impact and contribution to your employer's business. The skills and knowledge you'd need to perform your everyday work duties don't count.

Avoid task-based items on your CV, such as: assisted with / planned / responsible for / performed / done / helped with / started / closed / maintained /

The most powerful achievements are those which are quantifiable, so include numbers or percentages where possible.

- Saved costs vs. Saved GBP10,000 in costs
- Increases profit margin vs. Increase profit margin by 10%

More examples:

- 10 % under budget / raised GBP 2,000 for charity
- Solved a problem/challenge / won XYZ award
- Developed an idea / negotiated a contract
- Increased press coverage / increased traffic by 20%
- Decreased costs / increased revenue by 25%
- Process improvements / saved time / reduced errors & fines

1. What are 3 key achievements for every role you had? Add them to your CV.

Day 10. Research your Industry

The more you know about your industry, the more power.

Research:

1. A typical job description for your role
2. A typical job description for the next step(s)
3. Typical Salary
4. Typical Hierarchy of your industry

A typical accountant's hierarchy:

Chief Financial Officer
Controller
Senior Accounting Manager
Finance Manager
Senior Accountant
Accountant
Accounts Assistant
Bookkeeper

1. Research your current job description – what are some of the gaps with your current role? How can you fill the gap?
2. Research the next level up. What are 3 of the main tasks listed that you can spend time on mastering?
3. Research salaries for similar jobs. How do you stack up?

Day 11. What is your REAL income per hour?

1: What's your gross salary before tax? GBP 60,000

2: What's your net salary after tax & pensions? GBP 42,900

3: What's your monthly net payslip after tax? GBP 3,400

4: How much do you spend on work a month? GBP 400

- Transport / public transport
- Work lunches / food
- Education
- Other work stuff
- Suit / clothing / dry cleaning

5: Net monthly salary after work expenses (3-4)? GBP 3,000

6: How many hours do you spend on your job a week? 70 hrs

- Contract hours (35-40 hrs)
- Commute (10 hrs)
- Getting ready for work (10 hrs)
- Others – Education, Stress, Recovery time (10 hrs)

7: Hours a month worked (Multiple #6 * 52 / 12) 303 hrs

8: Hourly net pay (Divide #5 by #7) GBP 9.90 an hour

9: Are you happy with your hourly rate? Why?

10: What would you love your minimum hourly rate be? Reverse the above to get to the needed salary.

Alternatively: How can you reduce your hours (#6) and reduce your work expenses #4 to get to a better hourly rate?

Day 12. The reality of getting payrises – opportunity cost

Often your payrise after tax is very low:

Example: You go from GBP 50,000 (GBP 37.2k after tax) to
 GBP 60,000 (GBP 42.9k after tax)

$42,900 - 37,198 = 5,702$ per year / 12 = GBP 475 a month.

Do your due diligence:

- How much is your monthly payrise after tax? (use Reed tax calculator)
- How many additional hours do you have to work?
- How much more responsibility do you have to take?

Check:

- Is it real career progression?
- Does it make you happy?
- Is it worth it after tax & responsibilities
- Is it worth the switch?

If you can answer most of them with Yes, congratulations!

If you answered NO to most it may be best to keep looking...

Day 13: Forms of Payrises

Not all payrises come in the form of cash. Other forms of payrises:

- Working from home
- Nicer office
- Nicer colleagues
- Company has a better reputation
- Fixed contract
- Annual leave
- Flexibility (EG. Time in lieu)
- Manager who wants the best for you
- Training in new software/systems
- Bonuses
- Closer to home
- More opportunities for internal promotions

1. Make a list of the types of payrises you love to get.

2. What companies & types of companies do you know that offer this? Make sure you let recruiters know your preferences.

Day 14. How to work hard AND smart to create win-wins

Why you MUST create process efficiencies

- Most companies see the accounting & finance department as a cost centre as there's no revenue
- Companies are always looking to save costs on admin
- Your job will likely be obsolete within a decade unless you anticipate and keep up

1. How can you create process improvements in your job to:
 - a. Reduce time
 - b. Streamline tasks
 - c. Reduce mistakes/errors
 - d. Create new processes
 - e. Use & implement new technology

Day 15. Go the extra mile

You're probably wondering: You're a good employee. You do your job. You do good work. You are a good person. Yet you haven't received a payrise yet. Why is that?

Good is no longer good enough. Good is the bare minimum for poor results.

Outstanding Employee	Outstanding Salary 😊 (high)
Excellent Employee	Good Salary (median)
Great Employee	Poor Salary
Good Employee	Poor Salary / Unemployed (low)
Poor Employee	Unemployed

1. What kind of employee have you been until now? What rewards/salary has that given you so far?

2. How can you become OUTSTANDING in your job/career? Brainstorm as many ways possible

Day 16. Become more valuable

MBB Formulae:

- Make yourself more valuable
- Become irreplaceable to the company (you're being paid the amount it takes to replace you)
- Be proactive

How do you become more valuable?

- Save the company time, costs, energy
- Increase productivity, motivation, output
- Improve efficiencies, processes, balance sheet recs
- Reduce errors, penalties, fees, mistakes, turnover

Homework

1. How can you save your company costs, time and energy?

2. How can you increase productivity (get stuff done in less time)

3. What processes can you improve. Streamline or create?

Day 17. Record your hours, achievements & promises

Most people don't do this because:

- They're reactive
- They take their job for granted
- They forget their achievements
- They're too tired after work

It only takes a few minutes a day!

If your life is worth living, it's worth recording!

1. Record/track your hours every day

- a. Legal reasons
- b. Record overtime hours for time off/overtime pay
- c. See if your process improvements pay off

2. Track your projects & goals using SMART goals

- a. Builds track record
- b. Most companies have online tools for this – if yours doesn't use Excel/Word

Day 20. What to do when things get rough

Examples of rough times:

1. Covid (Lockdowns)
2. Recession (Lay-offs)
3. Industry change (EG. Paper vs. Servers/Online Systems)

Having a career is the best protection! Versus just having a job.

Your action plan in case of rough times:

1. What further education can you do? Online & offline

2. Make sure your profile is visible and up-to-date!

3. Anticipate in advance: where is your company & career type headed? How can you prepare NOW?

Outside the scope of this course:

1. Create multiple streams of passive & active income
2. Have a 1-year buffer of cash
3. Have a side-hustle to eventually be your full-time gig

DM me to schedule a call to see if you qualify for my 1-1 program to create your Wealth Vision Book that includes all of this and more!

Day 21. When to leave your company

Company Red Flags:

- Negative office politics (gossip, drama)
- Promotions based on age/friendships
- Micro-Managers
- Unenthusiastic & ungrateful colleagues
- No opportunity for growth
- Revolving door

Personal Red Flags:

- You hate waking up on Mondays (consistently)
- You're exhausted after work (consistently)
- You're just doing it for the paycheque
- You engage in self-sabotage and instant gratification to feel good – overcompensating for the negative feelings (Alcohol, drugs, sugar, sex, porn, gambling addictions)

If you're in a job you absolutely hate while you're looking for something else – reframe the benefits in your mind:

- How is this on the way and not in the way?
- What can I learn from this?
- What could I enjoy if I really want to?
- What has this job given me?
- How can I make the most out of this?

1. Are there any major red flags in your current job?

2. How can you reframe the benefits?

3. What are you going to do about it?

Day 22. The Worth-Quadrant: Own your Self-Worth

High

Other Worth

Low Self Worth	High Self Worth
High Other Worth	High Other Worth
Low Self Worth	High Self Worth
Low Other Worth	Low Other Worth

Low

Self-Worth

High

Low Self-Worth = Low paying job = Low Self-Worth
Surviving, working hard for nothing. Altruistic.

High Self-Worth = High paying job = High Net-Worth
Thriving, working smart for progress

Steps to increase self-worth:

1. Pay yourself first! When you get your salary – automatically transfer at least 10% for yourself. Wealthy pay themselves first
2. Reduce guilt and shame: Make a list of everything you think you messed up in your life.
 - a. How did that serve you?
 - b. How did that serve others & the greater good?
3. Know & feel that you're enough. Tell yourself in the mirror every day: I'm enough!

Day 23. The formulae for a wealthy career

High

Other Worth

Low Self Worth	High Self Worth
High Other Worth	High Other Worth
Low Self Worth	High Self Worth
Low Other Worth	Low Other Worth

Low

Self-Worth

High

Low Other-Worth = Spoiled brat. Doesn't know the value of money. Narcissistic.

High Other-Worth = Wants to work and add value. You provide value and get paid accordingly.

Formulae for a Wealthy Career = High self-worth + High other-worth

Steps to increase other-worth:

1. Research your industry and marketplace – What are they looking for?
2. How can you add value to your employer/business/clients?
3. Focus on not just yourself and your own needs but those of others too.

Day 24. When you are starting from nothing / the bottom

If you're out of school or relocating:

- Start small and say yes to opportunities
- Build your network
- Go to events
- Build your profile

If you're not where you want to be / you feel stuck

- Research your industry
- Write your achievements
- Be visible in the marketplace

1. Where are you starting from?

2. Where do you want to be?

3. How are you going to get there? Write at least 3 action steps

Day 25. Expand your Network

“No man is an island”

In the past I've gotten better jobs through:

- Sports team
- Housemates
- People I met at university
- People I met at seminars/events/travel
- People I slept with (thank you Tinder!)
- Competitions / awards

What to do:

- Stay in touch with valuable people
- Go to meet-up groups
- Add value to people
- Be a good listener and connector
- Talk to strangers
- Add recruiters on LinkedIn
- Sleep with more people 😊 (just kidding!)

1. Take inventory of your network. Who can you connect with?

2. What events can you attend to expand it with quality people?

3. Add 10 recruiters in your area & industry on LinkedIn
a. Bonus: Send each recruiter a personal message

Day 26. Be visible in your desired industry

The best way to become visible is through recruiters, because:

- They get paid when they place you – experienced feedback
- Their job is to align your career with what companies are looking for – incentive to help you
- Ask them for feedback on your resume
- Interview feedback

Drawbacks of job sites:

- Mostly low paying jobs
- Companies who hire in house
- High competition – mostly for jobs and not careers

Benefits of job sites:

- Recruiters sometimes use it to find candidates
- Scan job descriptions and salaries

You should be visible on:

- LinkedIn
- Recruiter's radars
- Industry websites (ACCA, ACA, AAT, etc.)
- Job websites (Reed, CV Library and others)

1. What 5 recruiters in your area can you connect with? Apply on their website, send them a personal email with your profile and CV or send them a message on LinkedIn

2. Put your CV online at the following 3 websites:

Day 27. How to ask for a raise

Don't ask for a raise – demonstrate that you're worth it.

- Ask for a performance review
- Ask for feedback what can be done better or a project to work on
- Ask to set SMART performance objectives

Tie your payrise to your demonstration why you're worth it

- Reducing annual costs by 100k – 10k increase in salary
- Finishing the annual audit on time without penalties - 10k bonus
- Finishing a new project (EG. Do long outstanding tasks that nobody wanted to do) – 20k increase

If your manager declines?

It's time to start looking elsewhere! This is not the company for you (unless you want to stay small on a low salary)

1. Brainstorm all the ways you can make improvements for your company that justifies a payrise/bonus once done
2. Set up a meeting with your manager to present your improvements

Day 28. Always overprepare & especially for Interviews

For pay rises and interviews at your current company:

- Write down potential objections
- Deal with the objections in advance
- Have a plan B if you don't get a payrise
- Practice with a friend (who should play devil's advocate)

For interviews at new companies:

- Research the company & website
- Research the industry & anticipate direction
- SWOT analysis
- Practice interview with a friend
- Dress for success & bring confidence!

Know how to answer common interview questions & overprepare:

- Why do you want to do this job?
- What do you know about this company? (*From your research*)
- What are your strengths and weaknesses? (*Show how your weakness can also be a strength*)
- Why do you want to leave? (*Career progression, more responsibility, develop new skills are always good answers*)
- What are some of your achievements / successes? (*Make sure you can explain HOW you achieved it*)
- Why do you want to work for this firm? (*Show common ground*)
- Prepare questions FOR THEM

ALWAYS follow up after interviews/meetings with an email or call with recruiter. (Shows enthusiasm which shows you're serious)

1. Research common interview questions
 - a. Answer them on paper
 - i. Practice with a friend

Day 29. What if you “fail”?

There is NO failure! Only if you let it stop you.

- Acknowledge your effort
- Always ask for feedback why you didn't make it (you won't always get the answer)
- Prepare better for the next one
- Use it to improve your CV, Resume & Online profile

Recruiters are often able to give great feedback – their whole job is to align you with great companies, so they can place you and make their commission. They get feedback from their client, your potential employer to help you with your next one.

You may need more than 1 recruiter

Stages of employment (& failure/success):

1. CV (Be visible)
2. First call (Be a good match – sell yourself but stay authentic)
3. 1st interview (Align yourself with company, answer skill based questions)
4. 2nd interview (Often just to get approval – be your best self, practice interview questions and study even more about the role & company)
5. Probation & hire (Ask what's required for the role to be successful)

Day 30. Continuous and Never-Ending Improvement

Kaizen/CANI

Everything in life GROWS or DIES

Your job/career changes through:

1. Technology
2. Globalisation
3. Competition
4. Future factors

As you move from a job into a career, you have the BEST and MOST opportunities for stability and growth.

Your next steps:

1. Every quarter update your online resume/profile with your new achievements. Ask for feedback from recruiters/professionals
2. Practice your interview skills – apply for new jobs and get out of your comfort zone
3. Anticipate in advance where your company and career are headed (watch Hidden Figures)
4. Always ask for semi-annual performance reviews and set SMART goals
5. List 3 more things you will do to continuously grow:

Thank you!