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Introduction

Millions of people from all over the world work as online freelancers, and more join their ranks every day. Most of us have at least one skill or talent that others would be willing to pay for, making a freelancing career the ideal choice for anyone who's tired of the "9 to 5" lifestyle and wants to try being their own boss.

In this book you'll learn:

- The advantages (and disadvantages) of working as a freelancer
- The different "paths" available to freelancers, and how to pick the one that suits you best
- How to brand yourself and stand out from the competition
- Why you should specialize in something
- How to set up a simple website for your services
- Where to find clients and how to market yourself
- How to set your prices and handle payments from clients
- What to do when a client doesn't pay
- ...and much more!

What & Why

The concept of freelancing is nothing new. The term was originally coined by author Sir Walter Scott in his famous novel Ivanhoe, describing knights/warriors who worked as mercenaries. They were "free lances" in the sense that they hadn't sworn loyalty to anyone, opting instead to fight for the highest bidder.

In many ways, this definition holds true today. A freelancer is a self-employed person that sells his or her services to a variety of employers, usually on a project basis (although on-going contracts are also quite common).

While freelancing has always existed in one way or another, it's become much more widespread in recent years thanks to the Internet. Today, anyone can try their luck as a freelancer with nothing more required than a computer, an Internet connection and some spare time.

Benefits of freelancing

Most freelancers will probably agree that the freedom of setting their own schedule is one of the main benefits of freelancing. Want to start working at 8 pm, and go to bed in the early morning? In most cases this won't be a problem, as long as the work is delivered on time. You're able to take breaks whenever you want throughout the day, and no one will find out if you grab a little naptime in the afternoon.

Although freelancers may not always be able to pick and choose freely, they do have a large of control over what kind of work they do. If you don't like the prospects of a particular assignment, you can choose to simply skip it and find something you like better. Of course, being too choosey is a luxury most freelancers can't afford, at least not when first starting out.

Freelancing is also a great fit if you're mainly looking for some extra income to supplement your regular job. As a freelancer, it's possible to work as little as a couple of hours per month. This is also perfect for students, who may occasionally find themselves with a lot of free time.

Are there any drawbacks?

There are a few major drawbacks to freelancing. In many ways they're directly related to the advantages; the other side of the coin if you will.

For instance, the extreme flexibility may be a blessing in many cases but it can also be a curse. If you know you've got all week to complete a project, and no one watches over your shoulder to make sure you're progressing, it's easy to keep pushing it forward until deadline is just a day away. No doubt, freelancing requires a great deal of discipline, especially if you're working from home where there are many distractions calling for your attention.

Another big drawback is the lack of job security - also a direct result of the increased freedom to find your own work. This is especially apparent when you're just starting out, when new clients may be few and far between. That's why it's usually a good idea to not go full-time into freelancing right away, but rather work your way up to it.

Finally, competition is fierce among freelancers today, especially for those working globally. A freelance writer for example, may find himself competing against freelancers from developing countries who are able to make a comfortable living on 10% of the wage. Many of these workers require only a couple of dollars per hour, which of course is impossible for most people to compete with. That's why it's important to carve out a niche for yourself where you aren't competing directly for these low-pay jobs - more about that later.

- Freelancing has exploded in popularity in recent years because of the possibilities offered by the Internet
- For many people, the freedom and ability to set their own schedule is the best thing about freelancing
- Working as a freelancer means having a great deal of control over your work

- The freelancing marketplace is very competitive, and it's practically impossible to compete head-on with workers from developing countries (unless you live in one too!)
- It's best to not go into freelancing full-time right away, but rather work your way up slowly and build up a clientele

Choosing Your Path

What you can do as a freelancer is limited only by your own imagination, and the existing demand in the marketplace. You're not even limited to working in just one field - many freelancers combine all of their skills into a unique offering.

Here are a few examples of the most popular freelancing careers:

Writer/editor

Writer is perhaps the occupation that is most commonly associated with freelancing, and for good reason: a survey by Elance, an online freelancing marketplace, found 39% of their workers were mainly offering writing and editing services.

Since "anyone" with a decent grasp of grammar can write, it is probably the most competitive of the possible paths to take. There is always great demand for skilled writers, but it does require some marketing skills to make yourself seen and heard, and rise above the cut-throat competition.

Designer

Whether it's graphic design in general or web design, this is also a popular path to focus on among freelancers. It may be a little less crowded compared to writing, but there is still heavy competition in many areas (like logo design, or WordPress theme design).

The upside of working as a freelance designer is that it's usually easy to demonstrate ability, for example with an online portfolio. It is also perhaps the path that requires the most raw *talent*, and less acquired skills - many designers have known since they were young that design was something they enjoyed and wanted to work with.

Programmer

Freelance programming can be very profitable for people with the right set of skills. Like all other paths, programming is quite competitive on a global level, but many employers avoid hiring foreign programmers because of the language barrier and the risk of misunderstandings. A fluent, or native, English speaker can use this to his/her advantage.

Programming may be the path that's the hardest to get into with no preexisting skills. A person with little real-world programming experience is simply not likely to do a good job as a freelancer. While a writer or designer can almost always deliver *something* to their client, even if it's not up to standard, a programmer who fails might not deliver anything at all.

Virtual assistant

Freelancers with great admin and people skills might consider becoming virtual assistants. A virtual assistant often has to perform a variety of tasks, ranging from customer support to online research and data entry. It could also mean higher level assignments, like leading projects or recruiting.

Since it's so loosely defined, and usually doesn't require any specialized skills, the virtual assistant path is almost as competitive as writing. Virtual assistants from countries like India and the Philippines often advertise rates as low as \$2/ hour, but are also at a distinct disadvantage in many cases, again because of the language barrier.

Consultant

There are many paths available working as a freelance consultant, but the most common these days are probably marketing/SEO/social media consultants. These are areas where lots of small businesses need help, and there is great demand for knowledgeable consultants with good communication skills. The easiest way to make good money working as a consultant is focusing on areas where a clear "return on investment" can be demonstrated - that's why marketing consultants are so highly priced and always in demand.

Others

The paths we've covered so far may be the most common ones, but there are many more out there. There's photography, video editing, translating and dozens more, so don't feel like you have to pick one of the paths we've covered in this guide if none of them suits your skills.

Combining skills

Freelancers who are skilled in more than one area might consider combining their skills into a unique offering. For example, a programmer with web design skills could offer complete websites to clients. A writer with design skills could offer attractive infographics or sales pages. A virtual assistant knowledgeable in SEO could offer do some consulting for their clients, in addition to their assistant duties.

Which one should you choose?

The easiest way to decide which one of these careers to focus on is by simply considering what you're good at. You probably already know if you're good at designing, programming or anything else.

If you don't have any specialized skills or experience, chances are you may gravitate towards writing or becoming a virtual assistant. This is also the reason why these two are the most competitive of the paths, and why there are so many workers in them willing to provide their full-time services for very little money. Still, if you can make your offering unique, there is undoubtedly much potential do to well in these fields.

Before deciding on a path, it's important to ask yourself: "could I do this all day, every day and still be happy?" Even the most passionate designers, writers and programmers will find that some days they'd rather do *anything* else than what they've chosen. The ability to power through days like that is an absolute requirement if you want to make it as a freelancer.

Something else to consider when choosing your path is that they all have their unique requirements and expectations from customers. For example, a virtual assistant may be required to work exactly 8 hours per day during regular office

hours. A writer may often be assigned projects with tight deadlines and forced to work much more than what was initially planned for.

- Consider your existing skills and talents, and pick a path that you could see yourself doing all day, every day without becoming unhappy
- All paths are competitive, but some more than others finding ways to separate yourself and stand out from other freelancers is essential
- Keep in mind that some paths may come with specific requirements, like phone/chat availability and working during office hours
- Don't be discouraged by the low rates asked by workers from developing countries - instead find ways to deliver more value than them

Branding Yourself

Becoming a specialist

Once you've decided which field you want to work, it's recommended that you try to specialize in one particular aspect of it. If you're a writer you could specialize in copywriting, blogging, technical writing or anything else that fits your skill set. If you decided to start freelance programming, you'll want to specialize in a specific language and/or platform. Every path has its own opportunities when it comes to specialization.

It may even be a good idea to narrow your specialty down even further. You could, for instance, become a freelance blogger specialized in writing for business blogs, or a graphic designer that mainly produces posters for events.

The more you specialize, the easier it will be to separate yourself from other freelancers who'll take just about any job they can get. You'll also be able to command higher rates in many cases, as your skills and experience will fit the job description perfectly.

If you're not sure what to specialize in, it's fine to start as a generalist and narrow it down as you progress and discover what you're good at and enjoy doing.

Choosing a name for your freelancing business

There are basically two options: you go with your own name, or you come up with a company name and use that. Both have their own advantages and disadvantages.

Some clients will prefer working with just a single freelancer, and like a friendly, personal touch. Your own name is the best choice in that case. Others would rather work with a larger company/agency, in which case you'd be better off using a company name in communications. If you're just starting out, it may be hard to know what your clients prefer though.

You should also consider whether you eventually want to "move on" from freelancing and start an agency (employing other freelancers, or even hiring permanent workers), or if you'd rather stick to being a one man company with less responsibilities and potentially less headaches.

If you do decide to go with a company name, you should put careful thought into it as it will stay with you for a long time. It's usually a lot of work to change later on, not to mention it would be confusing for clients.

Creating (or buying) a logo

If you're a designer you've probably already got this covered!

Otherwise, you may want to consider hiring someone to create a professional logo for you. You could either ask around among your friends, hire another freelancer, or check out websites like 99designs where you could get it done cheaply.

Most of the time, a simple logo works best. You don't need to spend too much time or money on it, especially not in the beginning. In fact, if you're doing business under your own name you may not even need a logo at all. It's completely up to you!

Setting up a website

Next up, you really need a website. While you may be able to get by without one, it's now so simple and cheap that there really are no excuses to skip it. If you're a writer or designer it's actually essential, as you need somewhere to showcase your portfolio. You could just send it to them when/if they request samples, but most clients prefer seeing samples without having to contact you and request them.

There are two things you need to setup a website: a domain name, and web hosting. Both are very affordable these days.

Domain name

Many freelancers get stuck on choosing a domain name, but it's really not that big of a deal. Try to get one that includes your name (or company name), preferably a .com if you're looking for work globally. Domains can be registered

in lots of places, but one of the best registrars is <u>Namecheap</u>. Just don't forget to Google "namecheap coupon" before paying for your order!

Web hosting

Just as with domain registrars, there are thousands of web hosts out there. You don't need anything super fancy or expensive though, so it may be easiest to just go with one of the industry leaders like <u>Hostgator</u> or <u>Bluehost</u>. These will cost less than a cup of coffee per month, so it's not exactly a big investment.

Software platform

Most freelancers build their websites on <u>Wordpress</u>, for good reasons. It's well built, very easy to use, and if you would ever need something customized, hiring someone to do it is usually cheap. You don't need to know anything about web design or HTML/CSS to use it. There are also plenty of themes and plugins available to change the look and feel of your site according to your preferences.

If you use Hostgator or Bluehost, setting up a Wordpress blog is very easy. There are built-in scripts that take care of the whole process for you - just read and follow the instructions in their help sections.

E-mail & social media

As a freelancer, you'll spend large parts of your day reading and writing e-mail, so go with a provider you like. Both <u>Gmail</u> and <u>Outlook</u> can be setup to use your own domain, and this is very much preferred. It simply looks unprofessional to use a @gmail.com, or @outlook.com e-mail address, so don't do it.

How much you want to get involved in social media is up to you. Some freelancers swear by it and get the bulk of their clients from sites like Twitter and LinkedIn, while others choose to ignore it completely and focus on other areas.

You probably already know if you're "good" at social media or not. If not, why not just give it a try? If you don't like it you can just skip it later on, no harm done.

Either way you should register your company name everywhere you can think of, so no one else can snatch it and confuse your clients.

- Aim to become a specialist in one particular area, as this will allow you to stand out from the competition and command higher rates
- You can do business under your own name or a company name, depending on your preferences and plans for the future
- Don't spend too much money on a logo or website in the beginning, you can always upgrade those later
- A website is essential if you want to be a successful freelancer today
- Always use your own domain name for e-mail
- Use social media to your advantage if you're good at it, but if it's not your thing you could just focus on other areas instead

Finding Work

Ok, you've got your business set up, your website is ready to serve visitors and you're ready to sit down and do some actual *work*. The question is, where are you going to find clients?

It may not be a surprise to you that this is the hardest part of freelancing. Unless you've already got a big network you can reach out to, you'll be starting pretty much from scratch. No problem, it's still quite possible to find some clients and start building your reputation!

Online freelancing sites

Unsurprisingly, this is where many new freelancers get their first clients. Sites like <u>oDesk</u>, <u>Elance</u> and <u>Freelancer</u> can be a great source of steady work, but they're also packed with competition. Don't be surprised to see 50-100 applicants for a single job, many of them bidding less than \$5/hour. The trick is to not let this faze you. Many of these freelancers apply to every single job they can find, simply copy-pasting their applications between them.

Your greatest assets will be your profile and what you write in your application. A well-written, and completely filled out, profile and an application that is tailored specifically to the project will instantly put you in the top 10% of applicants, even if your rates are higher than most others.

It's important to know, however, that if you're completely new on these sites, you may have to lower your rates a little to get your first gigs. That's because you'll have zero feedback, which makes choosing you a bit of a gamble for clients. As soon as you've got a couple of good reviews though, you can raise your prices to your desired levels (we'll talk more about pricing later on in this book).

It's recommended that you try all the freelancing sites you can think of, as they all have their pros and cons. Some will work better for writers, others are great for programmers. You can reuse much of your profile on each one, so it won't take that much time to set it all up. Don't forget to enable e-mail alerts if that's

not the default setting - otherwise you'll risk missing out on invitations from potential clients!

Social media

We touched on social media briefly in the previous chapter, so you already know that it can be a powerful ally in acquiring new clients. If you're not careful, however, it can also be a big time sink with very little upside.

It's easy to fall into the trap of having alerts pop up anytime something happens on Twitter or Facebook, but that is extremely counterproductive for a freelancer. Interruptions are your greatest enemy when you're trying to work, so limit your use of social media to times when you're actually not working on an assignment.

All of the major social media platforms can be useful for finding clients, but most freelancers focus mainly on Twitter and LinkedIn, since it's easier to make those 100% about business. If you already have accounts on your desired platforms, you should consider creating new ones used exclusively for your freelancing business.

To really make good use of social media, you should try to think about your ideal client. If you've chosen to specialize in a narrow field, this shouldn't be too hard. Then, use social media to try to put yourself in front of them (without being annoying or intrusive of course).

Blogging

You may have thought that blogging would mostly be beneficial if you're a writer, but the fact is that all types of freelancers could benefit from having a blog.

The main advantage of blogging is that it establishes you as an authority in your field. If you're a web designer, you could blog about all the latest and greatest technologies. If you're a virtual assistant, you may choose to blog about productivity and share your best tips.

Aside from establishing yourself as an expert, blogging comes with two distinct advantages. One is that every post you make increases your visibility in search

engines. This can be one of the best sources of new clients, and once it gets going it's practically hands off and completely free of charge.

The other advantage is that you could participate in the blogging community in your chosen field. Start by simply commenting on other blogs in your field, leaving a link to your own blog. Before you know it, you'll have built a large professional network of like-minded people. Your first instinct may be looking at these people like your competitors, which would be a big mistake. Much better is treating them like colleagues. Once you've become friends, you could share clients with each other when one is too busy, or ask each other for advice.

The hard part may be finding the time to blog when you're busy with other work. Unfortunately, there's no easy way around this - you may have to sacrifice a couple of hours every weekend. In the long run, it will be worth it.

Forums and message boards

Forums and message boards can be a very powerful help in finding new clients.

There are two basic strategies you can use:

Go where your clients are

If you're a freelance writer specialized in copywriting for online stores, then go to forums where these store owners are. If you're a programmer wanting to work for startups, go to their forums.

The idea isn't to join these forums and start spamming your services, but rather to provide your expertise and establish credibility. Most forums allow you to set a signature of your choice, where you could write a brief blurb about your services and perhaps put in a link to your website.

This isn't a method that will bring in clients on day 1, but rather a long-term strategy. You could just set aside 10 minutes every day to scan the forums of your choice and write a couple of replies. Sooner or later, you'll start seeing some results.

Go where your clients are looking

Say you're a freelance copywriter. When one of your potential clients decide they're going to hire a copywriter for a specific assignment, chances are they'll

type in 'freelance copywriters', 'hire a copywriter' or something like that into Google. Now, chances are a few of the hits they get will be industry forums (copywriting in this case), and they may very well end up browsing them to find someone suitable. Here's your chance!

This means that you should consider joining industry forums and advertising there. If you're a writer, join writing forums. Programmer? Join programming forums. You get the picture.

Almost all large forums have a "Marketplace" or "Buy/Sell/Trade" area where you can put up an ad for your services. Sometimes you have to have a certain amount of posts on the forum before you post an ad, but not always.

Some forums may require a fee if you want to post an ad. That's the cost of doing business unfortunately. In many cases a single ad can bring in multiple clients, making it well worth the small cost. At the very least try posting just one ad and see what happens.

Cold calling/emailing

This is something many freelancers dread, especially cold calling. Whether you'll need to consider this or not depends on your line of work: a freelance web designer looking for small business clients will usually have much better luck cold calling than, say, a programmer.

It's important to remember that cold calling is a numbers game, and it does get easier with time. In the end it's nothing more than "Make X calls, get Y appointments". As you gain some experience and confidence your success rate will go up, but don't expect it to ever get "easy".

E-mailing

Since cold calling can be so daunting, most freelancers choose to use e-mail instead. Nothing wrong with that, but you need to be aware that an e-mail will get much less attention by default. Some companies will get e-mails every month from eager freelancers, and will be reluctant to even open yours.

Personalizing the e-mails is not just important, it's absolutely essential. If your message isn't tailored to the specific company you're e-mailing, you'll have a very tough time gaining their business. Also, don't make your initial e-mail to

long - just introduce yourself, tell them what you have to offer and why they should consider hiring you. That's it. If they're interested they'll get back to you. Be prepared for very few responses though, as cold e-mailing is just as much of a numbers game as cold calling.

Finding prospects

As usual, the easiest way of finding prospects to call/e-mail is simply using Google. Try to think a little outside the box here, and don't immediately go for the most obvious targets. Make a big list of every type of business you can imagine needing your services, and just go through it one by one and dig up targets. Do keep a list of companies you've contacted so you can easily make notes, and don't risk contacting the same company more than once.

Word of mouth

After a while, when you've completed a few projects, you may find that work starts coming in almost magically. That's the power of word of mouth, and the reason you should always do your best in every project you're working on.

A happy client may end up recommending your services to anyone who will listen. Not only is this effective in spreading the word, the clients that come to you from these referrals will already be "pre-sold" on your services. They know they can trust you, and they know you're worth the money. After all, their friend said so, and their word weighs heavier than any marketing message.

To encourage word of mouth referrals, there's no harm in actually asking some of your clients if they know anyone else who could use a skilled freelancer like yourself. Worst case scenario is they can't think of anyone. Best case scenario, you'll get more work than you could even handle, just from referrals!

Things to keep in mind

It's easy to get discouraged when you're just starting out and business is slow. Actually, business can be slow even if you're an established freelancer since several years. That's just the way this business works.

The best thing you can do is use the downtime to focus heavily on marketing yourself. If you implement most (or all) of the strategies we've gone over, you should have no problem finding clients.

Don't forget to set aside some time for marketing even when your business is booming though, as you never know when you're going to hit a slump. If you've already got some new leads lined up by then, you'll be in a much better position than someone who's ready to panic because they done no marketing in months, and now have to start almost from scratch.

- Don't treat marketing like a one-time thing, you need to keep your marketing efforts going all the time, even when you're busy with projects
- Online freelancing sites are packed with competitors working for low rates, so you need to show clients why you're better (and why you're worth more money)
- Blogging and social media can be great for establishing yourself as an authority in your field, and networking with other like-minded business people
- Register and stay active on both the forums where your potential clients congregate, and forums where they're looking to hire freelancers like yourself
- Cold calling can be effective for some types of freelancers, but needs to be treated like a numbers game ("Call/e-mail X people, get Y appointments")
- Don't get discouraged if you're not seeing great results at first, it can take some time for all your efforts to come together

Pricing

For new freelancers, setting prices may seem almost impossible. No matter how little you charge, there's always someone else out there willing to work harder than you, for less money. That's just the way it is, and you'll have to accept that you can never compete with these people. Chances are they'll burn themselves out in a couple of months anyway.

Still, it may be tempting to set your rates really low in the beginning. You know, just to get some business going. You could always raise your prices later, right?

Unfortunately it's not that easy. When you set your rates real low, you're attracting a certain clientele. These clients aren't going to care about the quality of your work, or your excellent communication skills, if you later raise your prices by 300%. They'll just move on to their next "victim" who's ready to work for peanuts.

Calculating your target rates

There are almost as many formulas to calculate rates as there are freelancers. Everyone has their own idea of how to set their own pricing. Here's one of them that will work for a majority of freelancers:

Start by deciding how many hours you can work per day (for example 8)

Now, cut that in half as time spent marketing, e-mailing, chatting, etc will not be billable and you need to account for that (leaving 4 billable hours per day)

Multiply your daily billable hours by 30 to get a monthly figure (120 hours per month)

Calculate how much you need to earn per month, before business expenses and taxes, to live comfortably (let's say \$4,000 in this example)

Finally, divide your desired earnings by the monthly billable hours: \$4,000 / 120 = \$33.3 per hour

That's your minimum hourly rate, and might be a good place to start at if you're new to freelancing.

Of course, you may not choose to bill by the hour at all. Many freelancers choose to quote a price per project, or in the case of writing, per word. No problem, you'll just have to figure out how many hours the project will take you, or how many words you can write per hour, then set prices accordingly.

Quoting potential clients

When you're first starting out, quoting may seem daunting. Quote too high and you risk scaring away the client. Quote too low, and you'll earn less than planned.

Most potential clients will start by describing their project, then ask you how much you'd charge for something like that. At this point you have two options: give them an honest estimate, or send the question back to them in the form of "What's your budget?". The latter may, to the client, seem like you're just trying to squeeze as much money out of them as possible, so in most cases it's not recommended.

There really is no best way to do this - the easiest is to just set your prices and stick to them when quoting clients. You'll scare some of them away, sure, but would you really have wanted their project if it meant working for much less than you need to reach your income target?

After winning (and losing) some clients, you'll see that even if some are scared away by your "high" rates, some won't even blink when you mention them. Those are the clients that are worth going after, and more often than not, they have more reasonable expectations when hiring a freelancer. Believe it or not, most of the time it's actually the cheapskates that are also the most difficult clients!

Invoicing

There are many ways to handle invoices and billing, ranging from making invoices in Word to using dedicated services like <u>Freshbooks</u> or <u>Freeagent</u>. Unless you enjoy doing extra administrative work, using a dedicated service is

highly recommended. Most of the time it's as simple as entering details about your client and adding items to the invoice.

You'll find that PayPal is the payment method of choice for 99%+ of your clients, which is why it's a good idea to choose an invoicing system that works directly with it (almost all of them do). That way your invoice will be marked paid as soon as the client sends the money.

If a client doesn't pay

Sooner or later, every freelancer will run into a client that seems to disappear off the face of the earth when it's time to pay up. Sadly this is the cost of doing business.

To minimize the impact of this, make sure you require all new clients to pay at least 50% up front. If it's a large project, consider splitting it into milestones and settle payments after each one is completed.

But even if you're "only" losing out on 50% of your pay it still stings, especially if it's a large account. The best strategy though, however hard it may be, is to just consider the money lost and move on. You can of course keep reminding them once in a while indefinitely if you want, but try to resist seeking them out online and causing drama over it. You never what can happen in a situation like that chances are it'll only serve to hurt your reputation in the end.

- Don't compare yourself too much with other freelancers, and don't think that you need to lower your rates to their level to compete
- Calculate your desired rates instead of looking at what others charge
- Stick to your rates when quoting, and don't be afraid of scaring a few potential clients away
- If you have some money to spare (\$20/month or so), consider using a dedicated service for invoicing and payments
- Always require at least 50% up front when dealing when a new client if they refuse, chances are they were out to scam you anyway

Conclusion

Trying to make it as a freelancer today is not easy. There will be times when you're wonder what you've gotten yourself into, and how you're ever going to find another client. Other times, you'll be working from early morning late into the night trying to complete all your assignments in time.

If you're just starting out, don't expect to make a full-time income right away. Building up your reputation and clientele takes time, so go into it with realistic expectations and don't get discouraged if business is slow at first. As you learn and get more experience, you'll earn more money, and suddenly you may find that you're getting new projects all the time with very little marketing.

Freelancing is definitely not for everyone, but if you're the type of person that values personal freedom and being your own boss over job security, chances are you may really enjoy it. Thanks to the low barrier of entry, it's easy to try your luck without risking losing anything. The question is, what are you waiting for?

Good luck!