Your Career as a Successful Independent TESL Professional Sarah Elaine Eaton, Ph.D.

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Disclaimer: Any omissions or errors are purely unintentional. Every effort has been made to present valid and reliable information. I strongly urge all readers to thoroughly investigate the requirements for doing business in your local jurisdiction.

Abstract

The purpose of this presentation is to present information on how to develop one's career as an independent TESOL professional (e.g. adjunct instructor, freelancer, contractor or consultant). The methodology used to present this information is active practitioner reflection. The discussion includes topics such as various types independent consultants, financial literacy for independent educational professionals, incorporation, insurance, *pro bono* work and membership in professional organizations. Recommendations are embedded throughout the paper. In conclusion, the author recommends that independent TESOL professionals adopt a pro-active stance to their own career management and development, which includes taking charge of one's own finances and understanding business basics of contacting and freelancing. (Contains 2 tables.)

Keywords: TESOL, TESL, labor, adjunct, HR, career, entrepreneurship, independent services professional, teacher, education, financial literacy

Introduction

In early 2000, I sat with a Human Resources specialist at the university, undergoing a battery of personality profiles and aptitude tests. I was on the brink of leaving my job as manager of the English as a Second Language program and had little idea of what to do next. All I knew was that I needed a change. Already, my career had been eclectic, with experience in language teaching (Spanish and ESL), teacher training, program management and recruitment. The results came back showing I had a somewhat unusual profile of "academic entrepreneur". I had strong business acumen, but also deep interest in working in an academic environment. I was not really sure what to do with those results. I remember that the HR specialist told me something that has always stayed with me since: that a person may have a hybrid career of being both an employee and an entrepreneur. That is exactly what ended up happening to me.

Around the same time, my former employer, the University of Calgary, offered me a contract to develop materials for a new online course in ESL. I was told that due to rules imposed by the Canada Revenue Agency, I could not be hired as a contractor, given that I had just been an employee. I would need to have an incorporated business. Without a second thought, I went down to the local business registry and asked what it would take to have an incorporated business. I was told that I would need to do a name search for the business and once it was proven that the name was available, I would pay a fee and the incorporation process would begin.

I jotted down "Eaton International Consulting Inc." on a piece of paper and gave it to the registry officer. The business name was available and so I registered it. Fifteen minutes later, I left the office with an incorporated business to my name. I went to the

bank, showed them the incorporation papers and opened a business banking account. Within an hour, I was a business owner with a corporate bank account, with a zero balance and no idea what I was doing.

My former employer hired me as a contractor, becoming my first client. What followed in the next ten years was a combination of freelance writing, editing, translating, interpreting, teaching, teacher training, materials development and curriculum development. In effect, the company became an umbrella under which I did a variety of different kinds of jobs, working for private companies to do technical writing, educational organizations, non-profit agencies and other clients.

During the past five years, both my company and I have evolved. Now I focus more on management consulting, specializing in the educational, government and non-profit sectors. My work today includes strategic planning, organizational development, needs assessments and evaluation. I sometimes work with a partner or two on larger projects and have developed skills that complement, or grew out of, my work as a language professional, but still have strong roots in education.

Throughout my 15 years as a business owner, I have also maintained part-time work as a part-time faculty member, teaching courses at the post-secondary level. In this role, I am an employee, rather than an independent contractor.

The objective of this presentation is to share this journey with you in order to help you conceptualize and cultivate your own career as an independent TESL professional, in whatever format that may take. I will also attempt to explain some of the differences I have found between being an employee and being an independent professional, as well as some of the keys for success to build a successful business in the TESL (or any language)

field

Differences in the types of work performed by various types of independent language professionals

While some may use terms such as "contractor" or "consultant" interchangeably, there are arguably differences in the type of work conducted by people in these various roles. There is also some overlap and some grey area. While some organizations may post positions for a "consultant", the job is sometimes more like that that of a contractor or freelancer.

Contract employees, freelancers and independent contractors often have a narrow and clearly defined scope of work such as teaching a particular course or conducting a workshop. Often, they will work directly with students or clients. They are likely to report to a manager, but do not always work alongside them as peers. Members of this professional group may have some technical expertise that make them experts in particular areas of TESL or TEFL.

Effectively, contractors work as employees but are paid on contract, without benefits or any promise of continuing work. Some contractors enjoy a long-standing relationship with their client-employers, while others drift from one organization to the next, with high levels of uncertainty about where their next contract (or source of income) will come from. Contracting can result in either a stable or unstable employment situation.

Unlike contractors, consultants often work as peers or advisors to management.

They rarely work directly with students or clients. The consultant often has a broad scope of work, with significant flexibility in how and when that work is carried out. The nature

of the work is iterative and the consultant's role may be to advise or guide management on how to proceed in certain matters. The types of work done by consultants often include environmental scans, needs assessments, strategic planning, evaluation and organizational development. Consultants often set their own hours, though they accommodate for client meetings and will schedule specific tasks such as focus groups or management meetings. Consultants in the TESOL profession often have technical expertise in language teaching, but in addition, they have likely cultivated expertise in leadership, organizational development or other strategic skills such as conducting evaluations or needs assessments. Consulting work is often more lucrative than contract teaching, but requires a more fully developed set of management and strategic skills.

The table below shows some of the types of work performed by individuals in different roles. It is meant as a guide and is open to some interpretation. This table is simply meant to help understand some of the differences among the various roles:

Table 1: Types of work performed by independent TES(O)L Professionals

	Contract employee	Freelancer	Independent contractor	Consultant
Tutoring	Possibly	✓	✓	No
Teaching	✓	✓	✓	No
Workshops	✓	✓	✓	No
Presentations	✓	✓	✓	No
Administering exams	✓	✓	✓	No
Invigilating exams	✓	✓	✓	No
Exam marking	✓	✓	✓	No
Writing	✓	✓	✓	No
Editing	✓	✓	✓	No
Translation	Possibly	✓	✓	No
Interpretation	Possibly	✓	✓	No
Teacher training	✓	✓	✓	No
Recruiter	✓	✓	✓	No
Works directly with students				
or clients	✓	✓	✓	Rarely
Narrow scope of service	✓	✓	✓	No
Developing materials	✓	✓	✓	✓
Curriculum development	✓	✓	✓	✓
Program evaluation	Possibly	✓	✓	✓
Accreditor	No	✓	✓	✓
Broad scope of service	No	No	No	✓
Needs assessment	No	No	No	✓
Environmental scan	No	No	No	✓
Strategic planning	No	No	No	✓
Organizational development	No	No	No	✓
Works almost exclusively with management	No	No	No	✓

Determining income needs and fees

As an independent professional it is important to anticipate your income and cash flow needs. Anecdotally, I have observed that some independent language and literacy professionals perceive that they are at the mercy of the organizations that hire them. I challenge professionals to reconsider this perception. As professionals, we are in charge of our careers, and ultimately, the income that we earn. It is not enough to live hand-to-Sarah Elaine Eaton, Werklund School of Education, University of Calgary

mouth or to scrounge at the end of every month to try and pay the bills. The first step is to determine the income that you need to earn, based on your desired income levels. For many professionals, this means bolstering our own financial literacy skills and taking charge of our financial role, as much as our professional one.

Of course, we all desire high incomes, but for independent professionals, it is more important to be realistic about your financial needs, rather than dreaming about what could be. You can calculate a realistic picture of your income needs by tracking your expenditures for a few months. There are a number of online resources that can teach you how to do this. The basic approach is to track all of your monetary outputs for a minimum of a few months. These "outputs" may include your fixed expenses such as your rent or mortgage, loan payments, insurance and other amounts that are the same from one month to the next. Then, add in your variable expenses. These are the expenses that can vary from month to month such as gas, groceries, entertainment, etc. Finally, add in debt repayments, savings and investments. If you are an independent professional, you also need to factor in tax payments and business expenses. Even if you only pay these amounts once a year, include estimates into your monthly expenses log to help you determine your income needs. If you do this for a few months, you should be able to determine a rough estimate of what gross income you will need every month. If your basic financial literacy skills are not fully developed, that is a key first step for you to focus on. At the very least, independent professionals need to know how to do a basic personal budget and estimate monthly expenses. From there, you can set your annual, monthly and even daily income goals.

Here are a couple of simple formulas to help you determine what income goals you

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may want set:

Formula #1: Income based on months of work

Desired gross income / 12 = Monthly income goal

For example: \$50,000 / 12 = \$4167 per month is your goal for gross income

Formula #2: Income based on days of work

Desired gross income / # of working days per year = Desired daily income goal

This one is a little trickier, but you can use it to factor in holidays and scheduled time off,
which are days you will not be generating income. For example: If you want to take
weekends off, we subtract 52 Saturday and 52 Sundays to start (104 days in total):

365 days per year – 104 days off = 261 working days per year

Then, let's assume you want to take two weeks of holidays every year. We need to deduct another 10 business days. (We have already factored in the weekends). Here is what that looks like:

261 work days per year -10 vacation days = 251 working days

Now we have the number of days per year you intend to work. You can use that to calculate the gross amount you need to earn per working day to achieve your goal. For example:

\$50,000 / 261 working days = \$192 goal income per day

Since most of us do not think of earning and spending money per day, you may still want to figure out how much you will need to earn each month.

To do this, take your total number of working days per year and divide by 12 months. For example:

251 working days / 12 months = 22 working days per month.

Then, multiply your daily goal income by the number of working days:

\$192 per day of goal income x 22 days per month = \$4224 monthly goal income.

So, \$4224 is the gross amount you must earn every month if you want to take weekends off and budget for two weeks of holidays every year.

Setting goals for how much you need to earn each month or even every day can help you make informed decisions about how much income you need and what goals to set.

Knowing these numbers can also help you determine what you need to charge or negotiate for your services. For example, let's say an organization wants to contract you for a one-day workshop on English grammar. Using this formula, you now know that the minimum amount for that workshop you need to earn would be \$192. This assumes that you are including your travel time to get to and from the workshop.

If you need additional time to travel, that is considered working time. So, if it took you one day to drive to your workshop site and a day to drive home, your one-day workshop suddenly turned in to three days. That means that the minimum amount you would need to charge is \$192 multiplied by three, or \$576. Travel time is factored in to your work time because while you are travelling, you will not be earning money from any other source. In order to be realistic about your finances, you will need to factor travel time into your work days.

It is critical for the independent educational professional to understand the difference between gross and net income. Remember that from your gross income you must also factor in the amount of income tax you will owe, along with any benefits plans you subscribe to, such as health plans.

Contingencies

It is imperative to understand that these figures are minimums, not maximums. Many independent professionals will add a percentage to their minimum fees as a contingency. Twenty per cent is not uncommon. So, for example: \$192 + 20% = \$230.40 per day. You may want to round that up to \$235 or down to \$230 so you are working with an even dollar amount when you are negotiating your fees with your clients.

Some independent professionals I know charge a contingency fee of 100%, meaning that their daily rates are in the range of \$450 or more per day. The reason that they do this is because if a workshop is suddenly cancelled, they have lost the income for that time. The client is apologetic, but in the client's estimation, they cannot pay you because you did not work. Or maybe they simply could not cover their costs because registration was too low and they had to cancel. Either way, you are not getting paid. This can leave you short on income, unless you have planned for the contingency. Learning to plan for contingencies is part of becoming a successful independent language professional.

Building a Reserve Fund

Cancellations are a normal part of business for the independent education professional. In the languages and literacy fields, client organizations often operate on shoestring budgets themselves. It is not uncommon for clients to want to protect themselves by building in a clause into the services agreement with you that says they can cancel without suffering a significant financial penalty. As you become more sophisticated with contracts, you will also learn to include clauses that protect you from a total financial loss on a contract. The reality of our sector is such that it is often the client

organization that gets protection rather than the independent language professional. To mitigate this, you want to build your own personal reserve fund. The purpose of this fund is to cover your expenses during those times when clients cancel workshops or courses at the last minute. In personal finance this is often referred as an "emergency fund". I prefer the term "reserve fund" because it means you are keeping some money from each project that you work on in reserve for those times when you lose work unexpectedly. This does not have to mean an all-out emergency, but it does mean that you are preparing for those inevitable times when contracts do not work out as expected. Adding a small contingency to each project allows you to build a reserve fund that can cover you for days or even weeks of lost work.

Personal finance experts differ dramatically in their opinions about how much money we need in a reserve (or emergency) fund. What they have in common though is that whatever the number, it is based on your monthly need. So, it may be two months worth of money to cover expenditures, or it may be more. Once you determine how much money you need every month, you can determine the goal number for your reserve fund. Then, you can start building towards it. Building a stash of cash to help you survive during slow periods can be a daunting task when you feel like you are just scraping by. That is why is it important to look beyond the minimum amount you need to survive and become assertive about the amount of money you realistically need to earn to be successful as an independent educational professional.

Insurance, Worker's Compensation and Other Professional Expenses

As an independent educational professional, you may find that you have a number of professional expenses you may need to include in your budget. These include:

- Commercial liability insurance
- Professional insurance (also called Errors and Omissions insurance)
- Lawyer or registry fees (if you choose to incorporate)
- Accountant fees (if you have your taxes prepared professionally)
- Bookkeeping fees
- Worker's compensation (this is a term used in Alberta, Canada. Other jurisdictions may use a different term).

Increasingly, I have found that client organizations will require me to maintain insurance and also to present a certificate from Worker's Compensation, showing I am in good standing with them (meaning that I have paid my annual fees). Depending on the type of work you do and the kinds of organizations you work with, you may not have all of these professional expenses. At the very least, you may want to explore investing in some commercial liability insurance. While Canada remains less litigious than other nations, that is slowly changing. Protecting yourself professionally may be a worthwhile investment.

Here checklist shows you some of the items I require to run my incorporated small business in Alberta, Canada. The costs noted beside each one are estimates only. Your costs may vary significantly based on your jurisdiction, needs or other factors. *I strongly recommend that you conduct your own research and develop an annual budget for your annual business needs*. This is simply an example of what I pay each year:

Item	Cost	Frequency
Commercial liability (min. \$2 Million)	\$700.00	Annual
Professional liability (min. \$1 Million)	\$700.00	Annual
Bookkeeper (\$100 / month)	\$1200.00	Annual
Professional tax preparation (corporate)	\$1200.00	Annual
Incorporation registration	\$350.00	Annual

\$200.00

\$4350.00

Total

Annual

Annual

Table 2: Sample list of professional expenses

WCB

In addition to these annual business costs, I also put forth the one-time costs for a City of Calgary business permit to operate a home-based consulting business. I recommend researching what permits your municipality may require for small business operators, too. Ultimately, it is your responsibility as an independent professional to ensure you have any and licenses, insurance and other requirements you may need to run your business legally and effectively in your jurisdiction.

Incorporation

There is an ongoing debate among independent educational professionals about whether or not they should incorporate. The answer may be driven by what kinds of organizations you want to work with. Some larger clients I have worked with, such as municipalities, other government agencies or large educational organizations require incorporation as one of the criteria I must meet in order to be paid as an independent contractor, rather than an employee. They also require proof of insurance and Worker's Compensation.

It is important to recognize that there are annual fees and expenses associated with incorporation, as well as different rules around taxation. If you incorporate, you will be required to file two sets of tax returns every year: one for your corporate taxes and one Sarah Elaine Eaton, Werklund School of Education, University of Calgary

for your personal. You may also have to pay taxes as both an individual and a corporation.

There are many more factors to consider regarding incorporation than I can cover in this presentation. What is important is to investigate your options thoroughly so you can make an informed decision about what is best for you and what will help you achieve your professional goals most effectively.

Pro bono work and learning to say no

One of the single biggest obstacles I have observed for independent language and literacy professionals is their discomfort negotiating a contract and worse, their inability to say no when others ask them to provide services for free. How many times has someone (probably a friend, whom you have known for years) called you up to ask for a "favour". They need a guest speaker. They do not have a budget but they would really, really appreciate it if you would come to the class and talk about modal verbs. The students would benefit so much and everyone knows what a great presenter you are.

There are a couple of factors at play here. One is that you are being asked to provide your professional services for free. Another is that your so-called friend is trying to guilt you in to providing free services by getting you to think about the students and how much they need you. Finally, this friend is trying to appeal to your ego by lathering you with compliments in order to get you to perform your services for free. Another tactic that is sometimes used on junior or emerging professionals is, "It'll look great on your resume!"

Make no mistake, all of this adds up to the same result: you offering your services for free. There is nothing wrong with doing *pro bono* work. What is wrong with this

scenario is that someone is expecting you to work for free. You feel bad, or guilty or you do not want to be perceived as being cold-hearted if you say no, so you agree to do the work without compensation. The reason you have agreed to work for free is because you do not want to feel bad or be perceived as being uncooperative, not because you truly desire to work without pay or can afford to.

Those are the wrong reasons to do *pro bono* work. The right reasons might include a desire to give back to your professional community, for example. *Pro bono* includes any work or time spent on professional activities that is unpaid. That includes favors for friends, time spent attending or presenting at conferences, free professional development workshops at your local TES(O)L chapter, etc. It also includes travel days to take part in *pro bono* work. This is time that you cannot spend on other activities where you can earn money, so you need to be realistic about its possible effect of pro bono work on your income.

It is important to know why you want to do *pro bono* work and then determine how much you are willing to do. If you want to do *pro-bono* work, my recommendation to you is that you plan a certain number of days per month or per year that you will donate to your profession. That way, you put yourself in charge of the decision. As you are planning for the year, determine how many *pro bono* days you want to donate to your profession. Then, factor those days into your annual plan for how many days a year you plan to work. These days get subtracted from your total amount of available workdays. For example, let's say that you would like to donate 12 *pro bono* days per year to your profession. So let's factor *pro bono* days into scenario we used before:

Desired gross annual income: \$50,000

Determination of annual working days:

365 calendar days

- -104 weekend days
- -10 vacation days
- -12 pro bono days

239 working days per year

Here is how we incorporate the working days per year into the formula:

Desired daily income: \$50,000 / 239 working days = \$210 per day (gross)

Average working days per month: 239 working days / 12 months = 20 working days per month (rounded up)

Desired approximate monthly income: \$210 per day of goal income x 20 days per month = \$4200 per month (gross).

You have decreased the number of days per month that you are generating income, and in doing so, you have increased the daily amount you need to earn, so the result is still approximately the same.

The key here is that the fewer days you work in a month, the more you need to earn per day in order to meet your desired income goals. Giving back to your profession is an excellent endeavour when you can afford it and you feel good about your decision to do so. As independent professionals, it is up to us to factor this time into our overall plan, so you can do *pro bono* work without having to feel we are doing so to only alleviate a sense of guilt or discomfort.

Developing a plan for *pro bono* work also puts you in a position where you can

more confidently say no if a request comes in that you simply cannot manage. You can honestly say to your friend who is begging you for a favour that you have already maxed out on *pro bono* work for the year, and would she like to plan for next year instead? You can gently but firmly say no to your friend, because you are confident that you have already made a significant and purposeful *pro bono* contribution to your profession for the year.

As an independent educational professional, your key objective is to put yourself in charge of your own career. This includes setting clear goals and developing a plan to reach them, as well as having a realistic sense of your finances. Then, set forth confidently, knowing not only what you must do, but also what you *want* to do, based on the goals you have set for yourself.

Your professional kit

Every professional needs a kit that includes some business essentials. In the TES(O)L profession, our kit includes only a few essentials:

- Good quality and up-to-date mobile phone
- Modern and good quality computer, with MS Office installed
- Reliable Internet access
- Business cards
- Good quality tote bag, satchel or back pack

Really, this is all you need to be an independent TES(O)L professional. In terms of the technology elements of your kit, if you travel for your work to give presentations or workshops, you will want a good quality laptop or tablet that you can use on the road. It is important for you to have an up-to-date operating system and a relatively current

version of MS Office, as this is the standard in the profession. For Mac users, it is unacceptable to tell clients we do not use Word or Excel. These are the standards in the profession and it is important not only to know how to use them, but also to have them readily available on your own computer system. It is utterly unacceptable to tell clients you only work on open systems such as Google docs or Open Office.

Every professional needs business cards. If you are an independent professional, it is unlikely that your clients or employers are going to pay for these for you. It is up to you to buy them for yourself.

You can buy business cards inexpensively online, using pre-formatted templates. If you opt to order your business cards online, avoid getting seduced into buying all sorts of unnecessary extra products or your inexpensive business cards will turn out to cost you much more than you anticipated.

For your tote, satchel or backpack, the TESOL profession is gloriously forgiving. You can use a bag from a conference or a just about any bag you like, really. Just make sure it is free from holes and is not overly worn. That is enough. Ideally, you may want a bag in a neutral colour, such as tan or black. If your work will require you to travel, then darker colours may prove more practical.

From time to time you may run into a fellow entrepreneur who insists that you need the latest and greatest gadget. In situations like this, my advice is to become a skeptic. Think long and hard about whether you really need this latest and greatest new gizmo for your work. This may include tangible products or digital ones. Ask yourself how the new item will contribute to the growth of your professional life. If you cannot come up with a decisive answer immediately, this item is likely not necessary for you.

Memberships in professional organizations

As an independent educational professional, I recommend becoming an active member of a select few professional organizations. Choose organizations with high levels of credibility in the profession. Often, these will be organizations that have a long history and offer valuable professional development opportunities, such as an annual conference, as well as periodic workshops or symposia throughout the year. For TES(O)L professionals in Canada, this would include TESL Canada, along with your provincial TESL association. You may also want to consider TESOL international, which is based in the United States.

Becoming an active member means attending and presenting at conferences, giving workshops, serving on committees or contributing to publications, among other activities. By being an active member of highly credible professional associations, you not only find a space to engage with peers and stay current on the latest trends and research, but you also have an opportunity to give back to the profession, when you are in a financial position to do so.

Conclusions

This presentation has shared some of the basic elements of developing your career as an independent TES(O)L professional, but it is not exhaustive. There are more elements to consider that merit attention, but are outside the scope of this presentation. One key idea to take away from today's session is that as an independent educational professional, it is up to you to take charge of your own career. This means being proactive about seeking out contracts, establishing a strong network of contacts and developing a solid understanding of financial literacy.

Having a career as an independent educational professional can be a career choice that is both meaningful and fulfilling. A career as an independent educational professional does not mean you are somehow inferior to your colleagues with full-time positions as employees. Instead, being proud of one's own career and taking steps to develop it actively can help you cultivate a sense of professional pride and value the work that you do, as well as understand the value you bring to the organizations with whom you work.

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