

§3

Exploring Career Paths

Section 3 of *Business Mastery* provides an insider's look into career opportunities in the wellness field. This section provides an overview of wellness career trends, and information to help you determine if working as an employee or being self-employed is the best option for you. You'll also gain valuable insights into different work environments so that you can approach your career choices with credibility and confidence.

CHAPTER 7 starts with a statistical review of complementary and alternative healthcare usage and then follows up with an overview of the trends in wellness careers. It discusses why career focus is essential and the steps involved in clarifying that focus. The topics of employment, self-employment, and independent contractor status are explored, including the pros and cons of each choice. The chapter wraps up with an activity to assist you in defining your ideal career.

CHAPTER 8 provides you with insights into working in spas and salons, whether you are an employee or an independent contractor. It highlights what you can expect to find in these environments, such as the corporate culture, training requirements, scheduling concerns, and seniority issues. It also includes success tips for each of the most common types of spas.

Primary healthcare settings offer a variety of CAM services on both an inpatient and outpatient basis. This translates into a growing number of career placement opportunities. **CHAPTER 9** focuses on what to expect when working in primary healthcare settings and provides suggestions to enhance your experience in this environment.

CHAPTER 10 explores the advantages and disadvantages of group practices. It examines the key aspects of this option and includes overall tips for success in group practice. The chapter then identifies specific concerns and success strategies for working in a wellness center or a specialty center.

The majority of practitioners work at least part time as sole proprietors. **CHAPTER 11** takes an in-depth look at the challenges and opportunities with private practice options, such as working in a home office, commercial office space, primary care provider's office, fitness center, or on an outcall basis.

7

Career Tracks

“There is no passion to be found in playing small, in settling for a life that is less than you are capable of living.”

—Nelson Mandela

Wellness Career Trends

Why Career Focus Is Essential

- Multi-Discipline Options

Employee vs. Independent Contractor vs. Self-Employed

- Employment
- Independent Contractor Status
- Self-Employment
- Your Ideal Career

Key Terms

Ambiance
Autonomy
Boundary
Compensation
Complementary and Alternative
Medicine (CAM)
Corporate Culture
Employee

Image
Independent Contractor
Interpersonal Skills
Mismanagement
Multi-Disciplines
Policies
Preventive Wellness
Procedures

Professionalism
Self-Employed
Self-Evaluation
Sexual Misconduct
Stress Management
Teamwork
Undercapitalization



"Trends in the Use of Complementary Health Approaches Among Adults"

www.cdc.gov/nchs/data/nhsr/nhsr079.pdf

Massage Therapy Fact Sheet & Press Releases

www.massagetherapy.com/media/pressreleases.php

Employment in the complementary and alternative medicine (CAM) fields has risen significantly over the more than 2 decades since the first edition of this book has been in print. According to the most recent report on CAM survey data released by the National Center for Health Statistics (NCHS), more than 33% of U.S. adults are using some form of CAM.¹ According to the NCHS, the breakdown of CAM usage is as follows:²

- | | |
|---|---------------------------------------|
| 17.7% took nonvitamin, nonmineral, natural products | 6.9% received massage |
| 10.9% did deep breathing exercises | 3.0% used special diets |
| 10.1% practiced yoga, tai chi, and qi gong | 2.2% received homeopathic treatment |
| 8.4% had chiropractic or osteopathic manipulation | 2.1% practiced progressive relaxation |
| 8.0% meditated | 1.7% used guided imagery |
| | 1.5% had acupuncture |

Additionally, adults in the U.S. spend more than \$33.9 billion annually in out-of-pocket expenses for the products and services of professional CAM healthcare providers which include chiropractic, acupuncture, and massage/bodywork practitioners.³

A recent Associated Bodywork & Massage Professionals (ABMP) report is even more optimistic stating that 16% of U.S. adults visited a massage therapist in the previous year (22% of women, 10% of men), and 37% of adults have received a professional massage at some time in their life. Further, the U.S. spa industry is closing in on \$13 billion per year.⁴

Practice location statistics are more readily available for massage therapists than for other wellness practitioners, so those are included here. According to the 2015 Massage Profession Research Report⁵, the breakdown of where consumers received massage is:

- | | |
|--------------------------------|--------------------------------|
| 21% Spa | 3% Medical Clinic |
| 13% Chain | 2% Massage School Clinic |
| 12% Massage Therapist's Office | 2% Alternative Therapy Clinic |
| 10% Chiropractor's Office | 1% Workplace |
| 9% Other | 1% Healthclub |
| 8% Hotel, Resort, Cruise | 1% Physical Therapist's Office |
| 8% Home | 1% Don't Know |
| 5% Salon | |



Contact your professional associations for current industry trends and statistics.

Wellness Career Trends

In view of these statistics, the career outlook for wellness practitioners is bright. The expanding career opportunities are due to a constellation of factors: a widening interest in stress management and preventive wellness; the public's disillusionment with the high cost of traditional medical care and prescriptions (plus the negative side-effects of those medications); and a fast-growing population of baby boomers (age 55 and over) looking for ways to cope with the physical challenges and stress associated with aging.

Most wellness practitioners love what they do. How could one not love a career where you can help people reduce stress, improve their health, get in touch with themselves, and feel better so quickly? What is not so often mentioned is the high percentage of graduates who fail to become successful in their careers. Although the causes are many, most failures are rooted in a lack of business savvy.

At first glance, it may seem that acquiring advanced technical skills and a high degree of expertise are sure ways to success. However, this is only one part of the equation. Other key factors for success are business acumen and strong interpersonal skills. Without this solid foundation, your career and technical skills cannot flourish.

Fundamental interpersonal skills include: creating rapport and building relationships; developing a soothing and inspiring manner with clients; setting appropriate personal and professional boundaries; and creating a safe space for clients. Developing awareness of, and



Massage Therapist Career Path Assessment

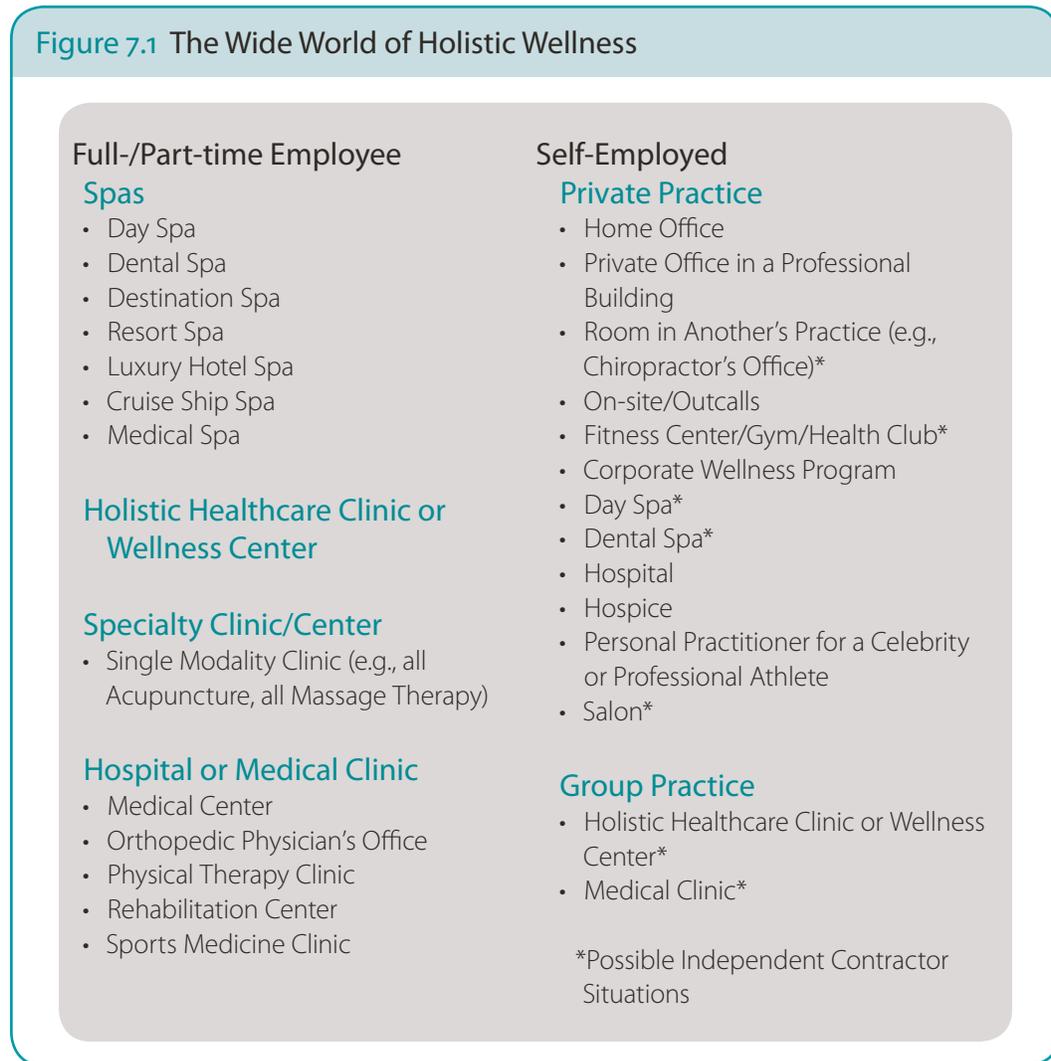
www.amtamassage.org/professional_development/CareerPathQuiz.html

adhering to, high standards of professionalism are crucial, as these skills serve you well whether you run your own business or work for someone else.

Figure 7.1 provides a brief overview of career paths for wellness practitioners. Keep in mind that the specific venues listed under Employee and Self-Employed can overlap.

In the next sections, we explore some effective ways to sharpen your career focus and look at the advantages and disadvantages of self-employment versus working for someone else. The more information and insights you have into possible career paths, the better prepared you are to make choices best suited to your unique personality and overall goals.

Figure 7.1 The Wide World of Holistic Wellness



Why Career Focus Is Essential

Career focus is essential to long-term success. In addition to choosing an overall field, it’s crucial to clarify the specific career focus parameters. Douglas Helmer, Ph.D., author of *The Massage Therapy Career Focus Workbook*,⁶ says that if you ask an aspiring somatic practitioner what she wants to “do,” she’ll usually give you her job title. For example, “I’m training to be a massage therapist,” or, “I’m learning to be an acupuncturist.” Probe any deeper and these same aspiring wellness providers are often stuck for an answer. If you ask them where they want to work, you’ll often get, “I don’t know.” Ask who they want to treat and the response is usually, “I’m not sure.” Ask them if they want to be an employee or work on their own, and you’ll most likely hear, “I haven’t decided.” Finally, ask if they think not knowing the answers

“Your work is to discover your work and then with all your heart to give yourself to it.”
—Buddha



It is the commonest of mistakes to consider that the limit of our power of perception is also the limit of all there is to perceive.
—C.W. Leadbeater

to these questions is a problem, and most reply, “It’s not a problem, and there’s lots of time to figure that out after graduation.” Unfortunately, there simply isn’t “lots of time” to make these vital career decisions. Practitioners who arrive at graduation day without a crystal clear vision of some basic parameters that define a preferred career are likely to land up in the “Did Not Stay in the Profession After Two Years” column.

Helmer also points out that the career focus parameters can be as simple as knowing the answers to the journalist’s 5 W’s and 1 H: Who? What? When? Where? Why? How? Looking for an easy way to sharpen your career focus? Take a few minutes to reflect upon the questions in Figure 7.2.

Figure 7.2 The 5 W’s and 1 H

Who

Who do you want to work with? or, Who (i.e., what type of client) do you want to work on? Young people? Elderly people? Athletic people?

What

What do you want to provide to your clients? What kind of treatment? What kind of outcome do you desire? What kind of environment will you provide?

When

When do you want to work? Strictly 9-5? Do you want your weekends free? Do you have a preference or are you flexible?

Where

Where do you want to work? Are you looking for a spa/resort setting? Clinical? On-site?

Why

Why do you want to work in a certain area or focus? Is it to communicate more effectively? Do you want to build your referral network? Is your main goal to help people?

How

How do you want to care for your clients? How will you approach your clients? Will you approach the whole client or their specific condition? Will you actively work with them so they learn to care for themselves, or passively so they’ll depend on you for future treatments?

Multi-Discipline Options

Many wellness practitioners combine several professional roles to create a unique, blended career. For instance, personal trainers are seeking massage therapy credentials, skin care technicians are getting yoga teacher certifications, and chiropractors are becoming movement therapists. Holding more than one credential in related disciplines allows you to add additional income streams and employment opportunities, expand potential target markets and referrals, and experience a more varied and fulfilling work life. However, it can be challenging to balance your various roles along with your personal commitments. Also, it’s wise to hone your first profession before adding additional ones. Choosing a multi-discipline career requires a commitment to self-discipline. Consider the following questions to explore whether or not a blended career is right for you.

In her article “The Benefits of a Blended Career,”⁷ Heidi Smith Luedtke says you should ask yourself these questions if you’re considering a multi-discipline career:

- What do I wish I could spend more time doing?
- What interests have I put on the back burner?
- What do I have to offer that I’m not currently offering my clients?
- How could I increase my impact?
- What else do my clients want from me?
- How could I be more authentically me?
- How much risk am I comfortable taking?
- What will I scale back (or give up) to allow a new role to flourish?
- Do I need formal training for this role?
- How will this new role fit with my current career?

If the thought of having a different schedule throughout the week sounds exciting, maybe adding another credential is right for you. On the contrary, if you get anxiety just thinking about it, you may want to keep a single discipline focus.

Employee vs. Independent Contractor vs. Self-Employed

The two primary career tracks are to work for a company or be self-employed. Within those paths are a number of possibilities. Some people kick-start their careers by working at a spa or clinic, others take part-time jobs to augment their private practices, some choose a private practice right away, and there are those who prefer to only work for others.

If you’re “hired” by a company as an Independent Contractor, the reality is that you’re self-employed. Be aware that you might be treated more like an employee (without benefits), and that might not fit in with your personality.

Another consideration is the amount of time you want to work. Some people want to work full time while others choose to permanently work in their field on a part-time basis (they either have another career, are raising a family, or want to pursue other interests).

Employment

Working as an employee provides many potential benefits such as the following: the possibility of walking into a full practice with little marketing; providing a larger scope of services for your clients’ wellbeing; starting out with a ready-made professional image; reduced paperwork (there’s usually an office manager); the ability to focus on hands-on work; access to better and more varied equipment and supplies; excellent built-in referral base; laundry service; and an office staff that does the scheduling, places confirmation calls, and handles financial transactions. Employers are responsible for all facility liability, overhead costs, marketing, financial management, and business operations.

By agreeing to accept employment, an individual enters a world where commitment, loyalty, cooperation, and obligation play important roles. Hopefully the business earns these from its employees through its own ethical behavior; nevertheless, these qualities, on the part of the employees, aren’t optional. The employees’ commitment, loyalty, cooperation, and obligation remains with their clients and the services they provide.

Employers also must act responsibly. In *The Ethics of Touch*, the chapter on The Team Approach talks about how “a business should take a protective role towards its employees. Laws and regulations provide this ethical framework, which is ideally completed through policies and procedures that demonstrate the business’ respect for its employees and defense of their individual rights. Important areas where these attitudes must and should be expressed are in practices of fairness and diversity, safety, security, and integrity.”⁸



See Chapters 12-14 for specific details on **successful employment strategies**.



See Chapter 11 for information on **setting up a private practice**.



See Chapter 12-13 for details on **résumés** and **job interviews**.

Think about yourself. Do you enjoy working as part of a team? Do you enjoy focusing primarily on client wellbeing? Do you prefer the convenience of an office support staff and less paperwork? Do you like the idea of someone else handling marketing and business logistics? Do you like working within an established structure? Working in these settings also requires conforming to a set image, policies, and procedures. You might need to alter your style and scope of practice to align with the company's vision and schedule. Success as an employee requires you to understand the rationale behind the policies and procedures set by the employer. These guidelines protect clients, the company, and the practitioners.

Figure 7.3 highlights the pros and cons of working for an employer. It may provide some new insights as you consider your career path.

Figure 7.3 Employment Pros and Cons

Pros of Working for an Employer

- Possibility of walking into a full practice with little marketing
- Providing a larger scope of services for your clients' wellbeing
- Starting out with a ready-made professional image
- Being part of a team with clear and established boundaries
- Reduced paperwork (there is usually an office manager)
- Ability to focus on hands-on work
- Access to better and more varied equipment and supplies
- Additional training on specific techniques
- Excellent built-in referral base
- Office staff that does scheduling, places confirmation calls, and handles financial transactions
- Discounts on services and products
- Use of the facilities
- Benefits (e.g., health insurance, paid vacations, paid sick days, pension plans, profit sharing, continuing education reimbursement)

Cons of Working for an Employer

- Lack of control over the scheduling
- Rarely get to choose your clients
- Possibly needing to alter your treatments in terms of style, modalities, and length
- Conforming to a set image, policies, and procedures
- There is no guarantee your shifts will be filled
- Potential to get booked for a specific service even if it isn't clear that you're proficient in that technique or if contraindications are present
- Return clients are rare in some settings, such as destination spas and resorts, leaving little chance to mark progress or make lasting connections
- Possibly required to perform other services when not doing your primary service

Corporate Culture and Image

Many practitioners enjoy the team environment of working as an employee—that is, if the corporate culture of the business promotes a positive attitude, discourages gossip, and expects a high degree of professionalism and respect for co-workers and clients. The most enlightened business owners aspire to build businesses in which both clients and employees thrive. The best managers recognize that clients perceive subtle undercurrents of disharmony, and will aim to create a sense of community among team members and good working relationships with employees.

When it comes to image, you can expect to encounter a clear list of do's and don'ts. Ambiance and image are often key elements of a business brand and corporate identity, requiring employees conform to policies about image and personal appearance. For instance, some workplaces may require employees not to have visible tattoos or excessive piercings. Some require practitioners to conform to a dress code or wear a designated uniform.

Policies and Procedures

Employees are expected to follow company policies and procedures, provide the services outlined in their job description, and are held accountable for professional behavior and job performance. For instance, many employers have stringent hygiene policies, such as long hair pulled back, no facial hair, and no perfume. The personalities, styles, and philosophies of the various wellness professionals must blend or conflict can arise over working conditions and what's best for the client. When you start your new job, take the time to review policy and procedure manuals. Clarify any ambiguous policies. Ascertain what's expected of you when you're not directly working with clients (e.g., paperwork, clerical duties, assisting the other practitioners, marketing, cleaning chores, providing treatments for staff).

Compensation

Employees can be paid an annual salary, an hourly wage, or an hourly wage plus commission. Regardless of the wage terms, the total hours worked divided by the wages received must always equal at least the minimum wages. At the end of the year, the employer must provide employees Form W-2: Wage and Tax Statement.

Some businesses base salaries and preferential scheduling on seniority. It's important to take this into account when you're new. As in most careers, it may take some time for your income to grow to its full potential. Compensation varies greatly among the type of business and its geographic location. Other possible compensations include gratuities, commission on product sales, increases based on rebookings, and benefits. Employee benefits can include health insurance coverage, paid time off and sick days, pension plans, profit sharing, tuition reimbursement for continuing education, discounted services, and use of facilities.

The policies on tipping can also vary greatly. For instance, some spas don't allow tips to simplify logistics for clients. Others allow tips but have moved to a cashless system that enables a guest to note a tip on a credit card receipt or hotel folio. Other work settings, such as medical spas and primary healthcare facilities, should offer higher base wages, as gratuities aren't common in those environments.

Keep track of what payments are due to you as mistakes can happen (usually due to incorrectly inputting a fee or a tip into the system). Find out ahead of time how such mistakes are rectified: Do you receive an immediate payout or is the amount added to your next pay period?

Sexual Misconduct

In most cases when you work as an employee in a business setting, you don't have to worry about sexual misconduct from clients—it rarely happens, and, if it does, assistance is nearby. More common are reports of subtle inappropriate behaviors, such as suggestive comments, offensive jokes, or inappropriate touching. In these cases, terminating a session may be the appropriate response. Simply state you're uncomfortable with continuing the session, or excuse yourself from the session by saying you don't feel well.

In short, be aware of the potential for problems in this area and use your best judgment and diplomacy to deal effectively with difficult or awkward situations. Don't hesitate to end a session immediately if a client's behavior is inappropriate, and report problems or concerns to management as soon as possible. Professional ethics dictate that you refrain from talking about a client's inappropriate behavior with anyone other than management.



See Chapter 20, page 297 for a list of **employer's tax forms**.

Teamwork

As in many business environments, politics can sometimes get in the way of equitably resolving scheduling issues or work conditions. Make an effort to express your views in a balanced way, and then release your expectations. Accept that some things are beyond your control.

Help with clients' needs that might not technically be "your job." Teamwork is paramount in settings where clients receive multiple services. Time is a very important consideration so as not to throw everyone off of their schedules. For instance, if a practitioner is running behind schedule, jump in and help (e.g., reset the room, escort the client to the next station) whenever possible.

Take courses to enhance your communication skills with co-workers. Learn and practice conscious detachment. For example, make an effort not to take anything personally, especially when a client is difficult.

Employment Status

When exploring job openings, evaluate the advantages and disadvantages of joining a company as an independent contractor versus an employee. Sometimes you may work first as an independent contractor, then negotiate a change to employee status. Or you may be offered a position as an employee after the manager has had a chance to observe your skills and success in building a solid base of clients. Be prepared to discuss compensation by researching industry trade journals to get insights into salary structures.

Please note that some business owners classify practitioners as independent contractors to simplify paperwork and avoid the tax implications and other liabilities associated with an employer/employee relationship. The penalties can be quite high if the government determines that the company misclassified employees.

Independent Contractor Status

Oftentimes, private practitioners pursue short-term or long-term independent contractor arrangements as an effective way to supplement their income. In these settings, you're technically a separate business operating within another business: you generally rent office space on a flat rate or percentage basis of the income you generate. Independent contractors typically pay the business a percentage of the client service fee charged in exchange for the space and shared operational services such as the receptionist. Other times, practitioners work as an independent contractor for special events, such as providing chair massage at a business convention or providing acupuncture to the members of a film crew that are in town for a week.

Some practitioners even work as independent contractors for several companies and rarely see clients in their own offices. These opportunities provide a degree of variety that appeal to many.

Keep in mind that as an independent contractor, the hiring business isn't obligated to pay a minimum wage, guarantee any income, or withhold any taxes. In general, independent contractors only receive income from actual sessions provided, they must pay all taxes, and receive a specific tax form (1099-MISC: Miscellaneous Income) from the contracting business at the end of the year.

If you're thinking about working as an independent contractor for one or more companies, remember that while it means you operate as a business owner (sole proprietor), you may be treated more like an employee without the employee benefits. In these settings, however, your start-up business tasks are fewer in number and complexity than practitioners who establish a private or group practice.

If you're an independent contractor and also operate a private practice, define parameters for working with the "company's" clients in your private practice setting. In general, it's unethical to seek out clients for a private practice from the pool of clients at your workplace, unless you have an explicit agreement with the hiring company that allows it. Consult with a business



Independent Contractor
= Self-Employed



See Chapter 15, page 200
for **sole proprietorship**
regulations.



See Chapter 22, pages
325-327 for more details on
independent contractor
status.

coach, attorney, or financial advisor before finalizing and signing an independent contractor agreement. The time and money you invest in consultation more than repays you by avoiding lost time, disappointment, and potential legal problems resulting from conflicts.

The three main categories that the IRS uses to assess the degree of control and independence are behavioral, financial, and the type of relationship. To determine whether you qualify for independent contractor status, you would be able to affirm:

- I control what I do and how I do it.
- I determine how I'm paid, how my expenses are paid, and the tools I use.
- I provide myself with any benefits available.

According to the Internal Revenue Service, “an individual is an independent contractor if the payer has the right to control or direct only the result of the work and not what will be done and how it will be done.”⁹

In some instances an independent contractor might subcontract work to others. For example, a film company contracts with a massage therapist to provide massage and other wellness care for the cast and crew during a movie shoot. The massage therapist would “hire” additional practitioners as independent contractors to provide any additional needed services.

Self-Employment

Most wellness practitioners choose to be self-employed at some point in their careers. These sole proprietors work in private practice settings, either out of home offices or business offices. These businesses may also include outcall services. Practitioners often work in multiple environments. For example, a practitioner might see clients 3 days a week from a home office, go to several clients' homes each week, provide employee wellness at a corporation twice a month, and work from another wellness provider's office 1 day per week.

Unfortunately, not everyone is well suited for this type of enterprise. It takes a certain personality type to be truly successful in one's own business. Successful business owners are inventive and follow through with their plans. They respect money. They possess considerable expertise in their particular career field and have broad experience in several others. They have very good verbal and written communication skills and are usually considered very personable. They are positive thinkers, determined, self-disciplined, service oriented, and persistent—they don't quit!

Think about yourself. Do you possess these qualities? In most instances (unless, for example, you have a partner with a lot of business acumen), it's not enough just to have talent, you need to manage the business. Many small businesses that don't succeed are examples of this problem—talent without proper business skills.

According to the U.S. Small Business Administration (SBA), two-thirds of new companies survive at least 2 years and about half continue for at least 5 years—instead of the more often cited (but inaccurate) statistics that claim that 1 out of 5 (20%) businesses are successful after 5 years.¹⁰

Though the odds are improving, these statistics can be cause for concern. The two major reasons for failure are mismanagement and undercapitalization. Mismanagement is generally a result of poor planning, not realistically evaluating strengths and weaknesses, failing to anticipate obstacles, improper budgeting, and lacking the necessary business skills. Undercapitalization is not having enough start-up capital or needing to take draw (salary) before the business is firmly established.

Take a few moments to review the chart that highlights the pros and cons of self-employment (Figure 7.4). This career path presents some unique challenges. The chart may help you realistically assess if you have what it takes to run a business.



IRS form for determining worker status

irs.gov/pub/irs-pdf/fss8.pdf

§3



See Section 6 for specifics on the actual **running of a business**.



“Do economic or industry factors affect business survival?”

www.sba.gov/sites/default/files/Business-Survival.pdf

Figure 7.4 Self-Employment Pros and Cons

Pros of Self-Employment

- Ability to choose your target markets
- Control over standards and scope of practice
- Freedom to determine your image
- Control of the client screening procedures
- Potential for unlimited income
- Opportunity for creativity
- Flexible schedule
- Independence
- Be your own boss
- Tax write-offs
- Increased potential to contribute to others

Cons of Self-Employment

- Potential loneliness and isolation
- Long hours: work with clients, marketing, and management
- Taking all the risks
- Responsibility for getting and retaining clients
- Potential cash flow problems
- Initial funding of the business
- Safety risks increase if you work alone or provide on-site services
- Possibility of needing to delay financial expenditures such as expensive equipment
- Responsibility for administrative and logistical activities
- The only “employment benefits” are the ones you pay for yourself
- No true paid vacations, holidays, or sick days
- Responsibility for making certain everything is done

Autonomy

Although you may enjoy the freedom of private practice, a potential drawback is a sense of professional isolation. Private practice can be a stark contrast to educational programs which offer plenty of opportunities to share professional opinions and insights with colleagues. Nonetheless, some practitioners thrive in a private practice setting. Others find they must actively work to minimize isolation. Some good ways to do this are to establish a support system of colleagues and advisors, join a networking group, attend industry conferences as your time and budget allow, and trade tasks with a colleague (e.g., you balance her checkbook and she helps you develop your marketing plan). These are all great ways to make new friends, generate leads, and find business opportunities.

You may also experience days when the endless array of business tasks seem to take on mammoth proportions. As the appointment scheduler, bookkeeper, business manager, marketing director, and wellness provider, you’re responsible for making sure everything gets done. You may choose to hire someone to handle some of these business tasks, such as bookkeeping, so that you can focus on working with clients. This makes good business sense and frees you up to do more of what you love. For instance, if you pay someone \$12 per hour for 10 hours a week (\$120) and that frees you up to do 8 more sessions at \$50 each (\$400), you’ll net \$280.

A mistake many practitioners make when they are new is to work whenever clients want. This can lead to burnout. Make a schedule that works for you, includes ample breaks, and allots time to take care of yourself. Take off at least 1 day per week and 2 days in a row when possible. Include cancellation and no-show policies on your client forms and review them with clients. This assists your time management, as well.



The only way to do great work is to love what you do.
—Steve Jobs

Safety

Safety is a standard concern for any business owner, but even more so for a self-employed wellness practitioner. Take a vigilant approach to personal safety. For instance, first-time clients can present potential trouble spots, as it's difficult to know much about their character or background, so use a screening protocol for new clients. In most cases you can quickly and aptly sense unbalanced individuals, an unsafe neighborhood, or other safety concerns, and remove yourself from the situation with haste or end a session, if need be. However, operating this “inner radar” at top efficiency requires that you first develop an awareness of potential personal harm and take it seriously.

Fortunately, safety incidents are rare in private practices. From a safety standpoint, it's best to only work hours when someone else is in the building (or your home). In addition, lock your treatment door or main office so uninvited people can't wander in, make sure outdoor lighting is adequate, and call a friend before (in hearing range of the client) and after sessions. The old saying, “An ounce of prevention is worth a pound of cure,” certainly applies here. Don't hesitate to end a session immediately if you feel unsafe.

Planning

Take the time to write a business plan that includes a vision statement and maps out best-case and worst-case financial scenarios. Focus special attention on your marketing plan and allot ample time each week for marketing tasks.

Finances

When you're the only source of revenue in your business, you must carefully manage your cash flow. If you're just starting out, it can help ease financial pressures if you work part time at another job until you can build a strong client base. You need to plan for items such as professional association fees, licenses and permits, tax payments, supplies and equipment purchases, insurance premiums, and marketing expenses. Help launch your business on solid footing by meeting with a financial advisor or referring to a business self-help book to map out an effective system for estimating monthly operating expenses and revenues, and making quarterly tax payments. Learn about tax deductions and set up an easy-to-use recordkeeping system to save time and headaches at tax time. Track where your time and money go so you can monitor results and change course if needed.

Insurance

Insurance policies are necessities and should be a priority. Make sure your malpractice and liability insurance covers you wherever you practice. Research health and disability insurance options to find the best value and coverage. Ask colleagues for their recommendations. Verify that your auto insurance covers lost income if you're in an accident, as this typically isn't a standard coverage feature.

Benefits

The only “employment benefits” you receive are the ones you pay for yourself (which kind of defeats the whole concept of “perks”). As a self-employed practitioner, there are no true paid vacations, holidays, or sick days. Some practitioners find it helpful to open a savings account to set aside cash resources as “self pay” for vacations and days off.



See Chapter 6, pages 109-110 for **phone screening techniques**.

§3



See Chapter 17 for details on **business plans**.



See Chapter 20 for more information on **financial management**.



See Chapter 15, page 207 for more information on **insurance coverage**.



Self-Employment Checklist

Under each question, check the answer that says what you feel or comes closest to it. Be honest with yourself!

Are you a self-starter?

- I do things on my own, nobody has to tell me to get going.
- If someone gets me started, I keep going all right.
- I don't prefer to put myself out until I have to.

How do you feel about other people?

- I like people. I can get along with just about everybody.
- I have plenty of friends—I don't need anyone else.
- Most people irritate me.

What type of work do you prefer?

- I prefer a balance of hands-on and mental work.
- I prefer to focus primarily on client wellbeing and hands-on work.
- I prefer to do the least amount of work possible.

Can you lead others?

- I can get most people to go along when I start something.
- I can give the orders if someone tells me what we should do.
- I let someone else get things moving. Then, I go along if I feel like it.

Can you take responsibility?

- I like to take charge of things and see them through.
- I'll take over if I have to, but I'd rather let someone else be responsible.
- There's always some eager beaver around wanting to show how smart he is. I say let him.

How good an organizer are you?

- I like to have a plan before I start. I'm usually the one to get things lined up when the group wants to do something.
- I do all right unless things get too confused. Then I quit.
- I get all set and then something comes along and presents too many problems. So I just take things as they come.

How good a worker are you?

- I can keep going as long as I need to. I don't mind working hard for something I want.
- I'll work hard for a while, but when I've had enough, that's it!
- I can't see that hard work gets you anywhere.

Can you make decisions?

- I can make up my mind in a hurry if I have to. It usually turns out okay, too.
- I can if I have plenty of time. If I have to make up my mind fast, I think later I should have decided the other way.
- I don't like to be the one who has to decide things.

Can people trust what you say?

- You bet they can. I don't say things I don't mean.
- I try to be on the level most of the time, but sometimes I just say what is easiest.
- Why bother if the other person doesn't know the difference?

Can you stick with it?

- If I make up my mind to do something, I don't let anything stop me.
- I usually finish what I start—if it goes well.
- If it doesn't go my way right away, I tend to quit.

How good is your health?

- I never run down.
- I have enough energy for most things I want to do.
- I run out of energy sooner than most of my friends do.

Suggestion: This checklist is also in the online workbook.



The Business Mastery
Workbook

[www.businessmastery.us/
workbook.php](http://www.businessmastery.us/workbook.php)

Self-Employment Checklist Scoring Key

After completing the Self-Employment Checklist, count the checks you made beside the answers to each question. How many checks are beside the first answer? The second answer? The third answer? If most of your checks are beside the first answer, you probably have what it takes to run a business. If not, you're likely to have more trouble than you can handle by yourself. Find a partner who is strong on the points in which you experience challenges. If many checks are beside the third answer, not even a good partner could shore you up.

Self-Evaluation

Without a boss or supervisor to provide feedback or performance evaluations, a self-employed practitioner lacks valuable input to identify the adjustments and improvements that are necessary for planning and growth. Therefore, you need to get feedback from clients, colleagues, and advisors. Send a service evaluation form to all clients seen in the past 6 months. Email them an online survey tool or mail a printed form. If using a printed form, ensure anonymity, provide space for general comments, and include a stamped, self-addressed envelope to encourage participation.

Offer a free treatment to a colleague whose skills you admire, in return for a frank assessment of your skills. Meet with well-respected sole practitioners to compare and assess the effectiveness of current practice policies and procedures. Consult a trusted accountant, or consider updating (or replacing) practice management software, to provide a complete picture of the financial health of your practice. Finally, use the results of these efforts to strategize how your business can best flourish, and to pinpoint resources (e.g., experts, services) that can assist in that process.



"Create Surveys, Get Answers"

www.surveymonkey.com

§3



Self-Employment Assessment

- Are you willing to take the risks in being self-employed?
- Do you know how much credit you can get from your suppliers?
- Do you know where you're going to get your start-up funding?
- Have you talked to a banker about your plans?
- If you need/want a partner with money or skills that you don't have, do you know someone who is qualified and appropriate?
- Have you talked to a lawyer about your business?
- Does your family support your plan to be in business?
- Could you net more money working for someone else?



Self-Employment Reflection

Reflect on your Self-Employment Checklist and the Self-Employment Assessment. Were you surprised by anything? Did your responses and scores measure up to your initial ideas about your future? What are some of the action steps you can take?

Your Ideal Career

At this point you still may be uncertain about being self-employed or working for someone else. The next activity assists you in discerning what you really want in your career. After completing this activity, the subsequent chapters illuminate the key aspects of a variety of practice settings.



Your Ideal Career Elements

1. Where do you want to practice? What city, state, or country?
2. Do you want to travel as part of your career?
 Yes No Maybe If yes, where?
3. How many hours per week do you want to work? Doing what specifically?
(In addition to client interaction, include the other business-related activities such as marketing, bookkeeping, networking, and planning.)
4. What type of work location do you want? Do you want to have a private office or work at a medical facility? Do you want an office in your home? Would you rather just do outcalls? Or would you prefer a combination of the above?
5. What type(s) of people do you want to have as clients?
6. Which professions could provide referrals to your business?
7. For which professions can you be a good source of referrals?
8. What benefits do you want your business (or employer) to offer (e.g., health insurance, paid vacations, retirement fund)?
9. Do you want to work as an employee or run your own business?

If you plan to be self-employed, answer the following questions:

10. Do you want to have multiple locations?
 Yes No Maybe If yes, where?
11. Do you want any associates?
 Yes No Maybe How many? What would they do?
12. What type of business atmosphere do you want?
13. How much do you want the net business profit to be annually? \$
14. How much money do you want for your salary/draw after taxes? \$
15. Describe your ideal office/location in detail including external features, the style of decorations, equipment, and ambiance.

If you plan to work for someone else, answer the following questions:

16. What is the lowest fee or percentage you will accept?
17. List at least 5 places or people for whom you'd like to work.
18. Describe the ideal business agreement. What would you like your employer to offer? What are you willing to provide?

Follow-up: After you have completed this activity, refer back to the Life Planning activity in Chapter 2 and update your career goals.