



Episode 11: SIDE JOB BENEFITS

This is the *Become an Unstoppable Woman* podcast with Lindsay Preston Episode 11, Side Job Benefits.

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Welcome to the *Become an Unstoppable Woman* podcast, the show for goal-getting, fear-facing women for kicking ass by creating change. I'm your host, Lindsay Preston. I'm a wife, mom of two, and a multi-certified life coach to women all over the world. I've lived through enough in life to know that easier doesn't always equate to better. We can't fear the fire, we must learn to become it. On this show, I'll teach you how to do just that. Join me as I challenge you to become even more of the strong, resilient, and powerful woman you were meant to be. Let's do this.

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Hi there my friend, welcome, welcome to the show. Today is an episode I hope knocks your flipping socks off. I have an incredible guest on the show today who is going to talk all about side job benefits. I'll get to why I think this guest is so incredible here in a bit but before I do, I just want to talk about why I chose to talk about this topic. I hear from so many women day after day after day how they do not feel fulfilled in their jobs, either outside the home or even inside the home, even if they know it's purposeful, even if they know that they're doing what's best for their family, even if they enjoy it a little bit, they still feel like, "Oh, there should be more out there," or, "There could be more out there for me and I want to explore that."

I help these women do these things called side jobs or side hustles is something that it's commonly referred to. I personally don't like the word hustle because it just makes me feel anxious. I'm somebody who is already very action-oriented to begin with and hustle just adds fuel to my fire, but that's a story for another day. We're calling it side jobs today. I help these women start doing things more in alignment for what fulfills them and what lights them up. A lot of women don't even realize this whole potential in the side job market.

Those that do start a side job business, hustle, whatever you want to call it, they don't really understand yet how to maximize their time, their impact, and just being able to use



that experience to create something even more meaningful for them in their life. The guest that I have for today, her name is Kaytie Zimmerman. She is a Forbes contributor and she is the creator of a blog called the Optimistic Millennial. I've been following Kaytie's work for a few months if not years now and her work consistently stands out to me. In a very busy market, we're constantly being fed with information and I'm always drawn to Kaytie's work. Here's why.

I find her information to be very precise, very statistically backed. She is also very good at throwing in her opinion in there in a way where it just feels very grounded. I think she goes against the grain in some ways while still being again, just very grounded in fact. If you've followed me for a while you know I'm cut from a similar breed. That's probably why I love Kaytie so much. Our interview today is jam-packed. In fact, I think it's one of the best interviews I've had ever on this podcast and my former podcast, *Life Luvers Radio*. Kaytie delivers. She brings so much great content today to this interview that can help you truly start to understand how to rock a flipping side job.

Specifically, we talk about her experience with side jobs, including how she paid off a ton of debt with a side job while seemingly having fun in the process. A little nugget is that her Optimistic Millennial blog that she runs and she does all this Forbes contributing for, that's a side job for her. She's actually in IT full-time and she's a mom with another one on the way. She is really rocking it. She's going to talk about how she does that and how you can start to do that if you're in that phase of life as well. We talk about how common side jobs are. Kaytie has some really impactful statistics for you about that.

She also starts to talk about some side jobs you could potentially be starting right now if you're wanting that and you're wanting some immediate income that feels very easy too. We talk about why right now the opportunity for side jobs is the best it's ever been. We talk about why someone would even want to consider a side job beyond just earning more money. We talk about why millennials specifically struggle with jobs that feel unfulfilling. We even talk about my side job experience and what it's opened up for me over the years, including this coaching business that I have now that's my full-time gig. Be prepared for that story.

We also talk about four different reasons why someone may want to start a side job, again, beyond just the money aspect of things, and why your 20s can be the best time, how to use LinkedIn to find a side job, how to balance being a stay-at-home mom or a working mom with a side job. Oh my gosh, I could go on and on of all the things we talk about. I do want to say Kaytie and I address specifically in this interview, multi-level marketing companies. Kaytie gives her honest opinion about what she thinks about them. I wanted to ask her



that directly because I hear from so many women how they've gone into that and it hasn't been what they expected. We talk directly about that.

It might be a little triggering for some of you, but I think you'll want to hear what she has to say about it. We also talk about too investing money in a side job and all those fun things. Again, very, very jam-packed interview, lots of great content here. I think it's a must-listen for any woman, even if you aren't considering a side job, you may start to after you hear this episode. I really hope you enjoy this episode with Kaytie today. I hope you take in a lot of great information. Without further ado, I will put it out there right now my friends, here is my interview with the amazing Kaytie Zimmerman.

Hey, Kaytie. Thank you so much for coming on the show today. I am so thrilled that we're going to be talking about side jobs. I mentioned in the intro that I see a lot of women that are listening to this podcast and that are clients of mine who have side jobs. I wanted to bring you on to talk all things about it because I know so many women are being called to doing more than maybe just their day job at this point. Kaytie, I wanted to know first, how did you start to understand this whole thing about side jobs and put your blog together to talk about all these awesome career things that you do?

Kaytie: Absolutely. Well, thanks so much for having me on. I'm super excited about this conversation and just the ability to share about side jobs and what it can do for people and how to scale those in their lives. A little bit about my story. I've actually had a side job for most of the years that I've been employed full time since I left college. Primarily, my purpose in starting a side job initially was to help pay down my student loan debt. I think every millennial and Gen Z college grad can relate to that these days that the student loan debt load is pretty crippling. I actually started doing that just to try and pay down my student loans, but eventually, it took on a new life.

After I finished paying off my student loans, I realized that there was more to it. That it's not just the way to earn additional money, but it was something that I could do to try and pursue my passion outside of work because I was somewhat limited within my full-time job of being able to do a whole scope of things that I was really interested in doing. That's where I started my blog, Optimistic Millennial, and it was really designed as a career advice blog for young adults. Part of that is side jobs and the ability to earn additional income and make career pivots and all of those wonderful things that come with it.

I've essentially had a side job for many years now. Now it's my blog and writing and consulting and doing all of this on the side because it's something that gives me the opportunity to maintain my full-time job, which is reliable, and I have a regular income



from that, but I also have the option to learn new skills and pursue my passions outside of that in my side job.

Lindsay: Kaytie, what was your first side job when you were trying to pay off debt?

Kaytie: My first side jobs are pretty funny. I'll talk a little bit about this in a little bit, but essentially, I started out working on the weekend at a golf course because I grew up a golfer, I played golf in college. It was what I knew, it was what I was familiar with. I knew I could make some extra money either working in the pro shop or on the beverage cart on the weekend. I would work most weekends on a beverage cart at a golf course. To be fair, it was a decent amount of money that I would make and it was enjoyable because I got to be outside and talking to people. That was something that actually- it wasn't a strain to me, it wasn't something that I saw as an additional burden, but it was just an additional opportunity to get me where I wanted to go but also something that I enjoyed at the same time.

Lindsay: So cool. I was the same way when I got out of college. I wanted to teach dance. I just felt bored. I had my day job like you did, but I was like, "Oh, I need more." I went back to something I had known and done that. The other thing too, Kaytie, is I feel like when you get out of college, you are used to this go, go, go, go, go of usually having to work and go to school. Then you're just working. I remember feeling all this extra time. I thought I might as well just work. Did you feel the same way?

Kaytie: Yes, absolutely. It was absolutely that mindset because in college I was working, I was a collegiate athlete and I was going to school at the same time and I had a lot of extra time. To me, my 40 hours a week and my full-time job, I still felt like I had a ton of time left over, so working the weekends didn't really feel that exhausting. Like I mentioned, I chose something that wasn't necessarily-- I wasn't bartending, which for me, I'm not a night owl. That would have been exhausting for me to work those type of hours. I chose something that was an addition to my life versus an additional burden. Absolutely, it was a lot of fun. It made huge progress on our student loan debt pay down progress as well.

Lindsay: Yes, win-win, huh?

Kaytie: Absolutely.

Lindsay: I'm curious, what made you want to start your blog?



Kaytie: My blog actually came about when we had just finished up paying down my student loans. It started with a money and career focus, but it's taken on a career focus in recent past. As I've tried to pivot towards just a more focused career space within the blog. Initially, it started out with money and career advice because I had so many friends that or just people that I was meeting that are my age that were asking me questions. They were saying things that were not accurate and not useful to them financially or in their career.

They didn't realize that that was something that was detrimental for them, or that they could be 5 or 10 steps ahead of where they were but they didn't realize it because they didn't have a mentor, they didn't have a parent, or an older sibling or somebody who was knowledgeable in that space to walk them through that season of life, that new grad season of life that can be a little bit like wild Wild West at times because if you don't have good guidance in your life it can be really confusing and you don't know how to do things. Like the right ways to apply for a job, how to get through interviews, how to grow your career, how to pay down debt, how to handle a credit card.

There's just so many things that we don't really get taught in college or in high school typically speaking that I saw that there was a gap there. I started to fill that gap with useful life advice in a consumable fashion on the blog. It really has been something that's been beneficial to so many young adults. I'm really proud of that and I'm really happy that I've been able to help so many people thus far. Also really excited about what I can do in the future for people for their careers.

Lindsay: I wish I would have had that kind of blog when I graduated college because, like you said, it was the wild Wild West of, "Oh my gosh. Should I stay in this job or should I go? Why do I feel this way? Oh my gosh, how do I handle this whole financial thing [chuckles] and making this money and they are talking about 401(k)s and I don't even know really what to do with that." You can make so much momentum in your 20s financially. I look back and think, "Oh, if I just would have known all those things." You're doing such great work in the world Kaytie, thank you. Let's go back to [crosstalk]--

Kaytie: I appreciate it.

Lindsay: You are welcome. Let's go back for a second and let's talk about side jobs again. Tell me, how common are they?

Kaytie: A lot of people don't even realize how common they really are. In fact, I had a conversation with somebody recently when I was doing a radio interview. I was talking about side jobs and how common they are. I said, "51% of Millennials have at least



occasional side hustles." The radio host or the editor, whatever he was, he goes, "Well, that seems like a lot." I'm like, "Yes, it's quite a bit of the Millennial generation that's taking up these occasional side jobs. It may not be frequent or consistent." Then he realized, he was like, "Oh, sometimes I get hired to go fix people's computers or fix their TVs. Sometimes they'll pay me \$50 or \$100 for that."

I'm like, "That's an occasional side job. You are one of those Millennials that has an occasional side job." You don't realize how many people are doing this, especially in today's economy where we have so many different types of apps and opportunities where it's a crowdsourcing mentality like Uber or like Shift, like any of these other companies that are using temporary labor. That there's just so much opportunity to step in and step out whenever you feel like trying to do an occasional side job, earn some extra money, et cetera. Beyond just Millennials, it's not just Millennials that have these side jobs. 51% of Millennials do, but overall across all generations for Americans, 37% of them have a side job. It's a lot more frequent than people realize.

Lindsay: Yes, so true. I can think of so many people I know that have some sort of side job. VA work, a lot of it, like you said, is that contract labor of just a few hours a week here and there. Have an Etsy shop or something like that.

Kaytie: Absolutely.

Lindsay: It's such a great world we are living in, don't you agree, Kaytie, that we can do stuff like this?

Kaytie: The opportunity is honestly endless. I know when I first started talking about side jobs, I would get a lot of Baby Boomers that would say, "Well, this isn't a new topic. People have been doing more than one job for a decade." Well, that's true, but what people were doing maybe 20 or 30 years ago when they are working full-time, they might have a waiter job at night or bartending, like I mentioned, something a little bit more traditional, part-time job. Whereas, like you just mentioned, a VA job, or a blogger, or an influencer, or a Uber driver.

All of these jobs didn't exist 10 to 15 years ago. All of these are available to Millennials and Gen Z and we are all the ones that have the time and energy to do these jobs. We are eating them up and taking in those opportunities where they stand. Frankly, there's so many that just every year, I'm shocked by how much more you can do. If you look at something like-- We used to do this as well too, it's a funny side job that we used to do is we used to babysit dogs. Dogs for people. There is a Rover app that we used to use. We



would watch people's dogs, they would stay at our place and we would make \$20 a night or something like that.

It was easy money because we already had a dog and we were already taking him for a walk and we were already letting him out. It wasn't really too much additional work. That type of job was traditionally reserved for people who had boarding facilities, or vet clinics, or they had a more formal business. Now you can go create a profile and within minutes, you are live and active and people are sending you requests to watch their dog and you are earning additional income. It's just a totally different landscape than what it used to be. That's where we have the opportunity to take advantage of that.

Lindsay: As you're talking, I'm just thinking about, I recently went back into babysitting world of hiring a babysitter. I hadn't had one in a while. In just a few years, it's changed so much. There was care.com before. Now I can pay through the app and I can interview people through the app. The sitter that we hired, she actually has a full-time job. She just does us on the weekends or when we want to have date nights and stuff. Again, I just think, "Man, this is so crazy easy for people now and so crazy easy for me to hire people too." What a great world, what a great world. Kaytie, I want to know why would somebody who does have a full-time job want to consider a side job other than just the money aspect?

Kaytie: That's a great question. A lot of people do think it's just the money side of it. Of course, you can earn additional income, but a lot of people start side hustles for other reasons. Frankly, I actually encourage people to try to have a side hustle if they are in a season of life that warrants that, such as you mentioned being a new grad, not having kids, you are not having a lot of responsibilities that you are attached to because you learn so much. Not only about yourself, but about your potential career path. One of the other things that you can do with a side hustle is gain new skills.

An example I always give is somebody that may be an accountant by day, that's their full-time job. They might want to learn how to do search engine optimization. There is no way that their full-time employer is going to say, "You know what? Let's give that extra project on search engine optimization to our accountant." It's just not within their job responsibilities. It's generally speaking not related to their role, but it's something that that accountant really wants to learn how to do. That's something that they could do as a side hustle. Heck, they could even do it for free just to learn the skills and start to develop that on the side.



Now they have new skills that are marketable. They can put those on their resume, they could sell themselves for a different type of job. The new skills piece of it is pretty huge and it's something that Millennials and Gen Zs value because they want to be able to be continuous learners. One of the other areas that is actually pretty frequent for Millennials in particular because Millennials are known as passion pursuit generation, is trying to find their passion. This would be Gen Z as well too. I was reading something yesterday about Gen Z. I can't remember what percentage it was. I think it was about 40% of Gen Z new grads are accepting roles that they later regret accepting the offer on.

People are accepting these jobs who say, no, they need to pay their bills, they need to pay their student loans. They just need something reliable that can pay the bills, but it's not where their passion is. So many people get stuck once they get into that first job and they think, "Well, this is it, either I have to start over and in a whole new industry, or I stay stuck here and I get into my rut." If you start a side hustle or side job and you try and start doing a new skill and seeing what is what else is out there and what you enjoy, you might think that you want to go into marketing or writing, then you start doing that on the side, then you realize, "Well, gosh, I'm a terrible writer. [chuckles] I actually don't enjoy this, it feels more like a task or work for me than it does enjoyment."

You might find that you were able to take that risk on the side versus quitting your job and starting all over, only to come to the same conclusion. I always encourage that as a way to try and help find the passion, but then the last reason why people would start a side hustle, or one of the main reasons why they would start a side hustle, and this is one that I particularly like, I alluded to it earlier, but it's essentially the ability to make a career pivot. The job market is really good right now and people can go out and get a job fairly easily right now, but it hasn't always been the case.

If we have another season where the job market is not as good and it's more difficult to get a job, then you want to make sure that your skills are built up to a place where you're not cornered into a single type of role that you can get. Take the accountant again, for example, something happens where accounting jobs are not as frequently available. We want to make sure that that account has other transferable skills that they can sell themselves for a different type of role. They may not necessarily have the same years of experience, but they could if they do the side job long enough.

That's where the ability to switch careers, particularly not even just if the job markets bad, but if they have the intention to make that career pivot. Like I said, you don't have to start all over, you can start doing this on the side, develop your skills, even if you're doing it for free for a nonprofit or for a business or offering your skills just to develop them, we had



that experience to sell, that's going to give you those years of experience that you need to sell yourself for a new job. I always recommend people just try something, if you have some kind of interest, unless you've already found your dream job. Good for you, but I don't think that's the case for a lot of 20 and 30 somethings. I always encourage people to get a side job if they can.

Lindsay: What I love about you, Kaytie, is when I've read your blogs in the past, you articulate and bring the stats in so well of many things that I had felt, especially during my 20s, but I just thought, "Oh, I'm the only weirdo that feels this way of not feeling content in my job or--? Because I am borderline millennial, I'm at the older edge of it too, so all these stats have come out after. It was just I didn't feel content in my job right out of college, I just had this built-up energy of wanting to do something different. There were parts of me that judged me job hopping or wanting to start these side jobs or whatever it was.

Now I look back, as I've heard you speak and write, as I said, you've put it together in a way that's made so much peace for me and realize, oh my gosh, I actually did something really smart. When I got out of college, I just felt this discontent, as I said, so I was like, "Well, I'm going to teach dance on the side." So I did that. Then I ended up managing a dance studio out of that. Then I realized as I did that, I thought, "I don't want to do this. This isn't what I want to do for the rest of my life," but then I had some management experience and I was able to go back in HR.

Then I was still discontent there and I was like, "Well, let me start this coaching thing." That's what allowed me to build some years of coaching experience on the side while I had my day job and then eventually moved on to this. This is my thing now, of course, and I'm very content here. It was I just didn't give up I think. A lot of millennials I hear, they're fueled on passion of, "I want to be happy with what I'm doing." I love that about this generation, and that we don't give up on that.

Again, I just love that you're bringing awareness to this, Kaytie, and so people realize, this is beyond just me, this is part of my generation, this is a very normal thing, because I talked to a lot of women too and say, "I'm just not content and my job and I know I should be grateful for it. I know it pays the bills, but I'm just wanting something more." They do, they have this little piece of them that they feel like they're crazy or that they're ungrateful. Again, that's why I wanted to bring you on the show because this is not something that just a few of us have felt, this is a big, big wave of us that are all doing this. Thank you, thank you, thank you, Kaytie.

Kaytie: Absolutely.



Lindsay: Somebody says, they're maybe listening to this, Kaytie, or whatever, they've had this little seedling that they know they want to start a side job. What tips do you have for starting one?

Kaytie: If you're going to start a side job fresh with no experience, you're not already in one. Even if you're already in one, you're thinking about a different one, my first thing that I always tell people is to identify what your goal is. I talked about the four different reasons why people would want to start a side job, making more money, gaining new skills, pursuing a passion, and making a career pivot. Which of those four primarily would be the reason why you'd want to start a side job? If it's purely to make more money, like I said, in my example, to pay off student debt, to pay for a vacation, to pay for your child's college fund, whatever the case, it may be pay for a house.

Then you would want to look for jobs that are easy to integrate, easy to earn money, and are enjoyable. From the examples I gave, working at a golf course on the weekends and dogs getting, to me, those were easy to integrate, they were enjoyable, and they were easy to earn money. I could also control the schedule a little bit. If I got into a busy season with work or with a life, that I could put that on the back burner for that time. That would be a good example of something you could try to find if you're just trying to make more money because it's very temporary and it generates that income, and you don't really care about trying to build the new skills or do anything like that.

If you are trying to gain new skills, you have to be specific about where you're looking. Identifying what it is you want to learn, then figuring out what opportunities are out there. Particularly, I mentioned in this area, if you're trying to gain a new skill that you don't have offered to you at your full-time job, you might end up doing the work for free for a while, which is okay, before you start charging for freelancing or something like that. If you're trying to pursue a passion, obviously, they should come talk to you first and have a conversation about trying to get their priorities right and figure out what direction they're trying to go.

Beyond that, narrow in on what exactly it is that they want to pursue. It's okay if it's wrong. That's the whole point of this is that you find something that will give you that exposure to it, like you said, with the dance studio with something that you really enjoyed. You went out and started doing it and once you were managing the studio, you thought, "You know what? I don't want to do this forever." That's okay. A lot of people think, especially 20 somethings millennials, Gen Z, have this pressure that I have to have it all figured out right away. The truth is, is that you don't.



Your 20s are the absolute best time to try and fail, even better if it's a side job and you could still keep paying your bill. That's what I always tell people is like, you have a lot less risk if you're trying to pursue a passion on the side and you still have your full-time job that's consistent, you're still doing good work there, providing everything to your employer that you've promised them, but then you're not stuck. If you totally gave up your career, you spent all your money trying to start a business that you thought was going to be your passion, and then suddenly, you're broke and you hate it.

That would be where you try and focus in on what exactly you want to do, go confidently in that direction. If you fail, that's okay, but it gives you that exposure to figure out whether that truly was your passion or not. Then the last one around the career pivot, if you're trying to make a career pivot, this is where you need to be a lot more intentional because you don't want to just pick up any job. If you're looking at a particular job in a different industry, go out and find people on LinkedIn that have that job today at the companies that you want to work for, or the type of companies you want to work for.

See what their experience has been prior to that role, see where you need to go to try and figure out what types of activities they were doing. Look at their previous history of jobs and see what they listed as their job responsibilities. If it was something that develops like a portfolio, for example, let's say you want to be a graphic designer and, again, you're an accountant today. What were they doing prior to that? Were they developing a portfolio working for a nonprofit? Were they doing an internship? Is that something that you could do on the side?

You look at being really intentional with that, so that once you've developed it enough, you can put it on your resume, you can put it on your LinkedIn, you can sell that as your marketable skill when you're pursuing a graphic designer job instead of trying to continue up your accounting chain.

Lindsay: Those are gold tips right there. My goodness. I want to go back to one thing you said there, Kaytie, is-- I felt this and I see this a lot with my clients is, we carry this guilt, shame, whatever you want to call it. These feelings of, "Man, I didn't just go and stick with the first job I got right out of College," because I think we saw that with our parents, was, they got this job, they stuck with it, they were borderline miserable the whole time, but that was the smart, responsible thing to do.

That was one of the absolute most favorite articles that you have on your blog is about job hopping and about how normal that is and how actually that's really smart to be doing things like that because you're trying out new things, you're getting new experiences in a



time of life when that's a great time to do it. I know, Kaytie, we've talked a lot about right out of college starting a side job because that seems like a very easy season of life to do that for most of the people. Let's talk about mothers. I hear a lot of moms, especially stay-at-home moms, who say, "I want to start something," or I hear a lot of moms who already have a day job, and then they are a mom, then they're like, "But I'm just so not content and I want to do something more, but how can I fit this in?" What tips do you have specifically for that group?

Kaytie: Preaching to the choir here. You know that I'm a mother myself, I work a full-time job and I have a side hustle. First off, hats off to everybody, whether you work in the workforce or you stay at home. Moms are true gold. Becoming a mother myself has really taught me so much about time management, workload, and how much more capacity I can create out of myself. Just hats off, first of all, to all the moms. A reminder that you know what? Even if you feel like you need to do more, just take a second and just appreciate how much you've done because our kids are so important and oftentimes they don't even realize what we're doing for them and what it's going to do long-term for them.

Just realize that even if you do nothing more, you're already doing the most important work, whether you stay home or you're in your workforce and you're raising kids, it's all important work. I want to make sure to acknowledge that first. The other thing I want to make sure to say is that there is a level of guilt, a different kind of guilt that comes with the mothering phase of, we're in a totally different season of life than when we're in our early 20s. We had extra time, we didn't even realize how much time we had. Then you become a mother and all of your extra time is filled up.

Whether you're a stay-at-home mom or you're in the workforce and you're raising children, there isn't as many extra hours in the day. If you're looking at something like trying to start a side job, if you will, I would call it a side job even if you stay home, it's still something that's on the side of what you normally do, or a side job to your full-time job as a mother, I would proceed with caution. I wouldn't say don't do it because I do it and I love it and I know so many other people who do, but I would say be careful because there are-- You look at your kids' youngest years.

I have a two-and-a-half-year-old and another one on the way and these are the most precious years that you have with them. You don't get them back. If you have a goal in mind that you want to accomplish, absolutely go for it, but if you're just doing it because it's something that you think is a good idea or somebody suggested it to you or your cousin did it and they seem to really enjoy it, or their Instagram looks really good because



they do XYZ, save that for a different season. It's okay to prioritize your kids. It's okay to not be moving 400 miles an hour.

If you have something that you're passionate about or that you think you're really meant to do and you feel like you're bogged down in just the mothering phase and you want to be more than a mom. I don't mean that in a negative connotation, I mean that in a very most positive way, that you have these other pursuits on your heart too, that's okay too. I struggled with that for quite some time because I felt like, "Man, I do all these extra things in addition to being a mom, in addition to working full time. Am I taking this time away from my daughter?"

At the end of the day, she's going to see a better me. She's going to see somebody who is motivated and driven. I'm going to be a good example to her to pursue her dreams and to try and fail. There's all different types of moms, but if that's what you've been created to do and what you feel like has been put on your heart, then don't let that stop you. The only thing I would say with that is just that caution of don't do it because your cousin was successful at starting a side job or starting a blog or becoming an influencer or whatever the side job is that you think you're interested in. Don't do it because somebody else did it, do it because it's on your heart.

Lindsay: I'd have to add to that, do that with intentionality too of, "It's a smart financial decision." Like you said, "Is this going to fit my passions, my dreams?" All of that stuff. A lot of times I hear women that they're just looking for something, but they haven't done the internal work yet to really figure out, what are my values? What are my passions? What are all those things? That brings me to my next question, Kaytie. This is going to be a heated topic, I think.

I see a lot of women, especially in that mom season of life, who they do, they get that itch of, "Ooh, I want to do something more and my friend's cousin just made \$1 million doing this multilevel marketing thing. Maybe I could do that. That could be a lot of passive income for me." I hear people who do well at that and then I've heard a lot of people who feel like they've gotten screwed by those kinds of companies. What are your thoughts on them?

Kaytie: It's absolutely a controversial topic. People seem to sit on one end or the other of the MLM site. Me personally, I feel that if there is something that somebody's passionate about, I've met plenty of people who sell with MLM and the product that they have used has changed their life or significantly improved their life in some way and they truly believe that this can help other people and it could be a viable business for them. I say



hats off to them. Great for them, I'm thrilled for them. Go for it, go get it. It's the ones that it gets served up to you in your inbox by somebody else who's trying to build their team of people to sell underneath them.

Those are the ones that I get concerned about, particularly if they're a mom. It's like I mentioned, you don't want to give up any of that time with your family if that is not something that you're passionate about or it's going to be useful to your life. If you're passionate about it, it's probably not going to show up in your inbox as an idea from somebody else. If you're passionate about it, it's what you think about when your kids are on the playground and you're zoning out looking off in the distance and you think about, "What if I started this business doing X, Y, Z," or, "I really just want to be at a dance studio teaching dance classes."

It's those kinds of things that you'd really want to try and pursue. I'm not saying don't do it, but I definitely have seen people get burned by it. The other thing that I would caution, and I think most people have felt this from MLMs before is, there is a certain level of loss to your personal relationships if it's not done correctly, where people can be on guard when speaking with you because they feel like they're going to be sold to all the time. If you want to do an MLM, that's great. If that's what you think your passion is, that's great, but just acknowledge that there may be a loss of personal relationships or friendships that would come with that. Are you okay with it?

If you are, great, go for it. If you're not, then take that pause and say, "Is this really what I want to be doing? Am I really just trying to make extra money? If I'm really just trying to make extra money, is there a better way that I can accomplish this that is more feasible with my schedule, that's more flexible, that doesn't impact my relationships?" That's where I get to is, if it's something you saw on social media, or it landed in your inbox from somebody reaching out to you, I would caution you to not proceed with that unless it's something that you've personally used and you feel like has really benefited your life.

Not all MLMs are bad. Some of them have great products that really are changing people's lives. If it is something that you think would change other people's lives and you're lit on fire by that, then go for it. Just be wise about it.

Lindsay: Man. Kaytie, you are so articulate. I just love you. You're so good. Just putting the facts out there with a little bit of-- Oh man. So good, Kaytie, so good. Man, I hope everyone out there is just taking notes about all this stuff. Such good tips. Kaytie, I'm just going to wrap it up real quick. You've given so much good information today. If somebody was just



going to walk away from this episode with maybe three quick tips of what to do next, what would you tell them?

Kaytie: I would say three quick tips, the first one would be to identify where you're at now. If you're feeling fulfilled in your career and you feel happy with your job and where you're at. If you're not then start taking a serious look at what's missing and whether it was one of those things, those, you need to make more money, you need to gain new skills, you need to pursue a passion, or you need to make a career pivot. Figure out if one of those is missing in your life. If it is, number two would be start researching side job. By researching, I don't just mean a Google search, I mean reaching out to people who are doing that, asking them what it's like, asking them the impact on their schedule, on their family.

What hours they're working, how they're generating income, if that's making a difference for them to do the research. Then third and most importantly it would be, do the work. There are so many people that listen to podcasts or they read books and they're like, "Oh man, that is so good. I'm so fired up. I'm so excited about this idea." Then somebody says, "Hey, you want to go out for drinks tomorrow night?" Then that keeps going throughout the week and suddenly it's this distant thought in the rearview mirror. If you're really serious about being unhappy in your career or feeling like you're missing something or there's something that's been put on your heart, if you're really serious about it, you'll actually go do something about it.

That's the biggest difference in people that you see that have online platforms or that are doing something with a business is that they just did the work. There was nothing special about them. That's where I would encourage them that, again, even if you fail, it's okay, but just identify what it is you want to go after, start putting steps in place, even if they're baby steps, teeny-tiny steps. I did a Google search today on that job topic that I was interested in. Put that on your list and cross it off because that was a step in the right direction. I would just encourage people that third one is definitely put it into action. Do something today that moves you in that direction, in the right direction.

Lindsay: Gosh, once again, such good tips. I love how you said reach out to people who are doing it. I get a lot of messages sometimes from people who ask me, "What's this whole coaching thing, Lindsay, how did you do it?" All that stuff. I welcome those kinds of questions. Feel free to hit me up. If you feel called that coaching could be your thing. Kaytie, could people reach out to you if they want to know more about blogging?

Kaytie: Yes, absolutely. Likewise here.



Lindsay: Good. The other thing I want to say is, I hear a lot of women, because Kaytie just mentioned failing. Be ready to fail sometimes. I encounter women who have this, again, shame, guilt, whatever you want to call it because they did something and it didn't go well. Maybe they invested money and it didn't go their way. I just want to throw out there, when I had my dance studio, at first, I was just teaching dance and so I was making a salary and then they brought me on full-time and I needed salary, but then I owned the business for a few months and I lost money on that. I lost about \$10,000.

I just want to put that out there is that, it happens sometimes and it's okay. It's okay. Just be mindful of some of the beliefs you start telling yourself after that. If it's, I'm a failure, or I did this, or I hurt my family, or whatever it is, it happens to the best of us. I will say, with my coaching business, it has taken a long time for me to make money at this and just keep going and going. I was fueled from passion for a very long time of, "Oh, it just feels so good. I love doing this," or trying to get smarter and smarter about making money at it.

Again, it's a process. It's not going to be overnight. You are going to fail along the way, but like Kaytie said, you just got to get moving. You can't just sit around and say, "Oh, I'm going to do this one day." Today might be the day. Maybe today is the day that you start making these changes. You're the one that's in control of your happiness. Again, Kaytie, I loved having you on today. Thank you. Thank you. Can you tell everybody where they can reach out to you?

Kaytie: Yes, absolutely. My blog website is optimisticmillennial.com. You'll find me on Instagram @optimistic millennial. I spend a lot of time on Twitter. You can find me on Twitter @Kaytie Vimms. K-A-Y-T-I-E, V-I-M-M-S, or maybe start with Instagram because it's easier to find Optimistic Millennial and engaged with me there. I'd love to hear from any of your listeners about your thoughts on anything that's been said today and offer any assistance for anybody that may be trying to start a side job or is feeling a little bit lost in their career.

Lindsay: Awesome. Thank you, Kaytie. All right, my friend, that's my interview with Kaytie Zimmerman. I hope you enjoyed it. I hope you have a lot of takeaways, a lot of things to think about. If you have any questions about this episode or you want to take the conversation deeper, I do have a private Instagram and Facebook community for this podcast. In order to join, all you have to do is leave a review for the show wherever you listen. If that's on iTunes, Apple podcasts, I think is what they're calling it now. If you can't leave a review where you listen, go on over to my Facebook page, you can find me there, Lindsay Preston, leave a review for the show. Then all you have to do is just send it over my way via email.



From there, I'll let you in the private community where we talk even more about the episodes. I must say we're still getting warmed up in there trying to digest and put everything together on these episodes, but I would love to have you in there so we can continue the conversation and I can help you even more. That is it for my side job episode. I could not wait to release this episode. I was so excited about it. Just like any cycle of life, there's another episode coming out in about 15 more days. That one I'm super excited about too. I guess that's what you do when you're creating content, is you're putting out things in the world that you're excited about that you know will help people because you're already doing it in your business with people.

In this episode, we're going to talk about how to quit feeling S-H-I-T-T-Y, if you are listening in front of kids. We're going to talk about what that looks like. Sometimes people don't even realize that they are being held back. They're just so used to feeling like crap that they don't even realize the impact of it. We're going to talk about that and we're going to talk about some tangible ways you can start to understand that negativity that's bringing you down in your head and how to overcome that. I'm going to share a story about how I did that in my own life recently. A must-listen for that episode. Until then, my friend, you are only as unstoppable as you believe you can be. Believe in yourself. You got this.