



SOLOPRENEUR TIPS

The Financial Planning Workbook

*Step-by-Step Tools for Building Financial Independence Beyond
Your Pension*

Community-Centered · Experience-Backed · Purpose-Driven

A Note From Geezell

Your pension is not your full financial plan. I am not here to scare you. I am here to tell you the truth.

Here is the truth: the pension is real, and it is earned, and nobody can take it from you. But it was built to be a **floor** — a foundation you stand on — not a ceiling on what your life can look like. Nobody told most of us that at the retirement party. I am telling you now.

This is not a workbook about being afraid of money. It is a workbook about building **options** — on your own terms, out of freedom, not out of fear. You spent decades managing complex systems under pressure. Building a second income stream is well within what you are capable of.

This workbook is educational and general in nature. It is not personalized financial, tax, or legal advice. Before making decisions about your pension, savings, or a new income stream, talk with a licensed financial advisor, accountant, or attorney who can look at your full picture.

The Pension Reality: Floor, Not Ceiling

A pension is designed to cover your baseline. It was never designed to fund every dream you have for this chapter — the travel, the gifts to family, the emergency fund that lets you actually sleep at night, the ability to say yes to something just because you want to.

That gap between your baseline and the life you actually want is not a failure of planning. It is simply the gap solopreneur income is built to close.

Exercise: Know Your Numbers

You cannot build a plan for a number you have not looked at directly. Fill this in honestly — this page is for your eyes only.

My monthly pension / fixed retirement income:

My average monthly essential expenses (housing, utilities, food, insurance, healthcare):

My average monthly "life I want" expenses (travel, gifts, hobbies, extras):

The gap between what I have and what I want, per month:

What that gap could look like per year:

That last number is not a scary number. It is your **target**. It is the number your first income stream is working toward — not overnight, but over time.

The Three Income Layers

Think of your financial life in three layers, stacked on top of each other. Most people in this community are standing on layer one and have never been shown layers two and three.

Layer 1 — Fixed Income

Pension, Social Security, retirement accounts. This is your floor. It is not going anywhere, and it deserves respect, not dismissal — but it is also not where this workbook stops.

Layer 2 — Passive & Semi-Passive Income

Income that keeps working after the initial effort: affiliate income, digital products (a guide, a template, a course you build once), rental income, dividend income. Slower to build, but it compounds.

Layer 3 — Active Solopreneur Income

Income tied directly to your time, skill, or story: coaching, consulting, notary services, training and mentorship for people newer to your field, freelance work, content creation. This is usually the fastest layer to start, because it uses what you already have — your 20-plus years of expertise — right now.

Where Your Experience Becomes Income

You already have the credibility. Here is where it can turn into layer 2 and layer 3 income, depending on how much time and tech comfort you want to start with.

Lower Tech-Overwhelm, Faster to Start

- Notary services — a credential many public service retirees already qualify for or can obtain quickly.
- Mentorship or training for newer staff in your former field, paid as a contractor or consultant.
- Freelance or contract administrative, security consulting, or investigative work.
- Local in-person coaching or tutoring built on a skill you already have.

Medium Tech Comfort

- Content creation — TikTok, blog, or newsletter built around your story and expertise (see the Content Creation Essentials guide for a full walkthrough).
- Affiliate income — recommending products or tools you already trust and use.
- A simple digital product — a guide, checklist, or template built once and sold repeatedly.

Higher Investment, Higher Ceiling

- 1:1 coaching or consulting built around your specific expertise.
- A membership community or recurring paid group you lead.
- A cohort-based course teaching a skill you have mastered over decades.

Exercise: Your Income Gap Worksheet

Skills or knowledge I have from my career that someone would pay for:

Which income layer feels most realistic to start with in the next 90 days?

One person I could ask this week for a first paid opportunity, referral, or piece of advice:

What is stopping me from starting today — and is it actually true?

Mistakes to Watch For

- Lifestyle creep — letting new spending quietly rise to match a fixed income, closing the gap you were trying to build.
- Lending or gifting large sums to family before your own runway is secure — generosity matters, but so does your own floor.
- Underestimating healthcare costs, especially before Medicare eligibility.
- Chasing every opportunity at once instead of building one income stream at a time.
- Making major financial decisions alone, out of fear, without a second set of professional eyes on the full picture.

Your 90-Day First Income Stream Plan

Days 1–30: Choose and Learn

- Pick ONE income idea from this workbook — not three, one.
- Research what it actually requires (certification, tools, time) using free resources first.
- Tell one trusted person what you are building, out loud, to make it real.

Days 31–60: Build the First Version

- Create the simplest possible version of your offer — it does not need to be perfect to be real.
- Set one small, honest goal (your first client, your first sale, your first \$100).
- Ask for feedback from someone who has already done something similar.

Days 61–90: Launch and Learn

- Offer it to real people — friends, your network, or the Retired and Realizing community.
- Track what worked and what did not. Adjust. This is a beginning, not a verdict.
- Revisit your Income Gap Worksheet and update your target based on what you actually learned.

Who Else to Talk To

- A licensed, fee-only financial advisor — for a full review of your pension, savings, and retirement income plan.
- A CPA or tax professional — before you start any new income stream, to understand self-employment tax and quarterly payments.
- SCORE (score.org) — free, volunteer mentorship for small business and solopreneur planning.
- Your state's Small Business Development Center (SBDC) — free consulting for new solopreneurs and small businesses.

Come Home to the Community

You do not have to build your first income stream in isolation, guessing at every step. The Retired and Realizing community is full of people building the exact same thing you are — at every stage, from "just an idea" to "already making it work." Come share your number, your idea, or just your questions. Somebody there has already been exactly where you are.

Join the Retired and Realizing Facebook Group:
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