

## STOP LETTING YOUR CLIENTS DEFINE YOUR BUSINESS. START PUTTING YOURSELF FIRST.

On October 13, 2021, JJ the CPA, suffered a stroke that left him unable to remember the previous three months, coordinate a fork to his mouth, or even say the numbers 5 and 4 backwards. Weighing 272 pounds and staring down tax season in just 79 days, he found himself asking:

- How do I keep practicing as a CPA?
- How do I provide for my family?
- How do I serve my clients without destroying myself in the process?

The answer was clear: *He had to reverse engineer his practice—or risk losing everything.*

In *Reverse Thinking Required*, JJ shares how he rebuilt his career and his health by redefining success, setting boundaries, and creating a practice that works *for* him instead of against him. Inside, you'll learn how to:

- Identify your own needs as well as those of your clients and staff.
- Define the kind of business you want to build—and stick to it.
- Say no to work and clients that don't align with your model.
- Reduce stress while increasing profitability and staff retention.

You don't need to wait for a wake-up call to change your life. ***Reverse thinking required—starting now.***



[jjthecpa.com](http://jjthecpa.com)

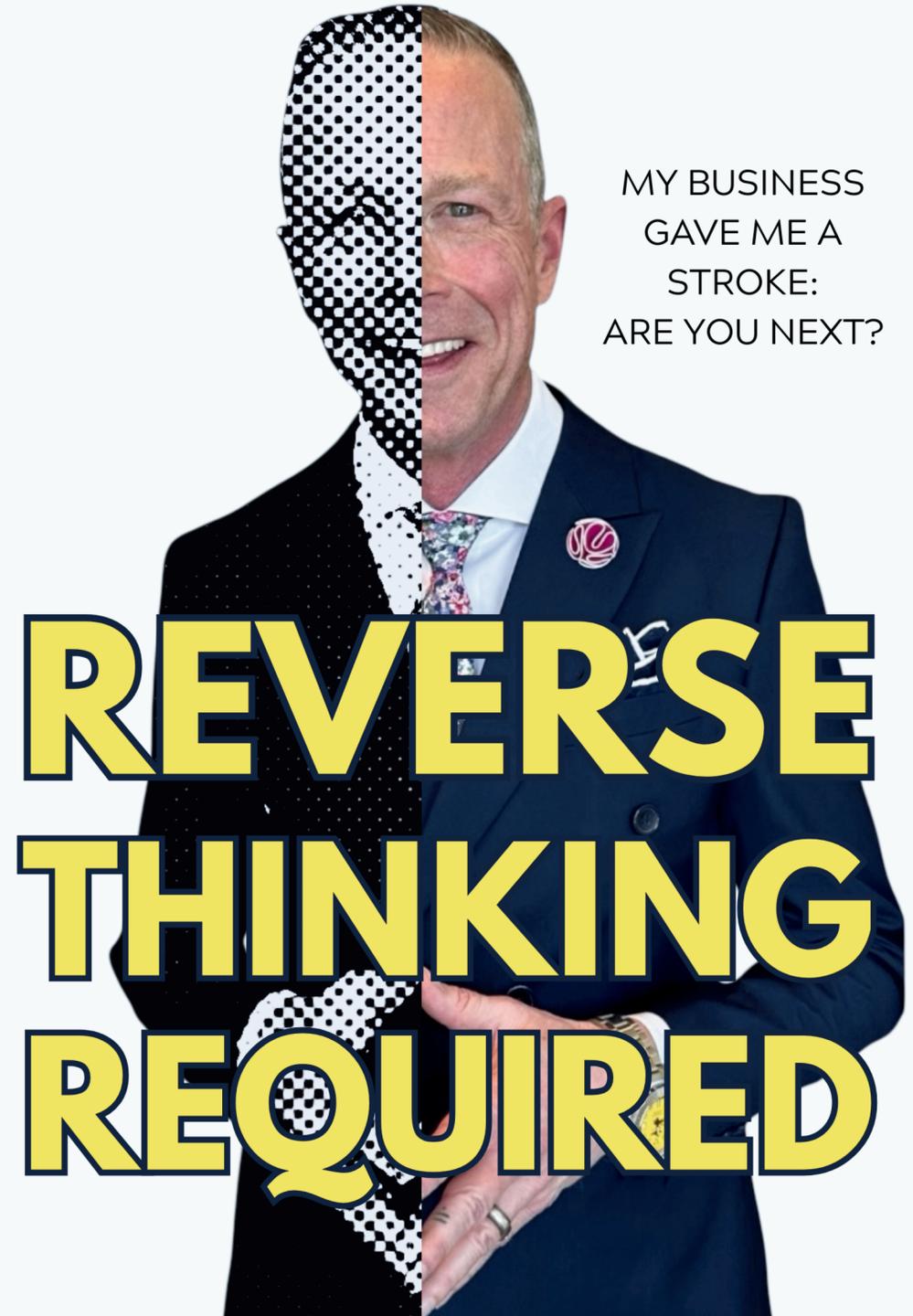
**JJ the CPA** has spent more than 30 years helping individuals and businesses navigate the complex world of taxes. Today, he shares his story and strategies to help fellow CPAs and business owners reduce stress, reclaim their time, and define success on their own terms.

REVERSE THINKING REQUIRED

JENSON

# JOSHUA JENSON, CPA

WITH MICHELLE CORNISH, MBA



MY BUSINESS  
GAVE ME A  
STROKE:  
ARE YOU NEXT?

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Cover and book design by Michelle Cornish.

Paperback ISBN: 978-1-990221-47-7

E-Book ISBN: 978-1-990221-48-4

*JJ would like to dedicate this book to:*

*Amanda, my wife, for loving me unconditionally and standing by my side  
every step of the way.*

*Cooper, my son, for being my hands during recovery, my business partner  
today, and soon the fourth-generation CPA in our family.*

*Alona, my great friend and the protector of my CPA firm, for standing  
guard and filling my shoes while I healed.*

*And to my wonderful clients, who believed in me and my ability to recover  
— thank you for your trust.*

*Michelle Cornish, my incredible co-author, for helping me tell my story,  
contributing her expertise, and making this book a reality.*



*Michelle would like to thank JJ for the unbelievable opportunity to help him  
share his amazing story.*

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# Chapter One

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## How Long Do You Want to Live?

At 1 a.m. on October 13th, two days before the tax deadline for clients on extension, I wake with a strange tingling on the left side of my body. My first thought is that I've slept on it wrong. I get up, grab a glass of water, and try to shake it off. But as I settle back into bed, the tingling spreads—down my leg, into my arm, all the way to my fingers.

*Something isn't right.*

I reach for my phone and do what everyone does: I head straight to Google. “Tingling on the left side of the body.” The first hit?

*Stroke.*

I scoff. No way. I'm 49. I'm not having a stroke.

I keep scrolling, looking for something else, something less severe. But every search leads me right back to *stroke*. I sit there, focusing on my body. The tingling intensifies. My entire left side is humming—my foot, leg, fingers, all tingling like I've been plugged into a live wire.

Then I see the statistic that makes my heart pound: 40% of women and 60% of men don't make it to the ER within four hours of a stroke.

*Four hours.*

That's all I might have. I read on, the words sinking into my gut—*if you don't get help in time, there's nothing the doctors can do.*

I nudge my fiancée Amanda awake and try to explain what's going on—my body, the article, the four-hour window. Before I can even finish, she's up, pulling on clothes. “We're going to the ER,” she says, her voice firm.

I hesitate. Maybe we don't need to rush. Maybe I'm overreacting. But Amanda isn't having any of it. “We don't know when this started,” she says. “We don't have time.”

We're out the door in minutes, heading to the closest hospital, which is about three miles away. By now, the left side of my body is going numb. The tingling crawls up my face, numbing my lips and cheek, then the back of my head. I can literally draw a line down the middle of my body—the right side is fine, the left side is fading.

At the ER, they rush me in. The nurse asks me to grip her hand—my left side is weaker than my right. My face is drooping. They run a CT scan and tell me the news I don't want to hear: *They see something.* The ER isn't fully equipped for strokes, so they call for an ambulance to transfer me to a larger hospital with a dedicated stroke unit.

The ride is a blur. My mind races. I try to focus, but I'm losing control of my body. The weakness in my left side grows until I can barely stand when we arrive. Medical staff swarm me as soon as the doors open. I'm hooked up to monitors, wires, everything. They rush me through test after test—an MRI, another CT, an echo. My body is there, but I feel detached, like I'm floating just outside of it all.

I hear the door open again and someone introduces themselves, but I only catch half of what she says—nutritionist? No, speech pathologist. Everything blurs.

When the speech pathologist enters the room, I'm still trying to hold onto the hope that this is temporary, that I'm going to be okay. She gives me a test. "Remember these two names," she says, and then tells me a simple sentence with two names in it. I nod, ready to repeat them. But when she asks me to recall the names, my mind blanks. I can't remember them. I can't even come up with one.

Next, she hands me a piece of paper. "Draw a clock," she says. A clock. Easy enough. I draw a circle, and she asks, "Where does the 12 go?" I place it at the top, but when she tells me to draw the hands showing a specific time, I freeze. I can't remember how a clock works. *How can I not remember how to draw a clock?* I've been looking at clocks all my life. As a CPA, I bill by the hour. I'm always watching the clock.

I panic. My body feels foreign, but now my mind is slipping too. Then she hits me with the final test. "Repeat these numbers backward: five, four." Five, four, I think. Simple. But when I open my mouth, nothing comes out. My brain won't flip the numbers. "Try again," she says, gently. "Say them backward."

I can't do it. I try. I try with everything I've got, but I just can't. *Four, five. Four, five.* I chant in my head, but my mouth won't cooperate. My chest tightens. My heart races, not just because of the stroke but because of what this means.

How am I going to keep working as a CPA if I can't even say two numbers backward? How am I going to take care of my clients if I can't remember how to draw a clock?

The stroke unit becomes a waiting game. The doctors monitor my vitals, running tests, watching me, waiting for the results. The neurologist finally comes in, reviewing everything they've learned. "He rattles off my stats like a death sentence: 'You're 272 pounds, your cholesterol's through the roof, and your blood pressure is sitting at 180 over 125 at rest.'"

I don't know how to respond. I know my health could be better, but—

"You're lucky," he continues, his tone serious. "But we need to talk about your future."

I don't expect the next words out of his mouth.

*"How long do you want to live, son?"*

I'm stunned. I just look at him. He leans in, eyes locking with mine. "How long do you want to live?" He asks again. "Because if you keep this up—if you keep working overtime, especially during tax season—you won't live to see the next April 15th."

His words are like a punch in the gut.

*Not live to see the next tax season?*

He doesn't let up. "You're done with overtime, son. Forever. Stress caused this stroke. You don't get to wait until things slow down. You stop now, or you won't make it."

I nod. But I'm still trying to process it all. Can I really give up overtime? Can I change everything about how I run my business?

But it's not just about me. I have clients. I have a family. They all depend on me. Still, the neurologist's voice echoes in my mind: *Do you want to live to see the next April 15th?*

We get back home on October 14th, but things don't feel right. Amanda sits with me as I watch TV, but as soon as the show is over, I turn to her. "You missed it! It was the best part."

She looks at me, confused. "I've been sitting here the whole time," she says. And that's when I realize—*I don't remember any of it.*

My short-term memory is shot. I don't know what day it is most of the time. I can't even remember 90 days before the stroke. Every moment feels like I'm trying to grab sand—just when I think I have it, it slips through my fingers.

Then, just a few days after we're home, there's a knock at the door. Amanda answers it, and standing there is one of my biggest clients. A man who probably pays me over \$50,000 a year. He's got a lunch bag in one hand, files in the other, and he asks if he can meet with me even though he hasn't called ahead or made an appointment.

*He knows I had a stroke.*

And yet, here he is, asking if I can help him close on some real estate.

I agree to the meeting, but as we sit down, I realize—*I can't do this.* I can't even remember why we're there. I'm getting numbers wrong. I can't keep up with what my client is saying and I tell him so. Instead of getting the advice he came for, my client leaves in tears.

After the third client meeting that week, Amanda steps in. "You need to stop," she says. *And she's right.*

The weeks pass in a fog. It's clear that I can't keep going the way I have been. The neurologist's words replay in my mind, over and over on an endless loop.

*How long do you want to live?*

A thought bubbles to the surface. I have to let him go. *That client. That boundary-less client.* And he's not the only one. I love my clients, but I know it's a decision I'll face again and again as I figure out how to run my business without working overtime.

So now, I'm asking you the same question.

*How long do you want to live?*

Do you wait until it's an emergency? Until it's too late? Or do you stop now? Take it from me—if you don't stop, stress *will* stop you.

## **Signs It's Time to Make a Change**

Here's the hard truth: The moment my body started shutting down, the first thing I thought about wasn't my wife (yes, Amanda is now my wife!), my kids, or even myself—it was my *clients*. And I know I'm not alone in this. If you're a business owner or a tax professional, chances are your clients dominate your thoughts too, even when your health is on the line.

***It's a sign.***

If you're constantly thinking about work before your own well-being, that's a red flag. When my stroke hit, I realized just how far I'd let my priorities slip. But here's the thing: You don't have to wait until you're on a hospital bed to make a change. You can decide to make a change right now.

My wife said something that sticks with me: When we don't give our bodies a rest, our bodies will tell us when it's time to rest—and it's never at an optimal time. For me, that moment was October 13th, when my body decided enough was enough. But if you're reading this, you still have time to stop before your body makes that choice for you.

Look, I've been exactly where you are. I've worn the shoes of every business owner, every tax professional, every CPA who has stretched themselves too thin. I know what it's like to take on too many clients, to put your own health on the back burner, and to constantly tell yourself that you'll slow down "next season." But here's the truth—*next season never comes* unless you make it come.

So let me ask you this: Are you showing these signs?

## **1. Clients come before everything else**

Are you putting off important health checkups, exercise, or even rest because you're prioritizing your clients' needs? If the first thing you think about when you're sick or exhausted is how this will impact your clients, then it's time to *step back and reevaluate*.

## **2. You're overweight or unhealthy**

I gained a significant amount of weight over the years, and I wasn't the only one. Look around—how many business owners do you know who are carrying extra weight? We're all guilty of putting our businesses first and our health second, if at all. The weight gain wasn't a symptom of poor eating habits alone—it was a symptom of overwork, of neglecting myself,

of prioritizing everything but my own well-being. If your health has taken a back seat, *that's a warning sign.*

### **3. You've taken on too many clients**

Bringing on more clients sounds like a smart business decision, right? But let me tell you something I've learned the hard way—more isn't always better. More clients mean more stress, more time, and more responsibility. Have you reached a point where the number of clients you've taken on is starting to control your life instead of *you* controlling your life? If yes, you're at risk of *burnout.*

### **4. You can't remember the last time you took a day off**

Be honest with yourself—when was the last time you truly disconnected from your work? If you can't remember, or if your vacations still involve answering client emails and calls, *you're too deep in.*

### **5. You tell yourself, "I'll slow down after this season"**

This is one I know all too well. Every tax season, I told myself the same thing: Next season, I'll slow down. Next season, I'll take better care of myself. But next season came, and it looked just like the one before it. If you're constantly deferring your own well-being for the sake of the next deadline, *you're on a dangerous path.*

## **Action Steps: Taking an Honest Look at Your Business**

So, if you recognize any of these signs in yourself, I want you to stop for a moment. *Right now.* Take a deep breath, and let's get real about where your business is and where it's headed if you don't make a change. I'm not here to scare you—but I am here to be your advocate. I'm not telling you this because it's something you've never heard before. I'm telling you this because I've lived it, and I've seen the consequences of waiting too long.

Here are some steps to take an honest inventory of your business before your body forces you to:

### **1. Take stock of your physical health**

When was the last time you visited your doctor? When was the last time you focused on your own health? Make a list of the areas in your life where your health is suffering—whether that's your weight, your sleep, or your blood pressure. Then, take action. Schedule that doctor's appointment. Take a walk every day. Start small, but start now.

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## 2. Assess your mental health

Mental health is just as critical as physical health, but often we don't realize how much stress, anxiety, and burnout have crept into our lives. Take a quiet moment to assess your mental well-being. How are you feeling emotionally? Are you constantly anxious about work? Do you feel overwhelmed more often than not?

Take stock of how work impacts your mental health and make it a priority to seek support if needed—whether that's through therapy, meditation, or simply talking with someone you trust.

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## 3. Evaluate your energy levels

Take a look at your energy levels throughout the day. Are you constantly fatigued, even when you've slept? Do you need caffeine to get through the afternoon? These are warning signs that your body is depleted, not just tired.

Start paying attention to when your energy dips and why. Are there specific activities, work habits, or even people that drain your energy? Identify those patterns and start making small adjustments, like incorpo-

rating breaks, eating healthier, or cutting back on activities that deplete you.

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#### **4. Check your sleep quality**

Sleep is one of the most important factors for maintaining both mental and physical health. How many hours are you sleeping each night? More importantly, how is the quality of your sleep? If you're waking up exhausted or struggling to fall asleep, it's a sign that stress may be interfering with your rest. Take steps to improve your sleep—whether it's establishing a nighttime routine, reducing screen time before bed, or talking to your doctor about sleep issues.

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I hope to be your advocate on this journey, to encourage you that *now is the time to change*. Don't wait until you have no choice. Don't wait until you've had a stroke, or worse. You still have the opportunity to reverse

engineer your business, to build it in a way that serves you instead of controlling you.

Remember this: *Stress kills. Stress causes strokes and heart attacks.* I lived it, and I don't want that for you. If you're seeing the signs—if any of this resonates with you—it's time to take action. Be proactive, not reactive. You deserve a life outside of your business. You deserve to be healthy.

***You deserve to live.***

# Chapter Two

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## What's it Going to Take?

I'm home from the hospital, and everything feels different. Not just my body—though I still can't shake the fog in my head—but my mindset, too. Sitting on the couch with Amanda, everything hits me at once. I know she's worried about me, about my health, about what this all means for our future. She doesn't say it, but I can feel it. I'm worried too.

How am I going to take care of my clients? How am I going to make a living if this isn't something I recover from? The questions swirl around in my mind, and I can see Amanda wants answers as much as I do. But we both know there's no quick fix.

As I sit there, staring at the walls of my own home, the weight of everything settles in. For the first time, I realize I've been doing this all wrong. I've put *everything*—my practice, my clients, my work—above my own health for so long, I didn't even see it happening. But now, here I am.

What's it going to take? How far do you have to go before you decide to make a change? And what does that change look like?

I ask myself those questions over and over. Do you have to be on a hospital bed, unable to remember how to say two numbers backward? Do you have to feel your body betraying you, unsure if you'll ever get it back? Do you have to be sitting in your living room, looking at your family, wondering if you'll even be around to take care of them?

Is it going to take something like this for *you* to make a change? Because let me tell you—*you don't want to wait until you're here.*

I look at Amanda, and she's talking, but sometimes I forget she's even there. It's strange, and terrifying, but I'm realizing I've already forgotten things. Forgotten *moments*. I can't remember her sitting beside me, can't even remember half the things we talked about last week. My brain just . . . wipes them away.

The fog is so thick, I start to question everything. What if I can't come back from this? What if my mind doesn't recover? How will I take care of my clients? How will I take care of myself? My family?

The neurologist's words still echo in my mind. "No more overtime. Not ever." It's not just about this tax season—it's about every tax season to come. I can't afford to keep doing things the way I have been. The thought haunts me.

We take about a week. I stay home, just trying to find my footing again. Then, about two weeks later, with the doctor's approval, we drive out to Hochatown, our favorite place in southeast Oklahoma. It's quiet there, away from everything. A cabin in the woods. It feels like exactly what I need.

Out there, I don't even turn my phone on. We take things one step at a time—one small activity a day. One day we take a walk. The next day, we

play checkers. The day after that, cards. That's about all the energy I can muster. And every day, we talk about what comes next. What changes do I need to make? What expectations do I need to redefine?

Then it comes to me—I can't keep living the way I have been. I *have* to make changes in my practice. I have to redefine how I work. I'm going to have to cut back on hours, *for good*. No more overtime. No more late nights. No more weekends.

But then the next big question hits me: *How?*

When we get home, I sit down and start to make a list. I write down the clients I think I need to keep. And let me tell you, that list looks long. Too long. But these are the clients that pay me the most money. The big clients. The ones who have been with me for 25 years. The ones who make up the bulk of my practice. How can I just let them go?

Amanda and I spend days talking through what I need. What was sustainable. She helps me see things I can't see on my own—that my business doesn't have to own me. That I can reshape it, reverse engineer it, to fit my life, not the other way around.

I sit down with Amanda and a close friend to go through the list. My friend looks at the list and says, “That's a list of clients you want to keep *if* you could keep anyone you wanted. But you're not capable of keeping everyone. Your time is limited. Your hours are limited. You don't have the luxury of keeping every client just because they pay you a lot or have been loyal for years.”

And it stings. It's like a punch in the gut. But my friend is right.

Panic thrums in my chest. What's it really going to take for me to get through this?

I have a client who pays me \$50,000 a year. Naturally, I have to keep them, right? But my friend says something that shakes me. They tell me, “If you lose that one big client, you’re screwed. But if you keep ten clients who make up that \$50,000, you’ve got stability. Lose one of ten and you’re fine. Lose that one big client, and you’re in trouble.”

It’s a tough pill to swallow, but it makes sense. The bigger clients might be paying more, but they’re also the ones that don’t respect boundaries. They call after hours, during vacations, on weekends, whenever they need something. And I’ve *let* them do that.

That’s not sustainable anymore.

I look closer at these big clients, and something else makes me pause. The clients who’ve been with me for twenty, twenty-five years? They’ve gotten used to doing things a certain way—*the wrong way*. They wait until the last minute to send me their documents. They’re the ones who show up at the deadline with a mess of papers and expect me to fix it.

Why?

*Because I let them.*

For years, I let them dictate the terms. I accepted their habits, and now I’m the one paying the price. It’s not about loyalty anymore. I have to start thinking about *myself*. What’s best for *me*? What kind of client fits *my* expectations, not the other way around?

There was one client in particular who I told you about earlier—a big player in real estate, paying me more than any other client. And yet, he was the worst offender. He called on weekends, during holidays, whenever he needed something done. And I always answered. Always said yes. That’s

the danger of big clients—when they say jump, you don't just ask how high. You're already in the air before they finish their sentence.

And that is what he expected when he showed up at my house unannounced just days after my stroke, expecting answers.

When we head back home from the wilderness, I know I need to make some decisions. Big ones. I'm about a month out from the stroke now, and Thanksgiving is coming up fast. I need to finalize my list of clients by then because, after Thanksgiving, I'll start letting people know.

This is it. There's no more time to delay.

Putting myself first felt foreign, even wrong. For years, I'd been programmed to believe that taking care of my clients came first—because without them, there was no business, no income. But now, for the first time in my life, I had to think about myself. My health. My future. And it was harder than I expected.

It strikes me what I need to do: I need to *reverse engineer* my practice. This isn't your typical reverse engineering where you think about how much money you want to make then determine the number of clients you need to hit that number. This is much more important than that. Instead of thinking about what my clients expect from me, I have to start thinking about *what I expect from them*. I have to be my own advocate.

It's a complete mindset shift. I've been doing this for over thirty years, and for most of that time, I've let my clients set the rules. But now, if I want to survive—if I *want to live*—I have to change the rules.

I start by redefining my expectations.

What kind of clients do I want? I want clients who give me their information *on time*. Clients who respect that I don't work evenings or weekends. Clients who don't expect me to drop everything for them.

And here's the thing—if I had been thinking this way from the beginning, I would've been much better off. It's like a fast-food restaurant. Think about Chick-fil-A. They don't sell tacos or burgers or anything outside of their menu. They sell *chicken*. That's it. If you go there, it's because you want what they offer, not because you expect them to meet every need you have.

That's how I need to approach my business. I'm not going to offer everything to every client. I'm going to offer what I'm good at. *What I'm the best at*. And if that doesn't meet the client's needs, well, that's okay. They're not the right client for me. It's not selfish—it's survival.

And it's not just about time anymore. It's about my health. It's about boundaries. It's about making sure I'm still around for the next thirty years, not just the next thirty days.

I need clients who fit *my* expectations.

The decision becomes clearer the more I think about it. I know which clients aren't going to fit. The ones who expect too much, who don't respect my boundaries, who take advantage of my time and energy. They've got to go.

Redefining my expectations isn't just about cutting hours. It's about reshaping my entire business to work *for me*, not the other way around.

So, I sit down, make my list, and decide. I'm not waiting anymore. I've got to advocate for myself.

What's it going to take for you to do the same?

## Signs It's Time to Take Control

At this point, it's clear: In order to sustain your health and your business, you need to redefine your expectations—not just for yourself but for your clients. You can no longer operate based on what your clients want from you. Now, it's about what *you* need from them. This shift in thinking is crucial to running a business that works *for* you, not against you.

Here are a few signs it's time for you to take control:

### 1. Your clients have no boundaries

Boundaries are essential if you want to protect your time, energy, and health. Some types of clients will always ask for more if you let them, and without clear limits, you'll find yourself working evenings, weekends, or even through illnesses just to keep up.

It's time to establish firm boundaries. You get to decide when and how you're available to clients—and *it's okay to say no when something doesn't fit within those parameters.*

### 2. Your clients aren't a good fit

Not every client is the right fit for your business. Even long-term, high-paying clients can become a liability if they don't respect your boundaries or contribute to your stress. As you redefine your practice, you need to evaluate each client and ask yourself if they truly align with your new expectations.

*Clients who respect your time, meet deadlines, and contribute positively to your business are the ones you should keep.*

### **3. You're too caught up in client loyalty**

Loyalty to your clients is important, but it can't come at the cost of your health. Many of us are conditioned to believe that long-standing clients deserve to stay with us, no matter what. But if those clients no longer fit within the business model you need to survive, it's time to rethink that loyalty.

*Sustainability is the key to long-term success*, and that sometimes means letting go of clients who don't align with your goals for the future.

Recognizing these signs is the first step toward taking control of your business and your life. It's not easy to set boundaries, evaluate long-term client relationships, or let go of loyalty that no longer serves you, but it's essential for your health and future. The shift from prioritizing client demands to putting your needs first is what will create a sustainable, successful business that doesn't drain you. By taking control now, you're building a foundation that allows you to thrive in the long term—both professionally and personally.

### **Action Steps: Reviewing Your Client List**

Now that you've given some thought as to what it's going to take to build a business that's good for your health, it's time to take the first steps to implement these changes. Here's where to start:

## 1. Consider *your* expectations

Before you start evaluating your clients, take time to think about what **you** need from your business. What kind of boundaries do you want in place? What are your expectations for the types of clients you work with, the hours you're available, and the services you offer?

Write down your non-negotiables: these are the expectations you must uphold to maintain a healthy balance between your work and personal life. Being clear on your own needs will make it easier to identify which clients fit—and which don't.

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## 2. Make a client list based on your expectations

Take a moment to list all your clients and assess them against your new expectations. For each client, ask:

- Do they consistently meet deadlines?
- Do they respect my work hours and not contact me during evenings or weekends?
- Do they pay without argument and on time?

- Do they treat your relationship with respect?

Once you've answered these questions, separate your clients into two groups: those who meet your expectations and those who don't. This will be the foundation for deciding who stays and who goes.

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### **3. Consider your boundaries**

Define what your boundaries look like moving forward. Consider the following:

- What are your ideal working hours, and when are you available to clients?
- Will you allow after-hours or weekend work?
- What types of tasks or requests are you no longer willing to take on?

Write down your boundaries and make them clear to yourself first. Then, prepare to communicate them clearly to your clients.

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#### **4. Revisit your client agreements**

Review your existing client agreements to ensure they reflect your new expectations. If necessary, update them to include:

- Specific working hours and response times,
- Any changes in the scope of services you're willing to provide, and
- Payment terms and deadlines.

Ensure these agreements are straightforward and reflect your need to maintain a sustainable, healthy business. If your contracts aren't clear on boundaries, now's the time to make those adjustments. Where do your contracts need to be more clear?

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As I sat there, staring at the names on my client list, I realized this was the moment. This wasn't just about making tough decisions; it was about choosing survival—*my survival*. It became clear that continuing down the same path, with the same expectations that everyone else had of me, wasn't an option anymore. The question now wasn't just, "How do I make it through this tax season?"—it was, "How do I make it through the next 30 years?"

I had to take control and redefine the terms on which I would operate. There was no more room for doubt, no more pushing off the decision for "next season." The time had come to draw my line in the sand, to set boundaries that worked for me, and to surround myself with clients who respected that. This wasn't just about saving my business—it was about saving my life. And I knew if I didn't make these changes now, the price would be far greater than any one client could ever pay.

# Chapter Three

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## Be Your Own Advocate

**B**eing your own advocate—it’s something we talk about a lot, but not many of us truly understand how important it is, especially in a profession like mine. As CPAs, we’re trained from day one to put our clients first. It’s drilled into us in school, reinforced in our early careers, and becomes second nature as we build our practices. We believe that serving our clients is the highest priority, often to the detriment of our own well-being.

But after the stroke, I realized something: I had spent years advocating for my clients without ever advocating for myself. And the truth is, if you’re not an advocate for yourself, no one else is going to be—not in the way that you need. I had to learn that the hard way.

Let’s return to the example I gave in chapter one. Just a few days after I got home from the hospital, a client showed up at my door. Unannounced, they knocked, and when Amanda answered, there they stood with a lunch bag in one hand and a file in the other. “Just checking in on you,” they

said, “and I brought you something to eat. By the way, can we go over these files?”

I’m barely recovering, still trying to piece my life back together, and there’s my client, standing at my front door, expecting me to dive right back into work. That’s when it hit me: For all the talk about putting your health first, when push comes to shove, people will prioritize their *own* needs. They’ll say, “Take care of yourself, your health comes first”—right up until it impacts *them*. And I can’t blame them for that, because that’s how we’re wired. We’re all advocates for ourselves.

You have to recognize that, in life and in business, everyone is going to advocate for what they need. Your clients, your employees, your family—they all have their own needs, and they will naturally advocate for them. What I had to learn was that their advocacy wasn’t criticism or a lack of concern for me. It was just them looking out for themselves. And that meant I had to start looking out for myself, too.

Being my own advocate wasn’t just about drawing boundaries with clients. It became about more than that. I had to fundamentally change how I viewed my role as a CPA, a business owner, and a person. For years, I let my clients dictate the terms of our relationship—late nights, last-minute requests, weekends sacrificed to meet their deadlines. But the truth is, I had never even thought to ask myself: *What do I need?*

The turning point came when I realized that advocating for myself didn’t mean standing up and shouting, “I’m done with overtime!” It didn’t mean making demands. It meant taking a quiet, internal stand—deciding what I needed to live the life I wanted and then being honest with myself and my clients about it. Sometimes being honest with yourself is

one of the toughest things to do. This meant accepting that some clients' needs weren't going to align with my expectations anymore. And that was okay.

It wasn't easy, though. When I started telling clients I couldn't meet their expectations, they didn't exactly throw a party. Some were supportive. Others pushed back, saying things like, "I get it, but don't get too busy for me." This translated to, "I still need you to prioritize me." That's when I realized advocating for myself meant accepting that not everyone would be happy with my boundaries, and that was their right. But it was also my right to set those boundaries in the first place.

It's common to fear that setting boundaries will upset your clients or make them leave. But here's the reality: clients will advocate for themselves, and you have to do the same. If you lose a client because they can't respect your needs, that's a sign they aren't a good fit for your business. In the long term, the clients who stay are the ones who value the quality and consistency you provide, not the number of hours you work.

In the end, being your own advocate comes down to this: *You* are responsible for defining what you need, and for being honest about whether your business and your life are giving you that. If they aren't, you have to be willing to make changes, even if they're uncomfortable or unpopular. Because if you don't stand up for yourself, no one else will. And if you wait too long, there might come a time when it's too late to stand up at all.

Advocating for myself also means advocating for my clients—but in a different way than I had been. By telling them I wasn't the best fit for their needs anymore, I wasn't abandoning them. I was ensuring they found

someone who could truly serve them better than I could in this new phase of my life. It's not selfish; it's honest.

We've been conditioned to believe that putting ourselves first is selfish, but this couldn't be further from the truth. Advocating for yourself means setting boundaries that allow you to be a better business owner, a better service provider, and a healthier individual. In fact, by being your own advocate, you're also advocating for your clients by ensuring you can serve them to the best of your abilities.

So, the next time you're tempted to put yourself last, think about it this way: Your clients are always going to be advocates for themselves. They'll draw their own lines. They'll decide what they're willing to pay, what deadlines they can meet, and how much access they want to you. That's their right, just as it's your right to decide what you're willing to give in return.

In the CPA world, we're conditioned to believe that the only way to succeed is to work more, charge less, and make our clients happy at all costs. But what I've learned is this: Success doesn't come from making everyone else happy. It comes from building a business and a life that works for you, one that allows you to meet your own needs first. One that's sustainable. And that's what being your own advocate is all about.

Looking back, I wish I'd known this sooner. If I had started my career by setting boundaries—by deciding that I wasn't going to work overtime or take on more clients than I could handle—I would have still had a successful practice. In fact, I might have been more successful because I wouldn't have been burned out all the time.

But it's not too late. The beauty of advocating for yourself is that you can start today. You don't need a life-threatening event to give you permission. You just need to decide that you're worth it—and you are.

## **Signs It's Time to Advocate for Yourself**

In the CPA profession, we're often taught that serving clients is the ultimate priority—sometimes at the expense of our own well-being. This mindset becomes ingrained, pushing us to work overtime, sacrifice personal time, and neglect our health. But if you don't advocate for yourself, who will?

Recognizing when it's time to speak up for your own needs is crucial for both your career and your health. If you're looking for a sign that it's time to advocate for yourself, here are three:

### **1. You're stuck in client-first mode**

You've spent your career putting clients first, believing it's the only way to succeed. But if you find yourself consistently compromising your own needs—whether it's working through illnesses, skipping family time, or pushing through exhaustion—it's a sign that you need to prioritize yourself.

*Serving your clients doesn't mean sacrificing your well-being.*

## **2. You feel guilty for setting boundaries**

If you hesitate to set boundaries because you fear disappointing your clients or letting them down, it's time to reevaluate. Advocating for yourself isn't selfish—it's necessary. Your clients may push back, but their reaction doesn't mean your boundaries are wrong. It means they're simply advocating for themselves. You need to do the same.

*Respecting your limits is just as important as respecting your clients.*

## **3. Overtime is your norm**

When overtime becomes standard practice instead of an occasional exception, you're at risk of burnout. If you dread tax season because it means endless hours of work, missed family dinners, and sleepless nights, it's a clear indicator that you need to advocate for change.

*You can't do your best work if you're constantly drained.*

Recognizing these signs is the first step toward reclaiming control over your business and your life. If you continue to put others' needs before your own, you'll eventually run out of the energy and focus necessary to succeed. Remember, advocating for yourself isn't selfish—it's essential for long-term success and balance.

## Action Steps: How to Start Advocating for Yourself

When you're not used to advocating for yourself, it can feel a bit strange when you first start doing it. Being your own advocate isn't about being demanding—it's about defining what you need and ensuring your business aligns with those needs. Here's how to get started:

### 1. Draw your line in the sand

Take time to define what *you* need to function at your best. Is it more rest, fewer clients, or limiting your work hours to a reasonable number? Decide what your non-negotiables are and make them clear to yourself first.

Write these boundaries down. This could include limiting overtime, taking weekends off, or setting specific client communication hours. Whatever you choose, make sure you stick to it. Ultimately, *you* are responsible for sticking to these new boundaries, but you might want to share them with someone close to you so they can help keep you accountable. There is power in the supportive people around us.

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## 2. Communicate your boundaries

Once you've established your boundaries, it's time to communicate them. Inform your clients about the changes in a clear and respectful way. You might be surprised at how many will understand and appreciate your honesty.

Use language that emphasizes the benefits for both you and your clients, such as, "By setting these boundaries, I can continue to serve you effectively and ensure I deliver the highest quality work."

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## 3. Reassess your client relationships

Evaluate your client relationships to see who respects your time and who constantly pushes your limits. Consider whether those who don't respect your boundaries are worth keeping. It's okay to let go of clients who don't align with your new expectations—it's about finding balance for your health and your business. What client relationships do you need to reconsider?

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Don't be afraid to make hard decisions. Part of advocating for yourself is recognizing when a client relationship no longer serves you.

By following these measures, you'll take the first important steps toward creating a sustainable business that works for you, rather than one that drains you. Advocating for yourself is not about being selfish—it's about protecting your future and ensuring that you can continue doing the work you love in a way that's healthy and sustainable.

# Chapter Four

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## Reverse Engineering Defined

When you're running a business, it's easy to lose sight of what matters most. For many of us, especially in the CPA profession, our focus gets stuck on serving clients, hitting deadlines, and growing revenue. We find ourselves in a cycle of constant motion, taking on more and more without stopping to ask if we're heading in the right direction. This is where the concept of *reverse engineering* becomes essential.

Reverse engineering, at its core, is about starting with the end in mind. It's looking at where you want to be—both in life and in business—and then figuring out the steps it takes to work backwards to get there. For me, it meant asking tough questions after my stroke: How many clients can I really serve? How many hours can I work without compromising my health? How do I balance my life and my business without sacrificing one for the other?

So, how do you begin to reverse engineer your business?

Think about what your *ideal* business looks like. If you could start from scratch, how many clients would you handle? How many hours a

week would you work? What kind of clients would you serve? And most importantly, how much money would you *need* to make—not just want to make—to live comfortably and meet your personal and professional goals?

When I sat down to reverse engineer my practice, I had to get real with myself. Most of us, when we start a business, don't take the time to calculate this. We get caught up in the excitement and hustle, often using what I call the “napkin method” to plan out our business. We scribble down how many clients we'll need, how much we'll charge, and—boom!—we assume we've got a solid plan.

But as we all know, businesses don't run on napkins. We're quickly met with client demands, unexpected expenses, and the reality that working for yourself doesn't mean freedom—it often means working 60-hour weeks just to stay afloat. And without realizing it, you're trapped in a pattern of taking on too much, because somewhere along the way, you lost sight of the *why* behind it all.

To reverse engineer effectively, you have to lean into your experiences. If someone came to you and asked for advice on starting a business like yours, what would you tell them? Would you tell them to take on every client they could, work weekends, push themselves to exhaustion, and charge the least?

Of course not!

You'd likely share some of your hard-earned lessons—the moments where you failed, overcommitted, or let the business consume you. Keep those in mind as you start the reverse engineering process. For me, this was working too much overtime and not setting boundaries. Heck, I didn't even know what boundaries were.

I like to think you'd also have some victories to share, the strategies that *did* work. Before reverse engineering my practice, some of my successes included being loyal to my client base and growing my business steadily over the years. I was able to attract high-paying clients, many of whom stayed with me for decades, which provided a strong sense of stability.

I also became known for taking on complex tax cases, delivering quality work, and being available whenever clients needed me—even if it meant working late nights and weekends. This commitment earned me a solid reputation in the CPA world, allowing me to expand my practice quickly.

I was successful in increasing my revenue and taking on more clients than I ever thought possible, driven by the belief that more clients and more work meant greater success. However, while these were successes on paper, they eventually led me to realize that *growth without structure wasn't sustainable*.

It's these experiences, both good and bad, that will help you reverse engineer a better business model. So, start by asking yourself, how did you get here? How did you end up with your current workload, client list, and business structure? Most likely, it wasn't part of a well-thought-out plan. It just happened.

Now is the time to take control and create a business that works for you. It starts with knowing exactly what you need—both personally and professionally—and making sure what you're focusing on going forward meets those needs.

One of the most important aspects of reverse engineering is defining your bottom line. How much profit do you need to make each month to meet your goals? Not how much revenue—*profit*. And be realistic. Sure,

we all dream of making millions, but what's the actual number you need to live the life you want? For me, I had to sit down and figure out what my family needed, what I wanted to set aside for the future, and how much I needed to make to maintain a comfortable lifestyle.

Once you know that number, you can work backward. How many clients do you need to serve to hit that target? How much should you charge per client? And, just as importantly, how many hours can you realistically work without burning out? In my case, after my stroke, I knew I couldn't work the way I had before. I had to adjust my business model to fit my new reality.

Most small business owners don't have a clear plan for how many clients they need or how many hours they can work. We get stuck in a cycle of saying "yes" to everything because we're constantly chasing revenue, without thinking about profitability. We think, "If I take on more clients, I'll make more money." But that's not always true.

Consider a large corporate client who you think will significantly boost your income. They pay well, but they also require constant attention, frequent last-minute meetings, and have complicated tax needs that take far more time than you anticipate. Despite the high fees, you end up working long hours just to keep up with them, which means neglecting other clients and your own health.

In the end, the extra revenue doesn't compensate for the added stress, exhaustion, and missed opportunities with clients who were easier to manage and fit better into your business. This is a hard lesson in how more clients don't always equal more profit—sometimes they just drain your time and energy without a proportionate financial return.

Many businesses fail because they focus on increasing revenue without considering the actual cost of running the business. You end up adding clients, taking on more work, and stretching yourself thin, all while your profitability stagnates or even declines. You forget that the goal of having a business was to *make a profit* and live a better life—not to work yourself to death.

Reverse engineering helps you avoid that trap. It forces you to think critically about what you *really* need in terms of clients, revenue, and hours worked.

Just as important as defining your financial goals is defining how you spend your time. For me, this was non-negotiable after my stroke. I had to prioritize sleep, which meant I couldn't work the crazy hours I used to. Whether you've faced a health scare or not, the truth is, none of us can work 24/7. We need sleep, rest, and time away from work to recharge.

So, start by asking yourself: How many hours can you work each day, realistically? Most people can't function well on less than eight hours of sleep. If you're pushing yourself to run on four or six hours of sleep, you're setting yourself up for long-term damage. Once you know how much sleep you need, you can figure out how many hours you have left in the day to dedicate to work.

For me, I knew I could work no more than eight hours a day, and that's how I reverse engineered my time. I started with the hours I had available and then figured out how many clients I could realistically serve in that time. I couldn't work overtime anymore, so I had to make each hour count.

Finally, once you've figured out how much time you have and how many clients you can serve, you need to know your value. What are you worth per

hour? Many business owners undercharge, thinking they'll make up the difference by taking on more clients. But that's a quick path to burnout. Instead, figure out what you need to charge to cover your costs, make a profit, and maintain a healthy work-life balance.

It's all about balancing input and output. You can't serve everyone, and you can't work all hours of the day. By reverse engineering your business, you can find the sweet spot where your work supports your life, not the other way around.

## **Signs It's Time to Reverse Engineer Your Business**

Running a business without a clear plan or direction can lead to burnout, inefficiency, and ultimately, a lack of profitability. If you find yourself constantly chasing more clients, working overtime, or losing track of your personal goals, it's time to take a step back.

Here are the signs that it's time to reverse engineer your business:

### **1. You're always busy but never getting ahead**

If you're working long hours but feel like you're stuck in place, it's a sign that your business isn't structured for success. Simply taking on more work won't lead to the results you want if your time and energy are being drained inefficiently.

Being busy without progress is a sign **your business needs structure, not more work.**

## 2. You're unsure how much profit you're really making

Bringing in revenue is one thing, but if you can't clearly see how much profit you're actually keeping after expenses, it's a sign that your business model needs adjustment. Profitability, not revenue, should be your primary focus.

If you can't measure your profit, you can't grow—**profit is the real target**, not just revenue.

## 3. Your clients are controlling your schedule

If your clients are dictating when and how you work, rather than you deciding what works best for your business and lifestyle, it's time to reevaluate. Your time is your most valuable asset, and you need to manage it effectively.

You should be running your business, not the other way around—take **back control of your time**.

## 4. You're constantly saying "yes" to everything even when you don't want to

Whether it's taking on extra projects, working overtime, or accommodating difficult clients, constantly saying "yes" to everything is a red flag. This approach may bring in more revenue, but it won't lead to sustainable growth or a balanced life.

Saying yes to everything leaves no room for what matters most—**learn to say no.**

## **5. You're overwhelmed and losing passion for your work**

One of the clearest signs that it's time to reverse engineer your business is when you feel overwhelmed, stressed, or disconnected from the work you once loved. A successful business should support your life, not consume it.

When the work you love feels like a burden, it's time to **realign your business with your life.**

If any of these signs resonate with you, it's time to take a step back and reassess how your business operates. The path to success isn't about working harder or taking on more—it's about building a business that serves your life, not the other way around. Reverse engineering your practice allows you to restructure in a way that aligns with your goals, protects your well-being, and ensures long-term profitability. It's not just about survival; it's about thriving in a business that works for you.

### **Action Steps: Redefining Your Business for Long-Term Success**

Now that you've recognized the signs that your business needs a change, it's time to take action. Reverse engineering your business starts with breaking things down and rebuilding them in a way that works for you. Here are the steps you can take:

## 1. Consider your expectations

What kind of business do you really want to run? How many clients can you serve while maintaining a healthy work-life balance? Be clear about your expectations for your time, workload, and client relationships. This is the foundation for reverse engineering your business.

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## 2. Define your bottom line

Figure out how much profit you need to make each month to meet your personal and professional goals. This includes considering your lifestyle, savings goals, and any future plans for retirement. Once you know this number, you can work backward to determine how many clients you need and how much you should charge.

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### 3. Reclaim control of your time

Start with the basics: How many hours a day can you work without compromising your health? Be honest with yourself about how much sleep you need and how many hours you can realistically dedicate to work each week. Use this information to determine how many clients you can serve within those hours.

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In the end, reverse engineering your business is about taking control and building something that works for you, not against you. By defining clear boundaries, focusing on profitability over revenue, and ensuring your business aligns with your personal values, you can create a practice that supports your life rather than consumes it.

This approach isn't about doing more—it's about doing better, and working smarter, not harder. By taking the time to reverse engineer your practice, you're setting the foundation for sustainable growth, personal fulfillment, and long-term success. It's a necessary step to ensure you're not just surviving in business, but thriving.

# Chapter Five

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## Maintaining Integrity

**W**hen I was in college my grandfather gave me some of the best advice I've ever received: Maintain your integrity in everything you do. As a CPA, tax professional, or anyone in business, integrity is a core value we are taught to uphold. It's drilled into us through guidelines like IRS Circular 230 and the AICPA Code of Conduct. These documents emphasize acting with "due care" for our clients, but what does that really mean when we're caught in the grind of daily operations?

We all know that integrity is about being honest, ethical, and fair. But when it comes to running a business—especially a business with growing demands—integrity also means understanding our limits. Think of it like the integrity of a bridge. The strength of a bridge is measured by how much weight it can bear before it breaks. If you overload it with too many cars, trucks, or trains, eventually, it will collapse. And that's not because the bridge was poorly built or faulty—it's because it was pushed beyond its capacity.

The same principle applies to us as business owners and professionals. We all have a limit on how much we can handle before something breaks,

whether it's our health, our relationships, or the quality of the work we're delivering to clients.

For a moment, let's use an example that brings this closer to home. Imagine you need to have knee surgery. You want the best surgeon for the job, someone with experience, skill, and precision. Now, what if you found out that this surgeon works seven days a week, performs surgeries at 1 a.m., and squeezes patients in between others just to keep up?

You'd probably hesitate, right? No matter how skilled that surgeon might be, you'd start to wonder if they're giving each patient the careful attention they need. Would they be fresh enough to handle your surgery properly? Are they working so much that they're bound to make mistakes?

This is exactly what happens to us as business owners when we push ourselves too hard. We take on more clients, work longer hours, and say "yes" to every request, believing we're doing the right thing by accommodating everyone. But in reality, we're risking the integrity of our work, our relationships with clients, and our well-being.

There's a point where we, like that overburdened bridge, start to buckle under the weight. Maybe it's exhaustion from too many late nights or the stress of trying to keep up with a never-ending workload. Whatever it is, the result is the same: our work suffers, and so do we.

We tell ourselves that by taking on more, we're helping our clients, but in reality, we might be doing them a disservice. By spreading ourselves too thin, we can't give any one client the full attention and care they deserve. Just like that surgeon who's running on empty, we're not operating at our best, and that's where things can start to go wrong. Mistakes happen when

we're tired and stretched too far—whether it's an overlooked detail in a tax return or missing a crucial deadline.

Maintaining integrity in business isn't just about being ethical or honest. You need to recognize when you've reached your limit. It's about having the humility to admit that you can't do it all and the courage to say “no” when you need to. When you tell a client that you're at capacity and can't take on more work without risking quality, you're actually being an advocate for them, too. You're protecting them from being part of a rushed, half-hearted process.

In the tax industry—or any industry for that matter—the stakes are high. We're dealing with serious matters like government filings and compliance. If you're overworked and not paying close attention, the consequences can be significant. So why do we keep pushing ourselves past our limits?

Part of the problem is the culture around business. We're taught that success means always saying “yes” and taking on as much as possible. It's almost a badge of honor to be overloaded, as if being constantly busy is a sign that we're doing well. But what we often overlook is the cost of that approach—the cost to our health, our clients, and the long-term sustainability of our businesses.

Just like a bridge has a limit to how much weight it can bear, we have limits too. It's not a sign of weakness to admit that we can't do everything; it's a sign of strength. By staying within our limits, we're ensuring that we can continue to deliver high-quality work without burning out or sacrificing our well-being.

So, how do we maintain our integrity while cutting hours and clients? It starts with being honest with ourselves about what we can realistically handle. If we keep piling on more work, we're not just putting our own health at risk—we're also putting our clients and our business in jeopardy. To maintain integrity, we need to recognize our limits and respect them. That's not only acting with due care for ourselves, but also for the people who rely on us.

As business owners, we want to do the best job we can for our clients. But to do that, we need to make sure we're operating within our own capacity. Otherwise, we risk being that overloaded bridge, just one more client away from breaking down.

When you reach your limit, it's okay to say, "This is all I can take on." It's better to do fewer things with excellence than to do everything poorly. And when you can admit that you've hit your limit, that's when you're truly maintaining integrity—both for yourself and your business.

## **Signs Your Integrity May be Wavering**

Maintaining integrity in your business isn't just about being ethical or honest—it's about ensuring that you're delivering the best possible service while protecting your own well-being. When we take on too much, we're not just risking burnout; we're compromising the quality of our work and, ultimately, the trust our clients place in us. These signs indicate it may be time to reassess your integrity in your business.

## **1. You feel overloaded and stretched too thin**

If you're constantly rushing from one task to the next, working long hours with little rest, that's a sign you're taking on too much. This overload is a threat to your ability to do quality work.

*You can't pour from an empty cup.*

## **2. You're making mistakes or missing details**

Even the smallest oversight can have big consequences in business. If you notice an increase in errors or feel like you're cutting corners, it's a clear sign that you're operating beyond your capacity.

*Perfection fades when you're running on empty.*

## **3. You're neglecting your health and well-being**

If you're sacrificing sleep, skipping meals, or neglecting self-care to meet client demands, you've lost balance.

*Your health should never be an afterthought.*

## **4. Your clients are suffering from your overload**

If you find yourself unable to give your clients the attention and care they deserve, it's time to reassess.

*You can't serve your clients well if you're barely holding it together yourself.*

Recognizing these signs is the first step toward maintaining the integrity of your business and your well-being. Ignoring them only leads to

burnout, mistakes, and a breakdown in the quality of service you provide. By acknowledging your limits and making intentional adjustments, you not only protect yourself but also ensure that you can continue to deliver the best possible outcomes for your clients. It's not about doing everything—it's about doing the right things, the right way.

## **Action Steps: Ensuring Integrity in Your Business**

To maintain your integrity and ensure you're providing the best service possible, it's crucial to make intentional adjustments to how you work. Try the following practical steps to help you align your workload with your capacity.

### **1. Recognize your limits**

Start by being honest with yourself about what you can realistically handle. Understanding your own boundaries is the first step toward maintaining your integrity. Ask yourself: How many hours can I work while still delivering my best? How many clients can I serve without sacrificing quality?

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## 2. Set clear boundaries with clients

Communicate your limits to your clients. Let them know when you're available and how much you can take on. By setting expectations upfront, you avoid overcommitting and risking burnout. Make it clear that maintaining quality and integrity means you may need to say "no" sometimes.

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## 3. Cut back on overloaded work

Evaluate your client list and workload. If certain clients or tasks are pushing you beyond your capacity, it's time to reduce or delegate. Prioritize quality over quantity to ensure you can maintain high standards of work.

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Maintaining integrity while cutting hours and clients is about recognizing your limits and making choices that ensure your long-term success. Just like a bridge that can only hold so much weight, you can only handle so much before the cracks begin to show.

By establishing boundaries, focusing on what you can realistically manage, and making decisions that prioritize your health and well-being, you'll safeguard your business's integrity and provide better service to the clients who matter most. In the end, it's about ensuring that you, your business, and your clients thrive—without sacrificing your personal well-being.

# Chapter Six

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## Redefining Expectations

When I first started my business, like so many others, I believed that “the client is always right” and “putting clients first” was the pinnacle of professionalism. This mindset, which is deeply ingrained in the service industry, quickly became second nature. It felt like the mark of a dedicated professional—always accommodating, always meeting clients’ needs, always saying yes.

But this thinking is a trap. It conditions us to overextend, to believe that we’re only valuable if we’re constantly giving. And it ignores the reality that we can only truly serve others if we first serve ourselves.

Let’s take a look at why. When we prioritize others over ourselves, we’re sacrificing essential boundaries—the very things that allow us to show up at our best. Studies have shown that setting boundaries and managing workload expectations can reduce stress, increase job satisfaction, and even lead to better relationships with clients. A Harvard Business Review study found that professionals who set and maintained boundaries were rated

as more trustworthy and reliable by their clients, compared to those who overextended themselves.

So, here's what I did instead: I started setting clear expectations for my clients. Instead of asking what clients wanted, I defined what I needed from them to deliver my best work. I became comfortable stating my rates, my working hours, and my timelines for turnaround. When clients knew upfront that I had specific expectations and standards, it changed the entire dynamic of our relationship.

Clients who respected my boundaries actually valued my services more. They met deadlines, provided the information I needed in a timely manner, and appreciated that I ran my business with integrity and professionalism. And, as a result, the quality of my work improved. I was no longer trying to please everyone. Instead, I was working with clients who aligned with my values, understood my processes, and respected my expertise.

This isn't about ego. It's about survival and sustainability. Just like in the emergency instructions on an airplane, I need to put the oxygen mask on myself first before I can help anyone else. If I'm depleted, exhausted, or burned out, I'm no good to anyone—not to my clients, not to my family, not even to myself.

Imagine this scenario: You're stranded on an island with your four-year-old and a box of food and water that will last you both for ten days. But you know help won't arrive for at least twelve days.

As a parent, your instinct might be to give all the supplies to your child, sacrificing yourself to ensure their survival. But if you deplete yourself completely, you won't be able to protect or help them through those long

days. This is exactly how it works when running a business. You need to take care of yourself first if you want to take care of anyone else.

When I started redefining my practice, I realized that it's not about accommodating every client demand, but rather, it's about setting clear expectations for the clients I choose to work with. If a client can't meet those expectations, they're not a fit. It's not personal; it's essential.

As accountants, tax professionals, or business owners, we're taught to put the client first, but at what cost? If we keep putting the client's needs above our own well-being, we're building an unsustainable business model.

When your business model is unsustainable, you risk burning out, disappointing clients, and ultimately damaging the very reputation you're working so hard to uphold. An unsustainable approach, driven by an endless cycle of saying "yes" to every request, creates a system that isn't designed to last. It leads to long hours, chronic stress, and a constant scramble to meet deadlines that never seem to let up.

Over time, this model doesn't just wear you down; it also affects the quality of your work. When you're stretched too thin, it becomes harder to deliver the level of service that clients expect. Errors start to creep in, turnaround times get delayed, and clients may begin to notice inconsistencies. Rather than building your business's reputation, this approach slowly chips away at it.

When your business model is unsustainable, you run the risk of significant and often irreversible consequences. Beyond the exhaustion and burnout that come from constantly overextending yourself, an unsustain-

able approach can jeopardize your financial health, reputation, and future growth potential.

An unsustainable business model often depends on financially precarious practices, like over-leveraging debt or offering constant discounts, which may seem beneficial in the short term but aren't viable in the long run. These approaches can create cash flow problems, making it difficult to cover expenses and ultimately leading to a cycle of debt or even bankruptcy. Without a foundation that balances revenue with expenses, your business may be headed for financial collapse rather than lasting success.

When clients, employees, and other stakeholders recognize that your business isn't sustainable, they may start to question your reliability and ethics. Clients could lose confidence in your ability to deliver, and the company's standing could suffer as negative publicity or customer dissatisfaction grows. This loss of trust can reduce market share, as stakeholders are likely to turn to competitors who demonstrate stability and reliability.

An unsustainable business model often overlooks necessary regulatory requirements, risking legal complications. For instance, cutting costs in ways that ignore environmental, labor, or industry regulations could expose your business to fines, penalties, and even legal action. Compliance issues can be financially devastating and may permanently harm your company's reputation and ability to operate.

Working within an unsustainable model also has an impact on your employees, leaving them feeling overworked, undervalued, and uncertain about their future with the company. High-stress environments where employees feel unsupported or insecure lead to decreased morale and increased turnover, which is both costly and time-consuming to manage. Ul-

timately, this lack of employee satisfaction harms productivity and makes it challenging to attract and retain skilled professionals.

Finally, it's difficult to grow your business when it's based on an unsustainable model. Without the financial stability to support new initiatives, it becomes increasingly difficult to expand into new markets or introduce new products. In the long term, this stunted growth potential puts your business at a disadvantage compared to competitors who operate sustainably and can more readily invest in future opportunities.

Ultimately, redefining expectations for your business model and client expectations can provide the foundation for a sustainable, profitable, and fulfilling practice. By setting clear boundaries and building a structure that respects your capacity and capabilities, you establish a business that can withstand challenges and grow steadily.

Sustainability isn't just a buzzword; it's the framework that supports your ongoing success.

By setting limits on the number of clients you can realistically serve and the hours you're willing to work, you create a structure that supports high-quality work and a fulfilling, balanced life. You need to protect your time and energy while ensuring the clients you serve receive your best, consistent work every time.

It's time to reclaim control, define what *you* need, and create a practice that aligns with those values.

## **Signs It's Time to Redefine Your Expectations**

In the fast-paced world of business, it's easy to fall into a cycle of constantly trying to meet others' expectations, often at your own expense. You want to provide exceptional service and ensure client satisfaction, but without setting boundaries, these good intentions can lead you down an unsustainable path.

The signs of needing a reset may already be present—stress, burnout, and a loss of passion can start to take over when you prioritize everyone else's needs before your own. Recognizing when it's time to redefine your expectations is essential to building a business model that respects your time, energy, and goals.

Here are some key indicators that it might be time to shift the focus back to what works best for you and your business:

### **1. Client communication feels reactive instead of proactive**

If you're constantly following up with clients for responses, missing information, or late payments, it's a sign that your expectations around communication need to be clearer. Effective client relationships require responsiveness and organization on both ends.

### **2. You're struggling to set boundaries on availability**

If clients expect you to be available at all hours, it may indicate that expectations around working hours and availability need redefining. Con-

sistently available professionals aren't necessarily more successful; they're often just more exhausted.

### **3. Client requests are undermining your workflow**

When client demands consistently disrupt your daily flow or force you to adjust your schedule at the last minute, it's time to establish clearer boundaries about when and how they can expect your time and attention. A healthy workflow requires intentional scheduling, not reactive juggling.

### **4. You're providing more services than you intended**

If you're frequently adding on "extras" or stepping outside your intended scope of work, it may be time to reassess what services you're actually willing to offer. When clients repeatedly receive add-ons without structure or cost adjustments, they might assume these are simply included.

### **5. You're avoiding rate adjustments for long-term clients**

If you hesitate to raise rates, especially with long-term clients, it may mean expectations around pricing and the value of your time are unclear. Sustainable pricing is crucial, and if your rates don't align with the quality of work and care you deliver, it's time to redefine what clients can expect to pay.

## **6. You feel like your work quality is suffering**

If you're taking on so many requests that your quality of work is slipping, consider it a sign that your client expectations are off-balance. Your commitment to delivering excellence is worth more than stretching yourself too thin to meet unrealistic demands.

Redefining your expectations is a powerful step in building a business that not only meets your financial goals but also respects your personal boundaries and well-being. Recognizing the signs that it's time to make this shift allows you to take control of your business in a way that prioritizes sustainability, balance, and satisfaction for both you and your clients.

When you clearly define what you need from your clients and set realistic boundaries, you create a framework for mutual respect and long-term success. Remember, a sustainable business is one that supports you as much as it serves others. Embracing these changes isn't just beneficial—it's essential for a fulfilling and enduring career.

### **Action Steps: Redefining Client Expectations**

Now that you've recognized the signs indicating it's time to redefine your expectations, the next step is taking concrete actions to reshape your business to better align with your needs and values. These action steps will guide you in setting boundaries, clarifying your expectations, and communicating them effectively to your clients.

By taking deliberate steps to prioritize your well-being and uphold a sustainable business model, you can create a work environment that is rewarding, manageable, and geared for long-term success.

## **1. Create your ideal client profile**

Start by listing qualities that define your ideal client. This includes their responsiveness, reliability, respect for your process, and alignment with your values. Knowing what makes an ideal client allows you to screen current and future clients more effectively.

What qualities do your ideal clients have?

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## **2. Set clear policies on communication and response times**

Develop guidelines for communication, including acceptable response times and preferred methods (e.g., email, phone). Share these policies with clients upfront so they understand their deadlines as well as how and when they can reach you.

How do you prefer to communicate with clients?

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### **3. Reframe your pricing to reflect your true value**

Evaluate whether your current pricing aligns with the level of service, skill, and time you provide. If adjustments are needed, implement a plan to inform clients of these changes and reinforce the value they're receiving.

What pricing adjustments do you need to make?

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### **4. Establish a service scope document**

If you don't already have one, create a document that outlines exactly what is—and isn't—included in your services. For accounting and tax professionals this is often your engagement letter, but you may need to customize it further than the current template you are using. This scope

document can serve as a reference when discussing work with clients and help clarify expectations from the start.

What do you want to include in your service scope document?

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### **5. Implement a client agreement or contract update**

Review and update your client agreements or contracts so they clearly state your expectations, including timelines, communication protocols, payment terms, and scope boundaries. Reinforce this as a living document you refer to when clients stray outside these guidelines.

Are there any agreements or contracts you need to update?

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## 6. Build a graceful offboarding process

Develop a straightforward offboarding process for clients who don't meet your expectations. This could involve recommending them to another professional or providing final project wrap-up steps. Clear, respectful offboarding reinforces your boundaries and frees up time for ideal clients.

What ideas do you have for your offboarding process?

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Implementing these action steps may feel like a significant shift, but it's one that will create lasting benefits for you and your business. By prioritizing what truly matters to you and setting clear boundaries, you're not only creating a sustainable business model but you're also laying the groundwork for a healthier, more fulfilling professional life.

Each of these steps strengthens your capacity to serve your clients effectively, without compromising your own well-being. Remember, a balanced, well-structured business benefits everyone involved—most importantly, you. Embrace these changes, and you'll be on your way to a business that supports both your personal and professional growth.

By flipping the focus from “What do clients expect of me?” to “What do I expect of my clients?” you take control of your business. Define what you need to maintain balance, structure, and well-being. In this way, you create

a more sustainable business, serve your clients more effectively, and, most importantly, build a practice that supports rather than drains you.

# Chapter Seven

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## Setting Boundaries

**B**oundaries aren't just rules; they are the framework that supports your physical, emotional, and professional well-being. Yet, for many small business owners, the concept of boundaries feels counterintuitive. How can we say “no” to clients when we've been taught that success is defined by how much we can do, how many people we can please, and how available we are?

Failing to set and maintain boundaries can lead to burnout, poor client relationships, and even jeopardize your health. But boundaries are more than just about hours worked or client expectations—they encompass how you manage your energy, your emotional capacity, and your self-respect. Without clear boundaries, the business you worked so hard to build can become a source of resentment and exhaustion rather than fulfillment.

After my stroke, I faced a harsh reality: *My boundaries were non-existent, and it was killing me.* I thought I was doing the right thing by being everything to everyone—answering calls at all hours, accommodating last-minute requests, and pushing my limits to meet every client demand. But in reality, I was robbing myself of the very resources I needed to survive, let alone thrive.

You already know about one client who epitomized my lack of boundaries. This client paid well—\$50,000 a year—but their demands were relentless. They expected 24/7 access, even visiting my home days after my stroke, oblivious to the fact that I could barely function. It was then that I realized: *No amount of money is worth my life*. Letting go of that client wasn't just a financial decision—it was a decision to reclaim my health and my sanity.

Why do so many of us struggle to set boundaries?

Guilt and fear are often at the heart of it. We feel guilty for putting ourselves first, worried we'll be seen as selfish or unprofessional. We fear losing clients or being judged for not meeting impossible expectations. Society tells us that being “always on” is a mark of dedication and success. The harder you work, the bigger the payoff, right?

*Wrong.* Let's reframe this narrative. Boundaries aren't selfish—they're essential. Without boundaries, we risk our health, our relationships, and even our professional integrity. Setting boundaries is an act of self-compassion and respect for the work we do. It's about recognizing that we are human, not machines, and that our best work comes when we are well-rested, focused, and in control.

Boundaries start with clarity. Before you can enforce them, you need to know what they are and why they matter. For me, everything started with my physical energy. After my stroke, I realized that my health was the foundation of my ability to do anything, from running my business to spending time with my family. Sleep became non-negotiable. I determined how much I truly needed—about eight hours—and committed to a consistent bedtime. By prioritizing rest, I gave myself the energy and mental

clarity to handle the demands of my day and make sound decisions about my time.

From there, I identified my priorities. For me, family time was sacred, and I defined when I was completely unavailable—during dinners, weekends, and my daily bedtime routine. By setting these boundaries, I could focus on what mattered most without guilt or distraction.

I also learned to reduce decision fatigue, the feeling of overwhelm caused by having to make too many choices, by creating systems that supported my boundaries. Instead of reacting to every client request or email, I set clear guidelines for when and how I was available. Automated responses and scheduling tools helped manage client expectations without requiring constant vigilance on my part. This structure allowed me to focus on my work and personal life without feeling pulled in every direction.

Perhaps the hardest lesson was letting go of clients who couldn't or wouldn't respect my boundaries. No matter how clearly you communicate, there will always be clients who push the limits or feel like the guidelines don't apply to them.

For years, I worked with people who made relentless demands on my time and energy. Eventually, I had to be honest with myself: some clients simply didn't align with the vision I had for my business or my life. Letting them go wasn't easy, but it was necessary. Only then could I make room for clients who respected my time and supported a sustainable way of working.

Defining and maintaining boundaries is an ongoing process, but it starts with understanding what you need to thrive. When you prioritize your health, your values, and your energy, you can create a structure that sup-

ports both your business and your personal life. Boundaries aren't about limitation—they're about creating space for what truly matters.

When you set clear boundaries, you're not just protecting yourself—you're creating a better experience for your clients as well. Clients who understand your boundaries will respect you more and appreciate the focused, high-quality work you can deliver. More importantly, you'll be able to show up for your business, your family, and yourself in a way that feels sustainable and fulfilling.

Boundaries are not a one-time decision—they're a practice. They require consistent reinforcement and occasional reassessment as your life and business evolve. But the reward is worth it: a business that works for you, rather than the other way around.

## **Signs It's Time to Reevaluate Your Boundaries**

Boundaries are the invisible lines that separate your personal and professional life, protecting your time, energy, and priorities. But even the most carefully constructed boundaries can erode over time, leaving you overextended and overwhelmed.

If you find yourself constantly putting others' needs before your own or struggling to keep up with demands, it's a clear sign that your boundaries need attention. Recognizing these signs is the first step toward regaining control and building a healthier, more sustainable approach to your business and life.

## **1. You feel constantly drained**

If every day feels like a struggle, and you're running on fumes, it's a sign your current boundaries aren't working. Physical and emotional exhaustion are red flags.

## **2. You're resentful toward clients**

When client requests feel like demands rather than opportunities, it's time to evaluate whether your boundaries—or lack thereof—are contributing to the issue.

## **3. You struggle to say no**

If you find yourself over committing or saying “yes” to things you don't have time for, you likely need clearer boundaries.

## **4. Your personal life is suffering**

Missed family dinners, neglected hobbies, or a feeling that work is taking over your life are all indicators that your boundaries need attention.

When your boundaries are blurred or nonexistent, the cost is often greater than you realize. Your energy wanes, your relationships suffer, and your business feels less like a passion and more like a burden. By identifying the warning signs and taking proactive steps to redefine your limits, you can create a framework that supports both your well-being and your goals.

Remember, boundaries aren't about shutting people out. They're about making space for what truly matters.

## **Action Steps: Building Boundaries That Stick**

Building and maintaining effective boundaries is an ongoing process, but it starts with taking decisive action. By implementing clear, thoughtful steps, you can create a framework that protects your time and energy while ensuring you're present for what matters most. These strategies aren't just about saying no—they're about making intentional decisions that align with your values and long-term goals.

The following actions can help you regain control and reinforce boundaries that benefit both you and those you serve.

### **1. Define your priorities**

Write down your top three non-negotiables for your personal and professional life. Use these as the foundation for your boundaries, serving as guiding principles to anchor your decisions and protect your time, energy, and well-being.

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## 2. Communicate clearly

Let clients know your availability and response times upfront. Use contracts or agreements to formalize these expectations.

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## 3. Practice saying no

Start small by saying no to one non-essential request this week. Build confidence in protecting your time. List some things you need to say no to.

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## 4. Evaluate your client list

Identify clients who respect your boundaries and those who don't. Consider letting go of clients who consistently push your limits.

Who are these clients?

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## 5. Track your energy levels

Keep notes about how you feel at the start and end of each day. Adjust your boundaries as needed to maintain balance.

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When you actively define and implement your boundaries, you'll not only feel more in control of your time and energy but also create a stronger foundation for your business and personal life. These steps are not about restricting yourself—they're about empowering yourself to prioritize what truly matters. Boundaries give you the freedom to grow and thrive without sacrificing your well-being in the process.

Boundaries are essential for running a sustainable and fulfilling business. Without them, you risk burnout, strained relationships, and a loss of passion for the work you love. By redefining and committing to your limits,

you take back control of your time and energy, ensuring that both your personal and professional lives can flourish.

Remember, boundaries aren't a sign of weakness—they're a mark of strength and self-awareness. When you respect your own boundaries, you set the tone for how others will respect them too, creating a balanced, healthier, and more successful life.

# Chapter Eight

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## Discovering Your Superpower

There's a donut shop in New Orleans—not one of those big chains, but a hole-in-the-wall spot we stumbled across while on a trip with Amanda's son. You could smell the sugar and hot oil half a block away. No tables, no bells or whistles—just a guy behind the counter and a box of fresh donuts flying out the door. That shop didn't need to offer variety. It had *clarity*. And clarity wins every time.

What made it stand out? It sold only one kind of donut. That's it. No fancy toppings. No 47 flavors. Just one perfect, melt-in-your-mouth creation.

*And there was a line out the door.*

People weren't there for variety. They were there because this place had perfected one thing—and done it so well, the whole city knew about it.

That donut shop is the perfect metaphor for your practice. Too many business owners I talk to are so busy doing *everything* that they don't do *anything* with excellence. The CPAs I know are doing taxes, bookkeeping, advisory, audits, payroll, business consulting, you name it. And while ver-

satility isn't a bad thing, it becomes a liability when it prevents you from becoming exceptional at any one thing.

My grandfather once told me, "Be so good at one thing they can't ignore you." He wasn't a flashy guy, but he knew the value of mastery. And the older I get, the more I realize he was right.

Early in my career, I thought I had to be all things to all clients. I was doing tax returns, bookkeeping, IRS resolution, QuickBooks cleanup, consulting—you name it. And I was burning out. My family could see it. My clients could probably feel it. I wasn't exceptional in any one thing because I was trying to be good at *everything*.

When I leaned into my strengths and specialized, everything changed—my confidence, my income, the quality of my clients, and, most importantly, how much I enjoyed the work.

Do any of the following stories hit a little too close to home?

## **The Tax Strategist Who Hated Bookkeeping**

Sarah started her firm offering bookkeeping, payroll, and tax prep because that's what her clients asked for. But she dreaded bookkeeping. Every time she sat down to reconcile accounts, she felt drained. Then one year, she helped a small business restructure and save tens of thousands in taxes. That lit her up. She started leaning into strategic tax planning, dropped the bookkeeping, and built a reputation as a go-to expert for high-level tax strategy. Her income tripled—and she finally loved her work again.

## **The QuickBooks ProAdvisor Who Went All In**

James was known as “the guy who could figure out QuickBooks” in his area. He helped clients clean up their messes and trained their staff. But he was also doing 1040s and payroll on the side to stay busy. When he realized the QuickBooks work was both more profitable and more fulfilling, he rebranded his firm around being the top QuickBooks cleanup and training expert in his region. Now, he works less, charges more, and is regularly referred by other CPAs who hate that kind of work.

## **The CFO Consultant Who Let Clients Go**

Monica loved being in the weeds of a business—helping owners understand their numbers and make strategic decisions. But she had a handful of clients who only wanted tax returns and were constantly nickel-and-diming her. She decided to stop offering tax prep and focused solely on fractional CFO work. She lost half her clients in three months. But within six months, she had replaced them with a few high-value clients and now makes more with fewer hours and no stress about scope creep.

## **The Bookkeeper Turned Nonprofit Specialist**

Alex had a soft spot for nonprofits and always made extra time for those clients—even when they weren’t the most profitable. But over time, he realized he knew nonprofit compliance inside and out. He created a niche offering tailored to small nonprofits, providing board reporting, govern-

ment compliance, and funding strategy support. Now, nonprofits seek him out, and they're happy to pay for someone who truly understands their world.

Each of these professionals stopped trying to be everything to everyone. They figured out what made them different—and leaned into it. The truth is, you already have a superpower, too. You just might not have named it yet.

So let me ask you: What are YOU capable of? What do you enjoy doing?

Really sit with that. Grab a notebook or use the lines below to write down:

The work that lights you up.

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The problems you love solving.

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The compliments clients keep repeating.

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The areas where you feel most confident and where time seems to fly.

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This is the beginning of your superpower. Look for where those things intersect. That's your sweet spot. That's your *donut*.

Now here's where things get powerful—and maybe a little scary. Your superpower isn't just what you *do*. It's also what you *say no to*. Specializing doesn't just mean leaning into your strengths. It also means letting go of the things (and people) that don't fit your vision anymore.

And yes, that includes clients.

When I first started letting clients go—the ones who drained my energy, didn't respect my time, or just weren't a good fit—it felt uncomfortable. But each time I did it, I made space for clients who *were* aligned. Clients

who appreciated my work. Clients who paid on time. Clients who actually *listened* to my advice.

At first I felt like I was leaving money on the table. But what I didn't see right away was that I was freeing up mental real estate and emotional bandwidth. And that space? That's what allowed the *right* clients to show up.

Letting go is just as much a superpower as choosing your niche. Maybe even more.

So, what's your one donut? What's the thing you do better than anyone else?

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And who are the clients you want to serve with it?

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Find those answers, and you'll have a business built around your *superpower*.

## **Signs It's Time to Discover (and Use) Your Superpower**

If you've been in business long enough, you know what burnout feels like. But you might not realize that trying to do it all could be the biggest reason you're stuck. Here are some signs it's time to find and use your superpower:

### **1. You're exhausted from context-switching**

One hour you're doing a tax return, the next you're fixing someone's chart of accounts. Every day feels like a mental rollercoaster.

### **2. Your ideal clients feel few and far between**

You're attracting whoever comes through the door—and it shows.

### **3. You're great at something, but no one knows it**

You're the best at advisory or resolution work, but clients still ask for basic services because you haven't leaned into your strength.

### **4. You dread certain services—but offer them anyway**

If you can't stand doing payroll or audits, why are they still on your list?

### **5. You've hit a revenue plateau**

Generalists often hit an earning ceiling. Specialists can charge more and scale faster.

## **Action Steps: Identify and Use Your Superpower**

So, how do you uncover your specialty and start building your practice around it? Here's your step-by-step plan:

### **1. Reflect on what energizes you**

Think about the work that gives you energy instead of draining it. Which tasks do you look forward to? What projects make you feel proud at the end of the day?

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Look at your calendar over the last month. Circle the client calls and tasks that didn't feel like work. That's your starting point.

### **2. List your top skills and highest-demand services**

Where do your skills and market demand overlap? Maybe you're an incredible communicator—perfect for advisory. Maybe you love the puzzle of IRS resolution. Whatever it is, name it.

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Ask a few trusted clients why they chose you. Their answers will tell you what they value most—which may surprise you. What did they say?

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### **3. Define your specialty like that little donut shop menu**

Cut the clutter. You don't have to offer ten services. Start by narrowing it down to three. Then one. Build a reputation around the thing you do best.

Use your website, social media, and client onboarding process to reinforce this specialty. Own it.

What three services do you want to offer most?

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#### **4. Use your superpower to say no**

This is the hard part, but it's where the transformation happens. Start letting go of the services that don't align. Start letting go of clients who don't fit your new vision.

Create a list of "red flag" clients or tasks that no longer serve you. Use it as your internal compass when making decisions.

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#### **5. Communicate your shift**

You don't need to burn bridges—but you do need to be clear. Let current and prospective clients know what you specialize in now. The right ones will stay—or find you.

A simple email explaining your new focus, why it matters, and who you can help best is often all it takes. Here's a sample outline you can follow:

- Why you're shifting
- What you'll focus on going forward
- Who you're best suited to help
- Optional referral for clients who need other services

Make a few notes about what you might include in your client message.

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You don't need to be everything to everyone. In fact, trying to do so is probably holding you back.

When you narrow your focus, you give yourself the space to become great. And greatness is what gets you noticed. It's what fills your schedule with ideal clients. It's what gives you control over your time, energy, and income.

This week, say no to one thing that doesn't serve your future. That's how superpowers get stronger.

Don't be the buffet.

*Be the donut shop.*

# Chapter Nine

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## Efficiency Equals Output Divided by Input

Let's start this chapter with a little math—not the kind you loved in school, but the kind that could change how you run your practice.

$$\text{Efficiency} = \text{Output} \div \text{Input}$$

*Simple formula. Huge implications.*

Your output is what your firm delivers—tax returns filed, consulting sessions held, strategy plans completed. Your input is what it costs you to produce that work: your time, your energy, your team's bandwidth, software tools, and yes—your mental focus.

When you're efficient, you deliver more valuable output with less input.

But here's where most firm owners go sideways: they focus only on increasing output without considering the required input. More clients. More work. More revenue. They forget to manage the input. And when that happens, things break—including you.

I see this all the time. Someone doubles their client load without adjusting their calendar, pricing, or staffing. Suddenly, they're running on fumes, delivering late, and snapping at their family.

But here's the shift: When you focus on high-value output that requires less personal input, your firm becomes more profitable and more sustainable. That's real efficiency. If it takes you 8 hours to complete a \$500 return, that's \$62.50/hour. But if it takes you 4 hours to deliver a \$2,000 advisory session, that's \$500/hour.

You tell me—which one's the smarter use of your time?

The goal isn't to crank out more work. It's to do better work with fewer resources so you can deliver high-value outcomes without burning out. If you're not controlling the input, you're probably burning out—or at least leaving money and peace of mind on the table.

If you've been at one of my presentations, you may have heard me give the knee surgery example. Who would you rather go to? The surgeon who specializes in knees, works four days a week, takes vacations, and performs three surgeries a day with precision and confidence? Or the guy who does knees, hips, shoulders, and elbows, works 16-hour days, and rushes through every procedure?

Most of us would choose the specialist. So why are *you* trying to be a generalist?

The truth is, your practice's efficiency is not just about systems and software. It's about alignment. You have to define three key elements:

- Your area of expertise
- Your ideal client

- Your available time

When these three line up, your efficiency skyrockets. When they're out of sync, everything feels harder than it should.

Let's take a look at some examples.

Maybe you're a CPA who is known for your brilliant tax strategy work. You can look at a client's financials and instantly find five ways to save them money. But you're also still doing bookkeeping, payroll, even the occasional audit, because you feel like you *have* to. You're working 60 hours a week, exhausted, missing family dinners, and falling behind on the work you actually enjoy.

If you sit down and take a good look at what's going on, it's pretty clear. Your genius is in tax strategy, your ideal clients are six-figure solopreneurs who need big-picture guidance, and you only want to work about 35 hours a week so you can coach your daughter's soccer team.

The fix? Cut the services that don't align, create a streamlined onboarding system just for tax strategy clients, and build your calendar around those 35 golden hours.

Within a few months, you'll be working less, earning more, and—most importantly—feeling like you're finally in control of your business. This is what happens when you align your expertise, your ideal client, and your time capacity.

Now let's consider the solo practitioner who prided herself on being a “one-stop shop.” Her heart was in the right place—she wanted to help everyone. But the truth was, she was helping no one effectively, including herself.

She had clients from every industry, with every type of need: tax returns, bookkeeping, sales tax filings, business formation help, even a little HR advice. Her weeks were chaotic. And although she was putting in more than 50 hours a week, her income wasn't reflecting it. Worse, she felt constantly behind, like she was letting everyone down, including her family.

What if she asked herself a simple question: If I could wipe the slate clean and build my practice from scratch, what would it look like?

Let's say she said something like, "Helping small restaurant owners understand their numbers and stay cash-flow positive."

That clarity could change everything for her. If she niched down, she could create tools specific to restaurants. She could let go of the clients that didn't fit—even though it was scary. And within six months, she could have a full book of clients in her ideal niche and be working 20% fewer hours.

Sometimes the best way to scale isn't by adding more. It's by cutting the right things loose.

Here's one more example. Devon is a CPA who runs a small firm with two junior staff and a growing list of clients. He's carved out a niche he loves—fractional CFO services for growth-stage tech companies—but he can't seem to stay in that zone. He's still getting pulled into every email, every minor task, every QuickBooks question from his team and his clients.

He's doing CFO work one hour, then answering email questions the next. He isn't aligned with his time capacity—not because he has the wrong clients, but because he hasn't built the right structure for himself.

He needs to map out where his time is actually going, and more importantly, where it *should* go. He empowered his team with clear roles, hired

a virtual assistant to manage his inbox, and created guardrails around his availability.

The result? Devon reclaimed 10 hours a week of deep-focus time for CFO strategy—and that alone allowed him to take on two new high-value clients without burning out.

You don't always have to downsize to get aligned. Sometimes you just need to restructure around your strengths.

## **Signs You're Operating Outside Your Efficiency Zone**

Maybe you're thinking, "I'm doing fine. I'm getting everything done . . . eventually." This sounds like survival, not efficiency. Your business is only going to be sustainable if you're efficient. You need to do the *right* work, for the *right* people, in a way that doesn't chew up your nights, weekends, and sanity.

So how do you know if your practice is out of alignment? If you're not sure, here are a few red flags that show up when you're operating outside your efficiency zone:

### **1. You're constantly working late but not making more money.**

You're grinding harder, but your output doesn't match your effort.

## **2. Your clients expect too much—or the wrong things.**

If clients think you're on call for everything, you haven't clearly defined your offering.

## **3. You feel like you're always behind.**

That's a sign your workflow is out of sync with your capacity.

## **4. You're doing work that's outside your wheelhouse.**

Just because you *can* do certain types of work doesn't mean you *should*—especially if it drains you.

## **5. You never feel fully present with your family.**

When work invades every evening and weekend, you're paying too high a price.

If any of these signs hit home, you're not alone—and you're not failing. You're just misaligned. The good news? Efficiency isn't about working harder or faster. It's about adjusting how you work so your time, your energy, and your talent are going to the right places. Once you realign those pieces, everything else starts to flow: better clients, smoother workflows, more time for what matters. Let's walk through how to make that shift.

## Action Steps: Maximize Your Efficiency

Recognizing the problem is step one. Now it's time to do something about it.

You don't need to overhaul your entire business overnight—but you *do* need to start making intentional changes. These next steps will help you shift from reaction mode to design mode, where your business starts working *for* you, not the other way around. Here's how to maximize your efficiency by aligning your time, expertise, and client base.

If you want to deliver more with less stress, start with the following steps:

### 1. Define your ideal week

Don't start with what you *can* do. Start with what you *want* to do. How many hours do you *really* want to work? What time do you want to stop each day? What boundaries do you need to protect your family time, your health, your sanity?

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Block out your “non-negotiable” personal time on a weekly calendar first. Then fill in your work hours after that.

## 2. Prioritize your highest return services

Not all deliverables are created equally. Which services generate the most impact, revenue, or satisfaction for you? Where are you consistently in your zone of genius?

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If you can knock out a \$4,000 advisory project in five hours, but it takes you eight hours to complete a \$500 return, you've already got your answer.

## 3. Audit your input cost

How much time, energy, and resources go into each service you offer? Look at your calendar. How long do things actually take you? What drains you the most?

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Tip: Use time-tracking for one week to get honest data.

#### **4. Align your capacity to your clients' true needs**

This is key. Your availability should align with what your ideal client needs most. If your ideal client wants quarterly strategy calls and weekly check-ins, don't structure your schedule like a once-a-year tax shop. If your client needs peace of mind, don't make yourself unreachable and overworked.

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Remember: Efficiency isn't about saying yes to everything. It's about saying yes to the *right* things at the *right* time for the *right* people.

#### **5. Reverse engineer your workflow**

Now that you know your desired work hours, your most valuable output, and your realistic input cost, it's time to map your services to fit. Start with your available hours. Divide that by the time each service takes. That's how many clients you can handle.

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Example: If you want to work 30 hours a week and each client takes 5 hours/week, you can support 6 clients per week or 24 clients per month, with some buffer. That's it. And that doesn't factor in any admin time.

You can't run a high-performance firm on fumes.

You don't get a badge of honor for working yourself into the ground. You get better results when you align your zone of genius, your clients' needs, and your personal bandwidth. Efficiency isn't about hustling harder—it's about designing smarter.

So take a step back. Look at your inputs. Look at your outputs. And start making intentional decisions.

You're not here to do *more*.

You're here to do your best work, for the best clients, on your best terms.

# Chapter Ten

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## Stress Reducing Technology

I have a confession to make: I didn't always love technology.

There was a time when every new piece of software felt like one more thing I had to learn, pay for, or manage. And half the time, it felt like these tools created more problems than they solved.

But I've learned something over the years—something I wish I'd understood a lot sooner: Technology doesn't reduce stress on its own. You have to use it differently than you use everything else.

It's not about signing up for the flashiest new app or buying the most expensive software suite. It's about shifting how you work and building habits that support efficiency and peace of mind. Stress-reducing technology works when it supports your real priorities—your focus, your time, and your sanity.

So let's talk about how to get there.

Stress in a deadline-driven profession doesn't usually show up as chaos. It shows up as pressure.

It's the pressure of deadlines, client expectations, overflowing inboxes, forgotten follow-ups, and endless back-and-forth scheduling. It's the mental drain of knowing you have thirty things to do but not knowing which to start with. It's waking up at 2 a.m. thinking, *Did I file that one thing for that one client?*

Technology, when used intentionally, can be one of your best tools to reduce that pressure. But here's the key: Tech alone isn't the solution. You can't just download an app and expect your workload to magically shrink. You have to change the way you work.

For most of us, the root cause of stress isn't just too much work—it's bad patterns.

- We let clients text us instead of going through a proper CRM.
- We send manual invoices at the end of the month instead of setting up automation.
- We book meetings by email instead of using a scheduling link.
- We manage client files with folders on our desktop instead of using secure portals.

We say it's faster to do things manually. But is it really?

If you're spending 3–5 hours a week on admin tasks that could be automated or outsourced, you're slowly bleeding time, energy, and money. I didn't really embrace tech until I hit a point where I was spending more time *chasing* work than *doing* it. I'd be prepping for a meeting and realize I never got the documents I needed. I'd spend my Saturday trying to remember who I needed to follow up with. I was always playing catch-up.

Once I committed to using systems the *right* way, everything started to shift.

So how do you do it?

Here are three changes that can dramatically reduce your stress level—not just because of the tech itself, but because of how you change your habits around it.

## **1. Client portals for secure communication**

I used to let clients email me sensitive documents. Some even texted photos of receipts. It was a mess—disorganized, insecure, and incredibly easy to miss things.

Now, every client has a secure portal. No exceptions.

When onboarding new clients, I recommend they get a walkthrough video showing them how to upload files, message you securely, and check their deadlines. This can cut your email volume by over 40% and make busy seasons infinitely smoother.

## **2. Automated scheduling with boundaries**

I used to schedule every client call manually. “How about Tuesday at 2?” “No? Thursday at 10?” Back and forth for days.

Then I got serious about using a scheduling tool with preset availability windows. Clients now book directly on my calendar based on when I’ve allowed access.

Bonus tip: I blocked off Friday afternoons completely. No calls. No meetings. That space alone gave me time to catch up and breathe.

### 3. Invoicing automation with payment links

Do you hate sending invoices? I know people who put it off, then scramble to do them all at once—and forget half of them.

You can use tech to automatically invoice clients at the right milestone. They receive the invoice with a payment link, and most pay within 24 hours. You don't have to touch a thing.

These three changes don't just save time. They reduce stress. They free up mental bandwidth so you can focus on your real value—the work that actually moves the needle for your clients.

Here's where most people go wrong.

They sign up for a CRM but still reply to client messages in their Gmail inbox.

They get a time-tracking app, but don't use the data.

They pay for automation, then override it manually when they get anxious.

The real shift happens when you *build systems into your workflow* and trust them.

For example:

- If you use a client portal, don't chase documents via email. Just link them to the portal. Every time.
- If you offer automated billing, stop manually tracking payments. Let the software do it.
- If you use a scheduling link, don't let clients text you for appoint-

ments. Direct them to the link. *Every time.*

Yes, this takes discipline. But the payoff is massive.

Technology is only one side of the stress-reduction coin. The other is outsourcing.

When you pair great tech with the right support, you get leverage. And leverage creates freedom. Let's look at a few high-impact areas you can outsource:

## **Payroll**

If payroll stresses you out, it's not worth keeping in-house—especially if it's not your specialty. There are countless providers who can do this faster, cleaner, and more accurately than you can at scale.

I used to offer payroll because I thought clients expected it. But I was spending hours managing filings, answering pay stub questions, and updating rates. Once I handed that off to a provider who specializes in payroll, I not only freed up my time—I eliminated a major source of liability.

## **Bookkeeping**

If you're not a bookkeeper, don't pretend to be one.

I worked with a firm owner who was doing her own bookkeeping every Sunday afternoon. She hated it. She wasn't great at it. And it was draining the exact hours she wanted to spend with her family.

After switching to a virtual bookkeeping service, she said, "I feel like I got my weekends back."

If you're going to outsource anything, start with the repetitive tasks that drain your energy and don't directly impact your core services.

## **Admin & Scheduling**

This one could change your life.

Bring on a part-time virtual assistant to manage scheduling, inbox triage, and client check-ins. I guarantee you'll feel a weight lift. Even just 5–10 hours a week of help can make a huge difference.

Pair that virtual assistant with a good CRM and scheduling software. Game-changer.

With so many options out there, it's easy to feel overwhelmed. So here's a filter I use for every piece of tech I consider:

Does this tool eliminate a pain point? Or does it just add another layer?

Before I invest in anything, I ask three questions:

- Will this save me time or just give me something else to manage?
- Can I train my team or clients to use it easily?
- Will this support my superpower—or distract from it?

If the answer to any of these is *no*, I don't use it. Period.

Let me give you a few tools I've personally used that check those boxes:

## **CRM Software (like HubSpot or Jetpack Workflow)**

Keeps all client data, notes, and tasks in one place. No more post-it notes or "I think I emailed them last week."

## **Automated Invoicing (like QuickBooks Online, FreshBooks, Xero, or Ignition)**

Let the software do the math, send the invoices, and track the payments.

## **Scheduling (like Calendly or Acuity)**

Let clients book their own time without needing to play email ping-pong.

## **Workflow Automation (like Zapier or ClickUp)**

Trigger tasks when emails come in, move projects along automatically, and eliminate those “I forgot to . . .” moments.

Don’t use tech for tech’s sake. Use it to build systems that actually serve you. Most of us are trained to look at return on investment (ROI) in dollars. But stress-reducing tech needs to be measured in *emotional ROI* as well.

Ask yourself:

- Does this save me five hours a month I can spend with my family?
- Does this reduce how often I forget follow-ups?
- Does this help me sleep better at night?

If the answer is yes, it’s worth it.

I’ll give you an example: A firm owner I worked with was hesitant to invest in client portal software. “It’s \$100 a month,” he said. “That’s a lot.”

I asked him how much time he spent each month chasing down documents and responding to scattered client emails.

He paused. “Probably ten hours.”

And how much do you value your hour?

“About \$250.”

That’s \$2,500 worth of time lost. All because of a \$100/month hesitation.

When you look at tech through the lens of time, energy, and freedom, the right investments become obvious.

## **Signs It’s Time to Lean into Tech**

If you’re not sure if you actually need new tech or if you’re just chasing another shiny tool, here are a few signs that your stress might be a systems problem in disguise:

### **1. You’re doing the same task multiple times**

You’re copying data between systems, retyping client info, or re-explaining things to your team or clients.

### **2. You’re stuck in email chaos**

You’re chasing documents, sending reminders, and replying to the same questions over and over again.

### **3. You're the bottleneck in your business**

Nothing moves unless you manually push it forward. That's not leadership—it's gridlock.

### **4. Your calendar controls you**

You're double-booked, overbooked, or scheduling everything by hand.

### **5. You're still doing tasks that don't require your brain**

If you're spending time on things that could be automated or outsourced, you're sacrificing your sanity for no reason.

If any of this sounds familiar, it's time to stop duct-taping your systems together and start building real solutions.

## **Action Steps: Put Tech to Work for You**

Stress-reducing technology only works when you use it to change how you work. Here's how to start small but meaningfully:

### **1. Choose one thing to stop doing manually**

Pick one task—scheduling, invoicing, document collection—and commit to automating or outsourcing it this month.

Don't pick everything. Start with the most painful bottleneck and list it below.

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## 2. Draw your “tech boundary” line

Decide where client access ends. No more texts for appointment changes.

No more emailed documents. Train your clients and stick to it.

Tech won't work unless you enforce it with consistency.

What's your tech boundary line?

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## 3. Evaluate your current tools for real ROI

Ask yourself:

- Does this tool save me time?
- Does it reduce stress?
- Or is it just a monthly subscription I forget about?

Cut what doesn't serve you. Double down on what does.

What will you cut?

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And what will you double down on?

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#### **4. Outsource one energy-draining task**

It could be payroll, admin follow-ups, or email triage. Pick something that isn't your zone of genius and let it go.

Relief often starts with one delegated task. This task is . . .

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## 5. Create one stress-free system

Whether it's a templated onboarding email, a Friday no-meeting policy, or a recurring calendar block for deep work. Design a habit that protects your time.

Structure is freedom when it works for you not against you.

What one habit will protect your time?

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Technology won't save you.

But the way you *use* technology can.

The goal isn't to automate everything and turn your practice into a robot. The goal is to reclaim your energy, to use tools and systems that let you show up as your best self for your clients, your team, and your family.

Start small. Pick one system that's broken or one habit that's causing daily stress. Replace it with a tool or outsourced solution that works for you.

Then do it again.

And again.

Bit by bit, you'll build a practice that doesn't just *run* well—but one that feels good to run.

That's the real power of stress-reducing technology.

# Chapter Eleven

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## Redefining Your Health

When I woke up one morning and realized I had reached 272 pounds, I knew something had to change. My health was deteriorating—I had high blood pressure, my energy was non-existent, and I had suffered a stroke. My doctor's words were a stark wake-up call: *How long do you want to live?*

That question haunted me. It wasn't just about the weight; it was about my future, my family, and my ability to live the life I wanted. So, I made a decision to change, not through drastic measures, but by committing to a sustainable, consistent approach that worked for me.

The cornerstone of my weight loss journey was consistency. I didn't set a specific weight goal, and I didn't tell anyone about my plan. This wasn't a short-term diet; it was a long-term lifestyle change.

For years, I had tried to hit target weights only to celebrate by reverting to old habits. This time, I shifted my mindset. Instead of focusing on a number, I focused on creating a routine I could stick to for life. If I could do it for 30 days, I could do it for 60, then 90, and eventually forever.

Unlike so many weight loss journeys, mine didn't start with a diet. It began with sleep. I realized that lack of rest was fueling my overeating and reliance on caffeine. By prioritizing sleep, my energy stabilized, and my cravings diminished.

Next, I addressed how I ate. My portions were out of control, I didn't listen to my body, and I drank a lot of calories. I decided how much to eat before starting a meal, even at restaurants. I didn't feel obligated to finish my plate. Instead, I slowed down, paid attention, and stopped eating when I felt full. I also replaced all beverages with water. This simple change eliminated empty calories and kept me hydrated.

The types of foods I ate also changed. My diet shifted to single-ingredient foods: fresh fruits, vegetables, and meats. I avoided processed foods and sauces. At first, I missed the extra flavorings, but within a month, I began to appreciate the natural tastes of whole foods.

This simplicity made meal planning easy and sustainable. Over time, I naturally craved a balanced mix of proteins, vegetables, and occasional grains without needing to measure or track calories.

I established a rule of not eating after 8 p.m. or before 8 a.m. This wasn't about intermittent fasting but about giving my body time to rest and digest. If I felt hungry after 8 PM, I drank water or had a small snack like a few nuts or an apple slice. This habit helped me sleep better and wake up refreshed, allowing my body to focus on renewing itself rather than digesting a heavy meal eaten late in the day.

After losing significant weight, I worked with my doctor to identify nutrient deficiencies through blood tests. Supplements like vitamin D,

B, and omega-3s were tailored to my needs. This personalized approach ensured I was supporting my body in the best way possible.

I know, you're probably thinking, "Well, JJ, what about working out?"

Exercise wasn't part of my initial plan. I wanted to focus on one change at a time. After reaching a healthy weight, I began incorporating walking to build muscle and maintain balance. This step came naturally as my energy and mobility improved.

This experience taught me two important lessons I want to pass on to you: Your weight does not define your worth and put yourself first. Let me explain.

## **1. Your weight does not define your worth**

One of my most important realizations was that my weight didn't determine my value. Whether at 272 or 165 pounds, I was still me. Separating self-worth from my weight allowed me to focus on health rather than societal expectations.

## **2. Put yourself first**

I learned to prioritize my basic needs: sleep, hydration, and nutrition. This wasn't selfish; it was essential. By taking care of myself, I became better equipped to care for others and handle life's challenges.

Looking back, this journey wasn't just about shedding pounds; it was about regaining control over my life and building a foundation for sustainable health. Each small change, whether in sleep, diet, or hydration,

contributed to a larger transformation—one that has allowed me to live more fully and intentionally.

If there's one message I hope you take away, it's this: Change doesn't happen overnight, but it starts with a single decision and then another and another. By focusing on what you can control and staying consistent, you can create a healthier, more balanced life that supports not just your body, but your mind and spirit as well.

## **Signs It's Time to Rethink Your Health**

Your health is a cornerstone of your ability to live fully and achieve your goals. Yet, it's easy to ignore the warning signs that something needs to change. Here are some indicators it might be time to prioritize your well-being:

### **1. Chronic fatigue**

You're constantly tired, even after a full night's sleep, leaving you without the energy to tackle your day.

### **2. Frequent illness or pain**

You're getting sick more often or dealing with ongoing aches and pains that impact your quality of life.

### **3. Weight gain or loss**

Unintentional changes in weight, whether gain or loss, could signal underlying health issues or lifestyle imbalances.

### **4. Emotional eating**

You're using food to cope with stress, boredom, or emotions, rather than for nourishment.

### **5. Ignoring routine care**

You've been putting off doctor's visits, health checkups, or addressing known medical conditions.

### **6. Difficulty sleeping**

Trouble falling or staying asleep is a red flag that stress or poor habits may be affecting your overall health.

## **Action Steps: Starting Your Health Journey**

If you recognize any of the signs above, it's time to take actionable steps toward better health.

Here's how to get started:

## **1. Assess your sleep**

Prioritize rest by setting a consistent bedtime and creating a relaxing nighttime routine. Describe your current sleep routine below. What time do you go to bed? What time do you get up? Do you sleep soundly during the night? Also, make a note of what you'd like to improve and any ideas you have for moving forward with that.

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## **2. Drink more water**

Replace sugary drinks, alcohol, and caffeine with water to stay hydrated and improve overall energy. What steps can you take to drink more water? What beverages do you need to replace with water?

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### 3. Simplify your diet

Focus on whole, single-ingredient foods and reduce processed options gradually. What are some of your favorite single-ingredient foods? What can you replace with them?

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### 4. Move daily

Begin with simple activities like walking or stretching to incorporate movement into your routine. What other types of simple activities do you enjoy that you can incorporate into your daily routine?

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## 5. Set small, achievable goals

Start with one change at a time, such as cutting back on late-night snacks or adding a daily vegetable serving. What small goals will you start with? List any you think of. You can always adjust your list later.

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## 6. Seek professional guidance

Consult a doctor or nutritionist to tailor a plan to your specific needs and address any deficiencies. Who do you need to consult with to help you on this health journey?

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By starting small and staying consistent, you can build habits that lead to lasting, positive changes in your health and overall well-being. The journey to better health isn't a straight path, nor is it the same for everyone. What

matters most is finding what works for you and committing to it with consistency and intention.

My story isn't about perfection or quick fixes—it's about making sustainable choices that aligned with my life, my body, and my goals. Whether it's prioritizing sleep, simplifying your diet, or redefining your relationship with food and self-worth, the key is to take small, meaningful steps forward. Change is possible, and it starts with the decision to put your health—and yourself—first.

Take a look at the notes you made in the action steps above and decide what your next small step will be. Make a note of it below.

# Chapter Twelve

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## Surviving Tax Season Without Losing Your Mind

I'll never forget one particular March years ago. I was in the office before sunrise, still there at midnight, and living off cold coffee and whatever snacks I could grab between client calls. My phone was blowing up with texts, my inbox had hundreds of unread emails, and I couldn't remember the last time I sat down for dinner with my family.

At the time, I wore that chaos like a badge of honor. "That's just tax season," I told myself. But the truth was, I was running on fumes. My body was breaking down, my patience was gone, and my family was paying the price.

Looking back, I realize it wasn't tax season that was the problem—it was me. I had no boundaries, no systems, and no plan to protect my health. I thought I could just grind harder and make it through. What I've learned since is that surviving tax season isn't about being tougher. It's about being smarter.

If you've been through even one busy season, you know the pressure is real. The deadlines don't move. Clients wait until the last minute. And there's always more work than hours in the day. But the real reason tax season breaks so many firms is because:

- **Too many clients are crammed into too little time.** Instead of curating their client list, firm owners try to be everything to everyone.
- **Boundaries disappear.** Clients call at 9:00 p.m., texts fly in on weekends, and you respond because you feel like you have to.
- **Systems aren't built for the strain.** Manual processes, scattered documents, and bottlenecks pile up fast.
- **The “martyr mindset” takes over.** Too many practitioners convince themselves that suffering is a sign of success—that if you're not half-dead by April, you must not be working hard enough.

If tax season leaves you broken, it's not sustainable. You can't serve your clients well—or live your life well—if you're barely hanging on.

Somewhere along the way, our profession started treating burnout as a badge of honor. We swap stories about all-nighters, brag about missed vacations, and joke about sleeping under our desks like it's a rite of passage. But the truth is, clients don't care how many hours you worked. They care about whether the work is accurate, whether deadlines are met, and whether you'll still be around next year to serve them.

And make no mistake—burnout has a price. Mistakes creep in. Staff get fed up and leave. Clients sense the chaos and start looking for alternatives.

And your body keeps the score, too. Stress-related health crises are no joke, and once the damage is done, you can't always undo it.

But it doesn't have to be that way. Imagine a tax season where your clients know the process, your team is equipped to carry the load, and your systems handle the repetitive tasks. You're still busy—but you're not drowning. You actually make it home for dinner, you're not running on empty, and you still have gas in the tank come April. That's not a fantasy. It's what happens when you approach tax season with intention instead of just endurance.

The goal isn't just to “make it through.” It's to design a tax season that doesn't chew you up and spit you out every year.

I remember one year after I'd started implementing these changes—better communication, more automation, tighter boundaries. For the first time, tax season felt . . . manageable. Clients were happier because they knew what to expect. My staff was more confident. And I actually had enough energy left in April to celebrate with my family instead of collapsing.

That's when I realized tax season doesn't have to be a nightmare. With the right preparation, it can be just another season of steady, profitable work.

Most tax pros treat busy season like a storm they just have to outlast. Head down, push harder, and hope you make it to April 15th (or whatever your local deadline is) without collapsing. That mindset might get you through one year, maybe two—but it's not a business model.

The real opportunity is to treat tax season as a **stress test for your firm**. Whatever breaks under the pressure is showing you where your

practice needs attention. Did you get buried in client questions? That's a communication problem. Did your staff burn out? That's a training and delegation gap. Did you miss family dinners for three months straight? That's a boundaries issue.

Once you see tax season this way, it stops being something you merely survive and becomes the blueprint for how to improve your business year-round.

Here's how to make that shift:

**Debrief when the dust settles.** Don't just celebrate surviving. Sit down with your team and ask: What worked? What didn't? What bottlenecks showed up? Write it down before the memory fades.

**Fix one bottleneck per year.** You don't need to rebuild everything at once. Maybe this year you add a client portal. Next year you streamline onboarding. Small improvements compound into big change.

**Track your hours and stress points.** Keep a simple log during the season. Where did your time actually go? Where did your energy drain the most? That data is gold for redesigning your workflow.

**Test boundaries in real time.** If you enforced stricter deadlines or stopped taking last-minute files, notice how clients reacted. Most will adapt faster than you think—and the few who don't may not be your clients long-term anyway.

**Celebrate wins with your team.** Did someone handle client communication beautifully? Did automation save hours? Did you make it home for family dinner once a week when last year you didn't? Those wins matter. Name them.

The more intentional you get, the more tax season stops being a mad dash and starts being a predictable, profitable season of work.

I'll be honest—there will always be long days and moments of stress. But there's a big difference between working hard by choice and being ground down by chaos.

The bottom line: Tax season doesn't have to break you. It can sharpen you, strengthen your team, and push your firm to become better every year. And when you get to that point, tax season stops being something you dread—and becomes proof that your practice is truly built to last.

## **Signs You're Headed for Burnout This Tax Season**

You don't just wake up one day in April completely burned out. The warning signs usually show up weeks—or even months—before the deadline hits. The problem is, most of us are so focused on plowing ahead that we ignore them until it's too late.

If you want this year to feel different, you've got to start paying attention to the early red flags. Here are a few that signal you're on a collision course with burnout:

### **1. You're already dreading February**

If just thinking about tax season fills you with anxiety, that's a warning sign.

## **2. You haven't set clear client expectations**

If clients don't know your deadlines, office hours, or process, expect chaos.

## **3. You're counting on "just grinding harder"**

More hours isn't a strategy—it's a path to burnout.

## **4. Your health takes a backseat every spring**

If sleep, exercise, and family time disappear during tax season, you're robbing from yourself.

## **5. You keep saying yes to late or misfit clients**

Carrying problem clients into busy season is like carrying rocks into a marathon—you'll feel every ounce.

If you recognize yourself in any of these signs, don't brush them off. They're not just inconveniences—they're warnings. Ignoring them now only guarantees that tax season will take a heavier toll on you, your team, and your clients.

The good news is that these red flags aren't a death sentence for your practice. They're simply signals pointing to where you need to make changes. And the earlier you act, the smoother your season will be. Let's look at the practical steps you can take to turn things around.

## **Action Steps: Survive and Thrive During Tax Season**

Recognizing the warning signs is one thing—changing your approach is another. Tax season doesn't have to feel like a sprint through fire every year. With some intentional preparation and a few smart shifts in how you work, you can reduce the chaos, protect your health, and even find moments of calm in the middle of the rush. These action steps aren't about adding more to your plate—they're about redesigning the way you carry the load so you can get through the season without losing your mind.

You can't eliminate the deadlines, but you can control how you prepare for and navigate them. Here's how:

### **1. Front-load communication**

Tax season chaos multiplies when clients don't know what's expected. Send reminders early, explain your deadlines, and be clear about what you need from them—and when. Set the tone before the floodgates open.

Do your clients know exactly how and when you want to receive their information? If not, that's your first fix.

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## 2. Automate the repetitive stuff

Chasing signatures, sending reminders, and tracking documents shouldn't be manual. Use portals, e-signature tools, and automated emails to cut out the busywork. Every task you automate gives you back energy for the things only you can do.

What's one repetitive task you can eliminate or automate before the season starts?

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## 3. Lean on your team

If you're still the bottleneck, you'll break under the weight. Empower your staff to handle client questions, review documents, and manage the day-to-day. Your job is to focus on the work that only you can do, not everything.

What responsibilities are you holding onto that you could delegate with the right trust and training?

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#### **4. Protect your health like it's a deadline**

It's tempting to treat sleep, meals, and exercise as optional during tax season. They're not. Your brain and body are your most valuable assets. Block time for rest and movement on your calendar like you would a client meeting. If you don't, your body will eventually force you to.

What's one non-negotiable habit you can keep during busy season to protect your health?

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#### **5. Know when to say no**

Every year, you'll have clients who dump their information on your desk at the last minute or push for more than you agreed to. If you keep saying

yes, you'll keep suffering. Part of surviving tax season is pruning the workload—letting go of misfit clients or pushing late files past the deadline.

Who drains you the most during tax season—and what boundary are you ready to enforce this year?

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Tax season will always be busy. There's no magic tool or shortcut that makes the deadlines disappear. But when you communicate clearly, lean on your team, automate the repetitive stuff, and protect your health, you turn the busiest time of year into something manageable—and even profitable. The real win isn't just making it to April; it's making it there with your energy, your relationships, and your reputation intact. That's what thriving during tax season looks like.

If your practice can carry you through the busiest stretch of the year without breaking you down, that's the real test of sustainability. Because if you can thrive in April, you can thrive all year long.

So here's the challenge: Don't just survive this tax season. Design it. Plan it. Own it. And prove to yourself that success doesn't have to come at the cost of your health, your family, or your sanity.

# Chapter Thirteen

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## Client List Refinement

There's a moment in every business owner's career when you look at your client list and think, *How did I end up here?*

You've got the dream clients who value your work, respect your time, and pay on time. But you've also got the ones who—if you're honest—drain your energy, push your boundaries, and somehow turn a simple service into a three-ring circus.

When you refine your client list you ensure your business is set up to deliver your best work, for the best people, under the best conditions. When your client roster is aligned with your expertise, your boundaries, and your capacity, the work becomes easier, your results improve, and your stress levels drop.

Imagine you're rinsing a bowl of fresh berries. You pour them into a strainer, and the water runs through while the berries stay behind. The strainer keeps what you want and lets go of what you don't.

Your client list refinement works the same way—only in reverse.

When you run your client base through a metaphorical “strainer,” the *right* clients slip through into the keep pile: the ones who match your expertise, respect your process, communicate clearly, and value your time.

Everything else—the mismatched needs, the constant boundary pushers, the chronic late-payers—gets caught in the strainer. Those are the clients you need to either improve through coaching and clearer boundaries or eventually transition out of your practice.

The strainer isn't a one-time fix. It's a tool you use repeatedly to keep your business clean and healthy. That means setting aside time at regular intervals—at least once a year, sometimes twice—to run every client through your filter questions:

- Do they need what I'm best at delivering?
- Do they align with my ideal client profile and values?
- Do I have the capacity to serve them well without sacrificing my other priorities?

If a client doesn't pass all three, they don't automatically get cut. Sometimes the issue can be solved with a conversation, a change in scope, or a reset on boundaries. But if the misalignment is chronic or costly, that's when you start the transition plan.

Over time, this method naturally shapes your client base into a better fit for your practice. The “water” you pour in—your time, energy, and expertise—ends up going only to the clients who deserve it, and the work you do becomes lighter, smoother, and far more rewarding.

Everything that doesn't fit your criteria—the mismatched needs, the poor communicators, the chronic boundary pushers—gets caught in the strainer. What comes through are the clients who are truly a fit: the ones

who match your expertise, respect your process, and make working together a win for both sides.

The point isn't to dump every difficult client overnight. It's to develop a system that regularly "strains" your client base so the right people stay and the wrong people transition out.

Every client on your roster should pass your three filter questions. If they fail even one, you have a decision to make. Let's take a closer look.

**Do the client's needs match your expertise?** If you're a tax strategist, but this client needs weekly bookkeeping and expects you to reconcile their accounts, you're already out of alignment. Serving them well would mean stepping outside your strengths—and that's a recipe for inefficiency and frustration.

**Is this client within your ideal client profile?** Beyond technical fit, this is about the *way* they work with you. Do they respect boundaries? Provide documents on time? Communicate clearly? If you've got a client who sends you partial information at midnight and expects a same-day turnaround, they're telling you exactly how much they value your time.

**Do you have the capacity to serve this client well?** Even if they're a dream fit on paper, if your calendar is at 100% capacity, something has to give. Taking on more than you can handle doesn't just affect that client—it affects *every* client.

Let's say you run a mid-sized tax and advisory practice. You've got about 80 active clients. At first glance, they all look fine—you're delivering the work, they're paying the invoices—but when you run them through your "strainer," a different picture emerges.

You start with your three questions:

- Does the client's needs match my expertise?
- Is this client within my ideal client profile?
- Do I have the capacity to serve this client well?

When you get to *Client A*, you realize they need weekly bookkeeping support and frequent, last-minute check-ins. You're an advisory-focused firm, not a bookkeeping shop, so every hour you spend on their account is time you're not serving your higher-value clients. They fail question one—expertise match.

*Client B* is a big spender and pays well, but they constantly call your personal cell, ignore your request to use the client portal, and expect you to drop everything when they have a question. They fail question two—ideal profile—because they don't respect boundaries or processes.

*Client C* is a wonderful fit on paper: they value your expertise, they pay on time, and they stick to the agreed scope. But when you look at your calendar, you realize you're at capacity, and adding one more major project for them would push you into nights and weekends. They fail question three—capacity—because you can't serve them well without sacrificing your other priorities.

From this pass through the strainer, you decide:

- Client A should be referred to a bookkeeping firm you trust.
- Client B gets a boundaries reset conversation; if they won't adjust, you'll offboard them.
- Client C can stay, but you'll defer their new project start date until

you have room.

By running every client through the strainer once or twice a year, you gradually shape your client base so only the ones who truly fit your practice flow through. Over time, your work feels lighter, your stress drops, and you can focus on delivering your best work to your best clients.

## **Signs It's Time to Transition a Client Out**

Sometimes a client stops being the right fit for reasons you couldn't have predicted at the start. Maybe their business has changed, their expectations have shifted, or your own services and boundaries have evolved. Whatever the reason, hanging on to a misaligned client can quietly drain your time, energy, and focus.

The key is knowing the difference between a client who just needs a clear conversation and one who's signaling it's time to move on. Here are some common warning signs that a client may be better served elsewhere.

- You dread their calls or emails.
- They resist or ignore your processes.
- They consistently pay late or dispute invoices.
- Their scope of work has shifted far outside your original agreement.
- They expect “emergency” turnaround on non-emergencies.

Spotting these signs early gives you options—you can either address the issue head-on or start planning a respectful exit for your client. In some cases, a process tweak or a boundary reset will solve the problem. But when the misalignment is chronic or costly, the most professional move is to transition the client out. The goal is to handle that conversation in a way that protects your reputation, preserves goodwill, and frees you to focus on the clients who truly fit your practice.

Letting go of a client can feel uncomfortable—especially if you’ve worked together for years. But the longer you avoid it, the more it costs you in energy, revenue potential, and sanity.

Here’s how to handle it with honesty and empathy:

## **1. Get clear on your reason**

This isn’t the time for vague feelings. Be specific. Is it a scope misalignment? Capacity issue? Process breakdown? Knowing your “why” helps you communicate without blame.

## **2. Frame it around their needs**

Instead of “I can’t work with you anymore,” say, “I want to make sure you’re getting the best possible service for your needs, and I think another provider will be a better fit.”

### 3. Offer a transition plan

Recommend another professional, provide a handover packet, or set a clear end date with milestones. This keeps the relationship professional and avoids burning bridges.

### 4. Stick to your boundaries

Once you've set the transition in motion, don't extend deadlines or let the scope creep back in "just this once." This is where most people slip—and find themselves back where they started.

The smartest firm owners don't wait for a crisis to refine their client list—they make it a regular practice.

Here's how:

- **Annual Client Review:** Schedule time once a year to run every client through your "strainer" questions.
- **Onboarding Filters:** During your initial conversations, check for red flags before they become a problem.
- **Offboarding Scripts:** Keep a template email or talking points handy so you're not reinventing the wheel every time you need to part ways.

Every client you keep who doesn't fit is taking a spot away from one who could. They're taking your time, energy, and mental bandwidth—resources you can't get back. Refining your client list today can help you

build the business you want five years from now. And just like a strainer, the more often you use it, the less gunk you have to clean out later.

## **Action Steps: Refine Your Client List**

Refining your client base isn't about cutting people without thought—it's about creating space for the ones you love working with. Here's how to put the Strainer Method into action:

### **1. Schedule your review**

Block out time—at least once a year—to evaluate your entire client list. Put it on your calendar now so it becomes a standing business habit.

What's the best time of year to schedule your review?

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### **2. Run the strainer questions**

For each client, ask:

- Do they need what I'm best at delivering?
- Do they align with my ideal client profile?

- Do I have the capacity to serve them well?

Mark “yes” or “no” for each, and jot down quick notes. Add any other questions you’d like to add to your own personal strainer.

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### 3. Identify red flags

Flag any clients who fail two or more questions or repeatedly show red flag behavior (late payments, boundary pushing, scope creep). These are your transition candidates.

Does anyone come to mind right away?

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### 4. Decide on your action plan

For each flagged client, choose one of three paths:

- **Keep.** They’re a good fit with minor adjustments (process reset,

boundary conversation, etc.).

- **Review.** Keep temporarily, but re-evaluate in 3–6 months.
- **Transition out.** Begin offboarding and/or referring to a better-suited provider.

List any other steps you'd like to add to your action plan.

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## 5. Prepare your conversations

If you're transitioning a client out, script your talking points. Here are some suggestions:

- Frame the decision around ensuring they get the best fit for their needs.
- Offer a referral or resources if possible.
- Set a clear end date and stick to it.

List anything else you'd like to include.

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## 6. Protect the filter

Once you've refined your list, keep it clean. Add your strainer questions into your onboarding process so every new client is a fit from day one.

Use the space below to note anything else you'd like to add to your onboarding process.

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The first time you do this, it might feel uncomfortable, but every client you let go frees up time, energy, and capacity for the clients who truly belong in your practice. That's when the real growth happens.

Knowing you need to have a difficult client conversation is one thing. Knowing exactly what to say without burning bridges is another. The right wording can make the difference between a defensive reaction and a respectful, cooperative exit or a smooth reset of expectations.

To make this easier, here are two ready-to-use scripts: one for resetting boundaries when you want to keep the client, and one for ending the relationship when it's time to move on. You can adapt the language to fit your style, but the structure will help you keep the conversation professional, clear, and solution-focused.

### **Script 1: Boundary Reset Conversation**

**When to use:** The client is a good fit in most ways but is pushing boundaries (scope creep, missed deadlines, direct texting instead of using your systems).

**Here's what you can say to start the conversation:** I wanted to check in about how we're working together. I value our relationship and the work we've done together so far, and I want to make sure we're set up for continued success. To do that, I need to make sure we're both following the process we agreed on. When documents come in late or requests come outside our normal channels, it can delay the work and impact accuracy. Going forward, I'll need to have all documents submitted through the client portal and by the agreed deadlines. That way, I can deliver the best results for you without last-minute rushes.

**Pause for response.**

**Follow up:** Does that sound reasonable? My goal is to keep things running smoothly for both of us, and this will make sure you're getting the level of service you signed up for.

## Script 2: Ending the Relationship

**When to use:** The client is no longer a fit due to expertise misalignment, capacity issues, or ongoing boundary/respect concerns.

**Here's what you can say to start the conversation:** I wanted to have a conversation about how we're working together. I've reviewed the scope of your needs and compared it to where my firm is focusing our services, and I think you would be better served by a provider who specializes in your specific requirements.

**Pause to let them absorb the statement.**

**Follow up:** My priority is making sure you have the right support, so I'm happy to connect you with another provider who's a great fit for your needs. We can work together on a smooth transition, and I'll ensure you have everything you need before the end date we agree on. This way, you'll get the best possible service, and I can maintain the focus I've committed to for my clients.

**Close with appreciation:** I appreciate the time we've worked together, and I want this change to be a positive step forward for you and your business.

**Pro Tip:** After any conversation like this—whether you're resetting boundaries or ending the relationship—follow up in writing. Summarize what was discussed, confirm any deadlines or next steps, and keep a copy for your records. This ensures both sides are clear on the agreement, and it gives you a paper trail if questions or disputes come up later. A short,

polite email works fine, and it keeps the process professional from start to finish.

When you refine your client list you may feel like you're being ruthless, but you're actually being responsible. Every client you keep who isn't a good fit takes up time, energy, and space that could go to the clients who truly value your expertise and respect your process.

The Strainer Method helps you look at your roster objectively, using clear criteria instead of gut feelings or guilt. It gives you a framework to keep your business aligned with your strengths, your capacity, and your boundaries—so you can serve your best clients even better.

The first time you do this, it might feel uncomfortable. You might second-guess yourself. But remember this: Letting go of the wrong clients isn't just good for you—it's good for them, too. It puts them in the hands of a provider who's a better match for their needs, and it frees you to focus on the work you're best equipped to deliver.

Do this regularly, and you'll find your client list naturally evolves into one that energizes you, not drains you. That's when your business feels lighter, your results get better, and you start building the kind of business you look forward to running.

# Chapter Fourteen

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## Overcoming Your Own Objections

A few years ago, I had a client who came to me for tax planning. That was their stated need. But by the second meeting, they were telling me how I should structure the work, which forms I should use, and even which software would be “better” for the job.

It reminded me of something that happened when I went in for a haircut once. I told the barber I wanted it shorter on the sides, a little length on top. Pretty simple. But then I caught myself almost telling him *exactly how* to cut it—what clipper guard to use, where to start the fade, how to blend it in.

And then it hit me: I don’t know how to cut hair. That’s literally why I was in the chair.

It’s the same when you hire a surgeon. You’re not leaning over the operating table suggesting which scalpel to use or how deep to make the incision. You trust the expert to do the job.

Yet, when it comes to our own businesses, we often *don’t* give ourselves that same trust. We let clients dictate our process, our pricing, and even our

workload because we're afraid of losing them—or afraid of what they'll think if we say no.

The problem isn't just that clients sometimes overstep. It's that we talk ourselves out of drawing the line. And that's what this chapter is about—how to overcome your own objections, trust yourself as the expert, and protect your business from the inside out.

When it comes to making changes in your business—setting boundaries, refining your client list, adjusting your services—the biggest push-back often doesn't come from clients.

*It comes from you.*

You know you need to make changes. You've seen the signs. You've even made the list of what needs to happen.

But then that little voice kicks in:

- What if I lose too much revenue?
- What if the client gets upset?
- What if I regret this decision?

That voice can keep you stuck for months—or years—if you let it. So many business owners let clients dictate the “how” of their work—what tools to use, how quickly to deliver, and even how much to charge. And the reason? They don't trust themselves enough to say, *This is how I work best.*

If you're professional, you get to set the process. That's not arrogance—that's expertise.

If clients should trust you as the expert, you have to trust yourself first.

That means having the confidence to say:

- These are my boundaries.
- This is my process.
- This is the work I do—and this is what I don't do.

When you set those limits, you're not being difficult. You're creating the conditions to deliver your best work. That's professionalism.

One way to quiet that internal objection voice is to run every decision through the **Integrity Test**.

Here's my definition of integrity in this context:

**Doing only the work you can do at your highest level of ability, within the capacity you have.**

If saying “yes” to something means you'll have to cut corners, work exhausted, or push your team beyond reason, then saying “yes” is actually a breach of integrity. When you look at it that way, setting limits isn't selfish—it's ethical.

Let's return to the bridge metaphor from earlier.

A bridge is built to carry a certain load. There's a weight limit sign right there for everyone to see. If you exceed it, the bridge will start to strain. Push it too far, and it will collapse.

Your business works the same way. It has a structural capacity—your time, your energy, your resources. Overload it, and something will give. Sometimes it's your quality of work. Sometimes it's your health. Sometimes it's your relationships.

Every time you take on more than you can handle—because you feel bad saying no, or you’re afraid of missing out—you’re adding weight to that bridge. And you’re the one who knows when it’s too much.

Your job is to protect that capacity, not pretend it’s limitless.

Here’s the truth: Most objections we have to setting boundaries or making changes come from fear. Fear of losing money. Fear of losing clients. Fear of what people will think.

But fear is a terrible business advisor.

When you replace fear with clarity—clarity about your goals, your strengths, and your capacity—your decisions get a lot easier. You stop thinking in terms of *What might I lose?* and start thinking in terms of *What will I gain?*

That’s when you start making decisions that serve your long-term success instead of short-term comfort.

## **Signs You’re Talking Yourself Out of Boundaries**

Sometimes the loudest “no” you’ll hear when trying to change your practice isn’t from a client—it’s from yourself. Here are some red flags that you might be letting your own objections run the show:

### **1. You rehearse conversations in your head—but never have them**

You know you need to reset boundaries or let a client go, but weeks (or months) pass without action.

## **2. You say yes, then regret it immediately**

The moment you agree to something, you feel the pit in your stomach because you know it will stretch you too thin.

## **3. You avoid looking at your capacity honestly**

You tell yourself you can “make it work” even though you’re already running on fumes.

## **4. You let fear drive your decisions**

You imagine worst-case scenarios—losing revenue, upsetting clients, damaging your reputation—and those fears stop you from making changes.

## **5. You’re delivering work below your standards**

When you compromise quality to keep everyone happy, that’s a sign you’ve overloaded your own bridge.

Recognizing these patterns is the first step to breaking them. If you see yourself in even one of these signs, it doesn’t mean you’re failing—it means you’re human. The good news is, once you know how you’re getting in your own way, you can start to shift your mindset and take back control of your business.

## **Action Steps: Quiet Your Objections and Make Your Move**

You can't stop fear from showing up, but you *can* choose how you respond to it. Here's how to move forward with clarity instead of letting internal objections hold you back:

### **1. Write down your fears**

Put every objection on paper. Seeing them in black and white takes away their power.

What are your biggest fears when it comes to setting boundaries with clients?

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### **2. Challenge each one with facts**

Ask: Is this true? How likely is it? What's the real worst-case scenario—and could I handle it?

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### **3. Define your capacity limit**

Decide on your non-negotiables: maximum client load, maximum weekly hours, or maximum service scope. This becomes your “weight limit sign” on the bridge.

List your non-negotiables below.

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### **4. Commit to one small boundary**

Don’t overhaul everything at once. Start with one change—like enforcing portal use or blocking off family time on your calendar—and stick to it.

What will you start with first?

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## 5. Track the results

Note how your energy, focus, and client relationships improve when you enforce boundaries. Evidence builds confidence, and confidence quiets objections.

What improvements do you hope to see?

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Overcoming your own objections will help you eliminate fear so you can move forward anyway. Each small step builds evidence that you can trust yourself to set boundaries, protect your capacity, and serve your clients with integrity. The more you practice, the quieter that inner resistance becomes, and the easier it gets to run your business on your terms.

Clients don't decide how you run your business—you do. You're the expert. You set the terms that allow you to do your best work.

When you trust yourself enough to set boundaries, protect your capacity, and work in alignment with your long-term goals, you stop being reactive and start being intentional. And that's when everything in your business starts to feel lighter, more focused, and more profitable.

# Chapter Fifteen

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## Building a Resilient Team

I used to believe the only way things got done right was if I did them myself. Every client conversation, every tax return review, every email—if it didn't cross my desk, I was sure it would fall apart. That mindset kept me in control, but it also kept me exhausted, short-tempered, and blind to what my team was actually capable of.

Imagine a scenario where one of your key employees comes to you with a proposal: They want to take over managing all client onboarding. Maybe you've always insisted on being the one to greet new clients, explain the process, and set expectations. Maybe you think this work is too important to hand off. But if you're drowning in other work, you have try.

You say yes—on one condition. They have to build a system that will make onboarding seamless, repeatable, and client friendly. They take the challenge seriously. Within weeks, they've created templates, set up automation in your CRM, and designed a follow-up schedule that keeps clients engaged.

The result? Clients get a better onboarding experience than when you handled it yourself. Your team member grows in confidence and capability. And you get hours of your week back. That's resilience in action.

I remember one tax season when I hit my breaking point. My phone was ringing nonstop, my inbox was a disaster, and I was clocking 14-hour days. One Friday, I told a staff member to take the lead on a client call because I simply couldn't fit it in. I'll be honest—I expected it to blow up. Instead, they nailed it. The client was thrilled, the work got done, and my team member came out of it more confident than ever. That was the moment I realized: Resilience doesn't come from me doing more—it comes from me empowering others to step up.

If your entire business hinges on your shoulders, you don't have a team—you have assistants. A resilient team doesn't wait for you to rescue every situation. They anticipate problems, adapt when challenges come, and take ownership of the outcomes. And when you build that kind of team, you don't just reduce your own stress—you create a business that can weather storms, grow beyond you, and serve clients better than you ever could alone.

Sarah runs a mid-sized bookkeeping practice. One year, during peak season, she was suddenly hospitalized for emergency surgery. She thought the business would grind to a halt without her there.

Instead, her team rallied. They prioritized the most time-sensitive work, divided tasks, and kept client communication steady. When Sarah returned, she was amazed: Clients hadn't noticed her absence. That crisis became proof of her team's resilience and a turning point for her—she

realized the practice wasn't fragile, it was stronger than she gave it credit for.

Another practitioner, David, shared how he once asked a junior staff member to lead a client meeting while he listened quietly. The meeting didn't go smoothly—the employee stumbled over questions and left feeling embarrassed.

But David didn't rescue them or take the reins away. Instead, he debriefed with them, offered coaching, and gave them another chance. Over time, that same employee became one of his most trusted advisors. David says the lesson was clear: Resilience creates space for people to grow stronger through experience.

A resilient team isn't one that never faces problems. It's a team that can take a hit and keep moving forward. Resilience shows up in the ability to adapt when plans change, to cover for each other when someone's out, and to keep client service consistent no matter what happens behind the scenes. In other words, resilience is what allows your practice to bend without breaking.

So how do you build a resilient team? It doesn't happen overnight, but it does come from intentionally cultivating a few key qualities:

**Trust:** Resilience begins with giving your team responsibility and resisting the urge to micromanage. When you trust them with real work, they rise to the occasion.

**Training:** People can't be resilient if they don't have the skills or tools to adapt. Investing in training and professional development equips your team to handle whatever comes their way.

**Communication:** Clear expectations and consistent updates prevent panic in a crisis. A resilient team always knows where things stand.

**Support:** Mistakes are inevitable. What matters is how you respond. If your team knows they won't be punished for trying, they'll be quicker to take initiative next time.

**Consistency:** Regular check-ins, constructive feedback, and steady leadership create the kind of stability that makes bouncing back possible.

When these elements are in place, your team develops the confidence and flexibility to handle disruptions, big or small. And that resilience doesn't just benefit your employees—it benefits your clients, your business, and ultimately, your peace of mind.

## **Signs Your Team Isn't Resilient**

You might think you have a good team, but if they're not resilient, you'll still be carrying the weight. Here are some red flags that it's time to rethink how you're building your staff:

### **1. Everything grinds to a halt when you're not around**

If you take a day off and come back to chaos, that's not resilience—that's dependency.

## **2. No one takes ownership**

When mistakes happen, does your team step up to fix them, or do they look to you to clean it up? A lack of accountability is a sign they're not empowered.

## **3. They freeze in a crisis**

Resilient teams adapt. Non-resilient teams panic, avoid decisions, and pile the stress back on you.

## **4. You're still the bottleneck**

If every email, every client request, and every deliverable has to pass through you, you haven't built resilience—you've built gridlock.

## **5. Morale is low**

Burnout, constant turnover, and disengagement usually mean your team doesn't feel trusted, valued, or supported.

If you see yourself in any of these, don't panic. It doesn't mean your people are bad employees. It usually means you haven't created the structure, trust, and culture they need to be resilient. The good news? You can change that.

## **Action Steps: Build Resilience**

You can't snap your fingers and expect resilience to appear. It takes intentional leadership and daily habits that shift the way your team works. Here's how to start:

### **1. Communicate the vision clearly and often**

Your team can't be resilient if they don't know where the ship is headed. Don't assume they understand the big picture—spell it out. Explain what kind of clients you want, the standards of excellence you expect, and the long-term goals of the firm. The clearer the vision, the more ownership they'll take.

You've thought about your vision a lot throughout this book, so how do you want to communicate that to your team?

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### **2. Delegate with trust—not micromanagement**

Handing someone a task and then redoing it yourself isn't delegation. It's sabotage. When you assign a responsibility, give them the authority to see

it through. Yes, they'll stumble sometimes. That's how they learn. Every mistake is a building block of resilience.

How can you show more trust in your staff?

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### **3. Invest in training and development**

A resilient team is a skilled team. Don't just train them once and move on—keep sharpening their tools. Workshops, software training, leadership development—it all builds confidence and capacity. And confidence is the backbone of resilience.

What type of training and development would you like to implement?

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#### **4. Celebrate team-driven solutions**

When your staff solves a problem without you, spotlight it. Call it out in meetings. Send a thank-you note. Buy lunch. Show them that resilience is noticed and rewarded. What you celebrate gets repeated.

Who do you need to show appreciation for or congratulate on a job well done?

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#### **5. Create safety nets, not safety crutches**

Resilience doesn't mean tossing people into the deep end and hoping they swim. It means giving them the resources, systems, and support they need to succeed—then stepping back so they can do it. Think checklists, standard operating procedures, peer reviews. These are tools, not micro-management.

Where could your staff use more support and resources?

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Building resilience in your team isn't about adding one more thing to your to-do list. It's about shaping the kind of environment where people thrive—even when challenges hit. By trusting your staff with real responsibility, investing in their growth, keeping communication clear, and creating a culture of support, you're laying the foundation for long-term stability.

When your team is resilient, you no longer have to carry the entire weight of the practice on your shoulders. You can step back, take a breath, and know that even if you're not in the office for a day—or a season—the business will keep moving forward. That's the real payoff of resilience: freedom for you, confidence for your team, and continuity for your clients.

At some point, you're going to hit a wall. Maybe it's health-related. Maybe it's family. Maybe it's just the sheer volume of tax season. If you're the only thing holding your business together, that wall will stop everything cold.

But if you've built a resilient team—one that knows the vision, owns their roles, adapts under pressure, and supports each other—your business keeps moving. Clients keep getting served. Revenue keeps flowing. And you can step back, breathe, and actually live your life.

Resilience isn't about creating a team that never struggles. It's about creating a culture where struggle doesn't break you—it makes you stronger.

You can't carry your business alone forever. At some point, your business will be tested. The question is: Will your team collapse under pressure, or will they rise?

A resilient team doesn't happen by accident. It's built on trust, training, clear communication, and the willingness to let others take ownership. When you empower your people, they don't just make your life easier—they make your business better.

So take a hard look at your team. Are you holding them back with your need for control? Or are you building them up to carry the vision with you?

Because the stronger your team is, the freer you are. And freedom is the real measure of success.

# Chapter Sixteen

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## Defining Success on Your Terms

I used to think success meant more—more clients, more staff, more revenue, more visibility. If someone had asked me years ago whether I was “successful,” I would have answered by pointing to numbers: gross billings, growth percentage, or the size of my office. But lying in a hospital bed after my stroke, those numbers didn’t matter. The truth hit me hard: Success had to be about something deeper, or it wasn’t worth much at all.

In this profession (and others like it), there’s a constant whisper that turns into a roar: “Grow or die.” The unspoken message is that if you’re not expanding, you’re failing. You hear colleagues brag about hitting seven figures or doubling their client base, and suddenly you feel small by comparison.

But here’s the catch—what you don’t see are the 80-hour workweeks, the strained marriages, the missed family moments, the health scares. I’ve seen it firsthand. A colleague once told me he envied my firm’s revenue growth. Six months later, he confided that he was ready to quit. He was

burned out, his staff was quitting, and he hadn't been to his kid's soccer game in years. On paper, he had "made it." In reality, he was miserable.

That's the danger of chasing someone else's scoreboard: You might win the game but hate the prize.

For me, the wake-up call was literal—a doctor telling me my health was at risk if I didn't change. I realized success had to mean something different. It had to include the freedom to take care of myself, spend time with family, and actually enjoy the business I had built.

I know another practitioner who came to a similar realization in a different way. She had grown her bookkeeping business fast, adding staff and clients at every turn. On paper, her numbers looked fantastic. But she confessed that she dreaded going into the office each day. Eventually, she made a bold choice: She cut her client base in half, kept only the ones who truly valued her, and shifted to part-time work. Her income dropped, but her joy skyrocketed. She told me, "For the first time, I feel like I own my business instead of it owning me."

Neither of us followed the "traditional" definition of success. But both of us found a version that actually worked.

So how do you define success on your own terms? It starts with getting clear on your values.

Take out a sheet of paper and write down the five things that matter most to you. Not what you think should matter. Not what your peers brag about. What actually matters. Maybe it's health. Maybe it's freedom. Maybe it's providing for your family or serving your community.

Next, craft a one-sentence definition of success for yourself. Here are some examples:

- Success is running a firm that pays me well while leaving me time to be present with my family.
- Success is helping small businesses thrive without sacrificing my health.
- Success is earning enough to feel secure while building a team that loves coming to work.

Once you have your definition, hold your current business model up against it. Does it align? Or are there gaps? For example, if health is one of your values but you're pulling 14-hour days, there's a disconnect. If freedom matters but you never take a vacation, that's a gap.

The point isn't to overhaul everything overnight. It's to notice where you're out of alignment and start moving closer to the life you actually want.

A big part of defining success is letting go of "shoulds."

- I should want a bigger firm.
- I should work weekends if my clients expect it.
- I should push for seven figures to be taken seriously.

These are lies dressed up as goals. Real goals come from inside you, not from the crowd around you.

I once talked with a practitioner who had built a lean solo practice. She loved the work, loved her clients, and had zero desire to hire staff. People kept telling her she "should" scale up, that she was leaving money on the

table. But she was happy—and that was enough. That was success on her terms.

You don't need anyone else's permission to define your win.

## **Signs You're Living by Someone Else's Definition of Success**

Sometimes the biggest clue that you're chasing the wrong version of success is the feeling that, no matter what you achieve, it doesn't feel like enough. If your accomplishments look good on paper but leave you empty inside, you may be living by someone else's rules instead of your own. Here are some common signs:

### **1. You hit your revenue goals but still feel unsatisfied**

The numbers add up, but there's no sense of fulfillment. That's usually a signal that money alone isn't what drives you.

### **2. You dread work even when business is “booming”**

From the outside, things look great. Inside, you feel drained, restless, or stuck. Success without joy is just another form of burnout.

### **3. You feel guilty for choosing rest over hustle**

If taking a weekend off or turning down a new client makes you anxious, it could be because you've absorbed someone else's belief that “harder” is always “better.”

#### **4. You're chasing goals out of obligation, not desire**

Expanding, hiring, hitting arbitrary benchmarks—if you're doing it just because “that's what successful firms do,” you may be sacrificing your own values.

#### **5. Your wins never feel like enough**

You check off milestone after milestone, but satisfaction is always short-lived because you're measuring progress against someone else's yardstick.

If any of these sound familiar, it's a sign you may need to pause and re-examine what success truly means to you. Defining success on your own terms doesn't mean lowering the bar—it means setting the right bar for your life and your business.

### **Action Steps: Success on Your Terms**

Recognizing that you've been living by someone else's definition of success is the first step. The next is choosing a definition that actually fits you. Success on your terms isn't about lowering your standards—it's about aligning your work with what matters most in your life.

The following steps will help you cut through the noise of outside expectations and design a version of success that feels both meaningful and sustainable.

## 1. Write down your top five values

These are your compass points—the things that matter most to you, no matter what. They'll guide your decisions when the pressure is on and remind you why you're doing this work in the first place.

Values are different for everyone. For some, it's family time or financial security. For others, it's health, freedom, faith, impact, or creativity. There's no right answer—only *your* answer.

If you're not sure where to start, think about the moments in your life when you felt most proud, fulfilled, or at peace. What was being honored in those moments? Chances are, those are your core values.

Once you've named your top five, keep them where you can see them. Post them on your desk. Write them in your planner. Use them as a filter for decisions: *Does this client, service, or opportunity align with my values—or does it pull me away from them?*

When you use your values as a compass, you stop drifting toward someone else's definition of success and start steering toward your own.

What are your top five values?

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## 2. Draft your one-sentence definition of success

Make it clear, personal, and true. This isn't a tagline for your website—it's a compass for your life and business. Think of it as a litmus test you can use when opportunities or challenges come your way.

A good definition is simple enough to remember, but specific enough to guide your decisions. For example:

- Success is building a client list I enjoy working with, not just one that pays the bills.
- Success is structuring my schedule so I never miss my morning workout or dinner with my family.
- Success is feeling energized by my work instead of drained at the end of the day.

Don't overthink the wording—just write the sentence that feels right for you. Ask yourself: *If five years from now my life looked exactly the way I wanted, what would that look like?* Then capture it in one line.

Once you have it, write it below and put it somewhere you'll see it often. Let it serve as a daily reminder of what you're really working toward, not what the industry or society says you should want.

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### **3. Audit your business model**

This audit isn't about beating yourself up—it's about clarity. When you can see where your current business practices don't line up with your values, you know exactly where to make adjustments. And even small shifts—like outsourcing one task or setting firmer office hours—can bring your daily work closer to your vision of success.

Take a hard look at how your practice actually operates and compare it to the definition of success you just wrote down. Does the way you spend your time and energy support that definition—or work against it?

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#### 4. Choose one adjustment

You don't have to overhaul your business overnight—in fact, trying to do that will almost guarantee frustration. Instead, pick *one* adjustment you can make right now that moves you closer to your definition of success.

Think of it like adjusting the steering wheel a few degrees—you may not notice a big change immediately, but over time, that small shift puts you on an entirely different road.

Examples of one-step adjustments:

- If your success statement includes more family time, start by blocking off two nights a week as no-work zones.
- If health is one of your values, commit to taking a daily walk or leaving the office at a set time.
- If financial security is part of your vision, raise the price on one service that you've been undercharging for.
- If joy in your work matters most, delegate or outsource one task you consistently dread.
- If freedom is a value, test a three-day weekend once a month and see how your business holds up.

The key is to act. Don't wait for a “perfect time” to make changes—it will never come. Start with one adjustment today, and let the momentum build from there.

What adjustment will you start with?

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## 5. Let go of one “should”

One of the biggest barriers to defining success on your own terms is the weight of “shoulds.” These are the silent rules we pick up from colleagues, industry chatter, or society at large. But “shoulds” are sneaky—they often disguise themselves as ambition. The truth is, they’re borrowed expectations, not your own. They keep you stuck chasing goals that don’t actually move you closer to your definition of success.

Your action step here is simple: Pick one “should” that doesn’t align with your values and consciously release it. Write it down on paper and cross it out. Say it out loud if you need to. Replace it with a new statement that actually serves you, like:

- I will stay lean and profitable with the right-sized team.
- I will work only with clients who value my expertise.
- I will define financial success in a way that supports my lifestyle, not someone else’s.
- I will protect my weekends because rest makes me better at my job.

When you let go of just one “should,” you start creating space for the life and business you actually want. And that space is where real success can grow.

What “should” comes to mind and what statement will you replace it with?

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Defining success isn’t about writing a mission statement you’ll forget in a drawer. It’s about using your values as a compass for every decision in your practice. When you know what success looks like for you, it becomes easier to say yes to the right opportunities—and no to the ones that pull you off course. Over time, those choices add up to something powerful: a business that serves your life, instead of a life that’s consumed by your business.

Success isn’t a revenue target or a title. It’s alignment between your values, your work, and your life. When your business reflects what matters most to you, you stop running someone else’s race and start winning your own.

The real question isn’t “How big can you get?” It’s “Does the business you’re building create the life you actually want?”

When you define success on your terms, the scoreboard changes. And for the first time, you get to play a game worth winning.

# Chapter Seventeen

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## Planning for Succession

**W**hen I had my stroke, my first thought wasn't about clients or revenue. It was about my family. What would happen to them if I couldn't work? What would happen to the business I had poured myself into for decades? And then the bigger, scarier thought hit me: There was no plan.

If I hadn't recovered, my wife and kids would have been left to figure out the mess. My staff would have been scrambling. My clients would have had no one to turn to. Everything I had worked for—the reputation, the relationships, the results—could have disappeared overnight.

That was my wake-up call. Succession planning isn't something you save for retirement. It's something you start now, because none of us know when “later” will be taken from us.

Most firm owners put off succession planning. It feels distant, uncomfortable, or unnecessary. “I'll think about it when I'm closer to retirement,” they tell themselves. But the reality is that succession planning isn't just

about selling your business when you're ready to quit. Succession's about ensuring continuity if life throws you a curveball.

Without a plan, you leave chaos behind:

- Clients lose confidence and scramble for a replacement.
- Employees are left without leadership or direction.
- Your family may have to deal with financial fallout on top of everything else.

With a plan, you create security and stability:

- Clients feel reassured that their needs will still be met.
- Employees know their future is safe.
- Your family has peace of mind and practical steps to follow.

Imagine two sides of this. One colleague who collapsed suddenly with no plan in place. His family had to sift through files, chase invoices, and answer panicked client calls—all while grieving. It was devastating.

Another colleague started planning years before he intended to retire. He identified a successor within his firm, trained them gradually, and transitioned clients over time. When the day came to step away, it was seamless. Clients stayed, employees stayed, and he walked away with both financial stability and a lasting legacy.

*Which story do you want to be yours?*

When most people hear “succession planning,” they think of selling their business. And yes, selling or transitioning ownership is part of it. But true succession planning goes deeper. It includes:

**Financial continuity.** Who has access to the firm's accounts? How will client payments and payroll continue? What happens to outstanding invoices?

**Operational continuity.** Who will step in to handle leadership decisions and client service if you're not there? Are your systems documented, or do they live only in your head?

**Client continuity.** Clients need reassurance that they'll still be taken care of. Relationships, trust, and clear communication are critical.

**Family peace of mind.** Your spouse or kids shouldn't be left to untangle business chaos while grieving. A plan ensures they're supported.

In other words, succession planning is about protecting what you've built—for yourself, your family, your clients, and your team.

For most business owners, the hardest part of succession planning isn't the paperwork—it's the mindset. We avoid it because it feels like admitting defeat, like saying, "I'm done" or "I'm replaceable." But that's the wrong way to look at it. Succession planning isn't about giving up. It's about leadership.

Think of it this way: Every strong bridge has a weight limit. Engineers don't set that limit because they expect the bridge to collapse tomorrow. They set it so the bridge will keep carrying traffic safely for decades. Succession planning is the same. You're not planning because you expect to step away tomorrow. You're planning so the business can carry the weight long after you're gone.

Succession is part of your legacy. Your legacy isn't just the revenue you generated or the number of clients you served—it's the stability you created for your team, the trust you built with clients, and the peace of mind

you gave your family. By planning now, you show that you care enough to protect all of it.

When you shift your mindset, succession becomes less about *ending your career* and more about *extending your impact*. It's how you ensure that what you've built continues to serve, grow, and provide long after you've stepped back.

## **Signs You're Ignoring Succession Planning**

Understanding what succession planning really means is one thing. Actually facing whether you've put it off is another. Most practitioners know it's important, but they quietly push it down the road, telling themselves they'll get to it "someday." The danger is that without realizing it, you may already be building a firm that's completely dependent on you. Here are some of the most common signs that you're ignoring succession planning—and putting yourself, your clients, and your family at risk.

### **1. You avoid the topic because it feels uncomfortable**

If the thought of planning for the "what ifs" makes you shut down, that's a sign you need to face it head-on.

### **2. No one else could step into your role tomorrow without chaos**

If your absence would stop the business cold, you don't have a plan—you have a dependency problem.

### **3. Your team doesn't know your long-term vision**

If you're the only one holding the roadmap, they won't know how to move forward without you.

### **4. Your business value is tied 100% to you**

If clients work with you and only you, the firm itself isn't sellable. That's a risk for succession.

### **5. You'd feel guilty taking more than a week off**

If your practice can't function without you for even a short time, how would it survive for the long term?

If you see yourself in any of these signs, don't take it as failure—take it as a wake-up call. Avoidance is normal, but it's also costly. The good news is that succession planning doesn't have to be overwhelming or all at once. You don't need a 50-page binder tomorrow—you just need to start.

The sooner you take small, deliberate steps, the sooner you'll protect your business, your clients, and your family from unnecessary chaos. Let's take a look at how to begin.

## **Action Steps: Start Succession Planning**

Knowing you need a succession plan is one thing—actually creating one is another. The good news is, you don't have to figure it all out at once. Succession planning is less about drafting a perfect plan today and more

about taking steady, intentional steps that protect your business, your team, and your family. Think of it as laying down bricks one at a time. Each action builds a stronger foundation for the future, no matter when you decide to step away. Here's how to get started.

## 1. Answer the big “what if” questions

Ask yourself:

- If I couldn't work tomorrow, who would clients call?
- Who has access to bank accounts, passwords, and client files?
- Who would lead the team and keep the lights on?

If the answer is “no one,” that's your first gap to fix.

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## 2. Identify potential successors

Your successor could be:

- A family member interested in taking over.
- A trusted employee who's ready to grow into leadership.

- A partner or peer who could buy you out.
- An external buyer looking for a firm like yours.

Start small: make a list of possibilities. Even if things change later, you've named your options.

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### 3. Document key systems

If your firm's processes live only in your head, you don't have a business—you have a job. Start documenting:

- Client onboarding checklists.
- Billing processes.
- Filing systems.
- Staff responsibilities.

This isn't just for succession—it also makes your firm more efficient right now. What do you need to document?

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#### 4. Start financial planning

Meet with your financial planner and attorney to discuss:

- Ownership transfer structures.
- Life and disability insurance.
- Buyout agreements.
- Valuation of your practice.

Even if you're years away from selling, these steps create a safety net. Who do you need to call to get the ball rolling?

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## 5. Communicate openly

You don't need to announce every detail, but your team should know there's a plan. Your clients should know the firm isn't dependent on just one person. A simple statement like, "We have processes in place to ensure continuity no matter what happens," builds trust and stability.

What do you need to tell your team and your clients?

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Each of these steps might feel small on its own, but together they create a safety net that can catch your business, your clients, and your family if life throws the unexpected at you.

Succession planning isn't about predicting the future—it's about preparing for it. And once you've taken these first steps, you'll discover that the process isn't nearly as overwhelming as it seems. With a foundation in place, the next shift is in how you think about succession itself—not as an ending, but as part of your legacy.

My stroke taught me a hard lesson: None of us are invincible. Life doesn't wait for a convenient moment to test us. Planning for succession is an act of integrity and leadership. It's how you make sure your clients are cared for, your team has direction, and your family has peace of mind.

Whether you plan to retire in two years or twenty, the time to start is now.

Because succession isn't just about the end of your career—it's about ensuring the business you've worked so hard to build can outlast you.

# Chapter Eighteen

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## Michelle's Story

I gasped as my heart sank into my chest. The photo my husband had texted me was hard to process. Staring back at me was my son's face, not even two years old, smiling as usual—but this time with a bleeding gash across his forehead.

I should have been there to comfort him. To hold him. To remind him he was safe. Instead, I was stuck in the office, racing against another impossible deadline, trying to finish just one more tax return before heading home.

The guilt hit me faster than any deadline ever had. My son was hurt, and I was trapped by my own practice—a business I had built to create freedom, not restrictions.

That moment marked the beginning of the end. Not just of my day, but of something much bigger. It was the first crack in the foundation of my accounting firm, the moment I realized that success on paper didn't mean success in life.

At the time, I told myself it was just one bad day. But looking back, I see now it was a warning—one I ignored until it was too late.

When I first opened my practice, it was just me, my PC, and a baby and a toddler napping in their rooms. I worked from home for the first two

years, chasing a vision of freedom. I wanted a digital-first practice, focused on corporate clients. I didn't want shoeboxes of receipts or towers of paper. I wanted efficiency, clean systems, and the flexibility to be with my family while doing meaningful work.

Business was slow. Some days, painfully so. The kind of slow that makes you second-guess whether you've made a mistake. I told myself if I just kept pushing, the right clients would come.

But then reality hit: I needed income, and I needed it fast.

That's when I made the decision that would change everything.

I bought a practice to merge with what I'd started.

It wasn't a calculated move or a carefully crafted strategy. It was a decision made out of urgency and fear—two of the worst advisors a business owner can have.

I didn't stop to think about whether the practice would fit into my existing client base.

It didn't.

My dream of a digital corporate firm collided head-on with what I had just acquired: filing cabinets full of paper files and a long list of personal tax clients.

Instead of the streamlined, digital future I wanted, I had anchored myself to a practice that pulled me further away from my vision. At the time, I didn't see it as a trap. I saw it as survival. But the walls were already closing in.

As if that weren't enough, at the same time, I made another decision I thought was smart for growth: I moved into a physical office.

On paper, it made sense. Clients would take me more seriously. I'd have space to hire. My practice would look and feel legitimate.

In reality, it was a cage.

Having an office meant being chained to it. I couldn't balance work and family the way I had at home. I had to have something resembling office hours now that I actually had an office. The very thing I thought would free me—stepping outside my house into a professional space—actually cost me flexibility, time, and connection with the people I loved most.

Still, the practice grew at lightning speed. More files. More clients. More demands. And with every new client came the same nagging realization: I was building something I didn't want to manage long term.

Eventually, I hit the point every business owner does: Growth demanded help. I had two options.

Option one: Double down, put in even more hours, and take on enough clients to justify a full-time employee.

Option two: Sell.

The first option felt like quicksand—the harder I worked, the deeper I'd sink. So I chose the second. I sold my practice to a firm down the road and told myself it was the right move.

And in many ways, it was. I found breathing room. I had time with my family again. But in the quiet moments afterward, I couldn't help but wonder: What if I had made different decisions earlier on? And since meeting JJ I think, *what if I'd had someone like him to give me the perspective I didn't have?*

That's why I didn't have to think about it when JJ asked me to help him write this book. It was an instant YES! I know without a doubt if I'd had

JJ's advice all those years ago, I would have done things differently. I would have been smarter growing my business. I would have been happier.

If there's one thing I want you to take from my story, it's this: Don't let urgency dictate your decisions.

I built a digital practice, then bought a paper-based one out of fear. I wanted flexibility, then locked myself in an office I thought I needed. I chased growth, but what I really wanted was freedom.

Had I stepped back to align my decisions with my original vision, I might have chosen differently. And that's exactly why I said yes when JJ asked me to co-author this book. I knew firsthand how powerful his advice would be for other business owners to have the kind of guidance I didn't.

Your business is more than numbers. It's more than growth charts and balance sheets. It's the life you want those numbers to support. Don't lose sight of that.

Because if you do, one day you might find yourself staring at a text message you'll never forget, realizing that what you've built is taking more from you than it's giving back.

And that's the moment you'll know: Something has to change.

## **Signs You Might Be Building the Wrong Business**

It can be hard to see the cracks forming when you're in the middle of running your business. You tell yourself things will get better after tax season, or once you hire help, or when you land that next client. But sometimes those "just for now" situations are really signs that you're building a business that doesn't align with your life or goals.

Here are a few red flags to watch for:

### **1. You feel trapped**

Instead of freedom, your business feels like a cage. Every decision adds to your workload rather than lightening it, and the business you created for flexibility now dictates your schedule.

### **2. You're making decisions out of urgency or fear**

Buying, selling, hiring, or moving offices are huge choices. If the motivation behind them is panic, survival, or “I need cash right now,” those decisions are more likely to create long-term problems.

### **3. The work doesn't align with your goals**

Maybe you dreamed of working with corporations, but most of your files are small personal returns. Or you wanted digital efficiency, yet your office is buried in paper. The day-to-day of your practice should match the vision you had when you started.

### **4. Growth feels like a burden, not a blessing**

More clients, more revenue, more staff—these should move you closer to the life you want. If instead they weigh you down, leaving you exhausted and resentful, it's a warning sign.

## 5. You've lost sight of your "why"

Remember why you started your business in the first place. If that reason feels distant or irrelevant now, it may be time to pause and recalibrate.

**The bottom line:** If you recognize yourself in these signs, you're not alone. Most business owners reach a point where the business they've built no longer matches the life they envisioned. The key is to notice the signs early and course-correct before burnout or desperation makes the choice for you.

### **Action Steps: Aligning Your Business with Your Life**

The good news is, you don't have to stay stuck. Every practice owner has the power to shift their business back into alignment with their goals. The process isn't about tearing everything down—it's about making intentional decisions that bring you closer to your vision.

Here's how to start:

#### **1. Pause before deciding**

Big decisions shouldn't be made in the heat of stress. When you feel pressure, stop and ask: *Am I making this choice from fear, or from vision?* Taking even a day to breathe can change the outcome.

What big decisions deserve some reflection time?

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## 2. Clarify your ideal business

Write down the kind of clients you want, the type of work you enjoy, and the systems you value most. If you don't know where you're going, any decision will feel like progress—even if it leads you in the wrong direction.

What does your ideal business look like?

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## 3. Evaluate fit

With every new opportunity—a client, a purchase, a staff hire—ask: *Does this move me closer to my vision or further away?* This single filter can save you years of frustration.

What criteria will you use to evaluate fit in your practice?

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#### **4. Seek outside perspective**

It's hard to see clearly when you're in the middle of it all. A mentor, coach, or trusted peer can provide an outside lens, pointing out blind spots and helping you avoid costly mistakes.

Who do you know that you trust to help you see things clearly?

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#### **5. Remember your why**

Reconnect with the reason you started your business in the first place. Was it flexibility? Family? Financial freedom? Use that as a compass for your decisions. If something doesn't serve your "why," reconsider it.

What's your why?

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You are in control of your practice—even when it doesn't feel like it. By slowing down, clarifying your vision, and filtering your choices through that lens, you can build a business that supports your life instead of swallowing it.

Looking back, selling my practice wasn't just the end of a chapter in my career—it was a turning point in my life. I learned that building a business without a clear vision is like driving without a map: You might make progress, but you won't always like where you end up.

If my story leaves you with one lesson, let it be this: Don't wait for a crisis to force change. Notice the signs early. Take the action steps before your business runs you instead of the other way around.

You don't have to sacrifice your health, your family, or your peace of mind to have a successful business. Success is not just about growth. Success is about alignment. When your business matches your values and supports your life, that's when the real freedom begins.

And if you ever find yourself staring at your own “photo moment”—that split second when you realize something has to change—I hope you'll remember JJ's advice, take a breath, and choose differently.

# Chapter Nineteen

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## Reverse Thinking Required

**W**hen I look back on my career, I see two versions of myself. The first was the man who thought success meant doing it all, saying yes to everyone, and measuring his worth by how many hours he worked. That way of thinking nearly cost me everything—my health, my family, and my future.

The second version is the man who finally embraced reverse thinking. Instead of working harder, I asked how I could work smarter. Instead of chasing more clients, I focused on the right clients. Instead of measuring success by numbers, I measured it by alignment—of my values, my health, and my business. That shift didn't just restore my health; it gave me back my freedom.

That's what reverse thinking is all about. It's the decision to challenge the default assumptions of this profession—the belief that more hours equal more success, that burnout is a badge of honor, that being everything to everyone makes you valuable. Reverse thinking flips those beliefs on their head. It says your best work happens when you specialize, when you

set boundaries, when you design a business that serves your life, not the other way around.

You've seen the tools throughout this book:

- Discovering your superpower and focusing on what you do best.
- Protecting your time, energy, and health with smarter systems and technology.
- Refining your client list so you're serving the right people, not everyone.
- Building a resilient team that carries the vision with you.
- Defining success on your own terms—and preparing your practice for a future beyond you.

Now it's your turn. Don't wait for a crisis to force you into change. Don't wait until the cost is too high. Start practicing reverse thinking today, in small, intentional steps. Each one moves you closer to a business that supports your life instead of consuming it.

Because in the end, your business should give you life—not take it from you. And the only person who can make that shift is you.

So ask yourself the question that started my journey:

*How long do you want to live?*

And then commit to the mindset that makes the answer possible.

***Reverse thinking required.***

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# About the Authors

## **Joshua Jenson, CPA (a.k.a. JJ the CPA)**

JJ the CPA has over 30 years of public accounting experience in tax and still practices in the trenches of the CPA firm he founded over 28 years ago. He is a licensed CPA in Oklahoma and Texas and a member of the American Institute of CPAs and the Oklahoma Society of CPAs. He's been named CPA of the year, served on the Tax Committee for the Oklahoma Society of CPAs and is the past Chairperson of the OSCPA Educational Foundation.

JJ graduated from Abilene Christian University in 1993 with an accounting degree. He has traveled the country presenting tax courses to thousands of fellow CPAs on the latest tax laws and strategies as well as tax practice management.

JJ the CPA has 100,000 subscribers and over 7 million views on his "JJ the CPA," and is heavily represented on social media. JJ has authored three books that are currently available on Amazon.

The U.S. Chamber of Commerce named JJ one of the top ten small business experts to follow. He has appeared on local and national news programs and publications for twenty-five years.

Connect with JJ on his website: <https://www.jjthecpa.com/>

## **Michelle Cornish, MBA**

Michelle Cornish is a former CPA who spent almost twenty years in public practice (including four years as a solo practitioner) before turning her attention to writing. She specializes in helping professionals share their expertise through engaging, accessible books that connect with their audience.

Drawing on her background in tax and accounting and her love of storytelling, Michelle is also the author of the Cynthia Webber financial thriller series, where the high-stakes world of corporate finance collides with mystery and suspense. Her novels weave authentic industry detail with page-turning plots—a combination inspired by her years of experience in the profession.

While no longer a CPA, Michelle recently returned to public accounting while writing, illustrating children's books, and spending time with her family in British Columbia, Canada.

Learn more about Michelle's books on her website: <https://www.micellecornishauthor.com>

