

EXCLUSIVE PREVIEW

THE FUTURE YOU CHOOSE

Refusing the Default Script and
Building a Life You Control

Three curated excerpts: the story, the framework,
and the practical playbook.

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THE FUTURE YOU CHOOSE

Exclusive Preview

Three excerpts from the book: the story, the framework, and the practical playbook.

Thanks for checking out this exclusive preview of *The Future You Choose*.

Rather than giving you a random sample, I wanted this preview to give you a real feel for the whole book. The first section shows the story behind why ownership matters. The second section introduces the framework I use to evaluate whether a business can actually create freedom. The third section gives you the practical playbook I recommend for almost everyone starting today.

If you feel trapped by the default path, start here. If these pages resonate with you, the full book will take you deeper into how to evaluate, prove, scale, and eventually own a business that buys back your time instead of consuming it.

—Steve Rolle

Inside this preview

This preview is designed as one complete reading experience, not three separate downloads.

Excerpt One: The Story — Introduction + Chapter 1

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Margin

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hustle

EXCERPT ONE

The Story

*Why ownership matters - and why the default path
has to be refused.*



Introduction: The Future You Refuse

I was 7 years old when I watched my parents rip hope out of my hands.

I stood at the bottom of the stairs watching my dad on the landing a few steps up. He held my childhood savings box upside down, cracking it open with a look of desperation. My brothers and I watched silently.

Dad turned each one upside down, shaking out every coin and crumpled bill. The coins scattered across the floor, my stomach twisting into knots.

Between the four of us boys, they scraped together maybe eight or nine dollars total.

Just enough for bread, milk, and cheese.

The look in their eyes burned itself into my memory; a wretched mix of fear and embarrassment. The kind of sick-to-your-stomach look people get when they're completely out of control.

Two days later came the confirmation. A knock at our front door brought people from the church holding bags of groceries and a big turkey. I recognized some of the items, including that can of Ragu spaghetti sauce we'd donated just days earlier at the church food drive.

That's when it hit me: we were the needy family.

The ones everyone else felt sorry for. The charity case.

My parents weren't bad people. They weren't stupid. Both were college-educated. Both had worked good jobs. But they chose their future.

My mom had quit her nursing job, where she made more money than Dad, to homeschool us four boys. Dad was just starting his career in technology, doing help desk support.

They'd voluntarily given up more than half their income to live according to their values: Mom home with the kids, Dad as the provider, tithing, and giving offerings to the church.

The plan might have worked if they'd stuck to it completely.

They'd even cut up their credit cards the year before, trying to do the right things. But there was still some overspending, and the math just didn't add up. The gap between their values and their reality had to be filled somehow. That day, it came out of our future.

What struck me wasn't that my parents were wrong to follow their convictions. It was watching them lose control of their own story. They looked helpless, like life was happening to them instead of them making conscious choices about what came next.

Standing there watching strangers deliver food to our house, watching my parents accept help they couldn't refuse, it became crystal clear. This was our reality. This was what their choices had led to.

That day, something shifted inside me. I hated the feeling of being powerless. I despised depending on other people's mercy to survive. And though I didn't have the words for it then, I made a promise that would shape every major decision for the rest of my life:

I will never be that desperate again.

2,500 Square Feet of Pure Possibility

Years later, I walked into a hotel room in Las Vegas that shattered everything I thought I knew about what was possible.

My girlfriend's mom (now my mother-in-law) got us a room at the Encore, right next to the Wynn—both ultra-luxury, 5-star hotels. This was a Steve Wynn property—the billionaire who actually lived in the hotel.

And I'd been in maybe ten hotel rooms in my entire life.

Most of those came from mission trips where I slept on the floor in a sleeping bag.

The door opened. The shades started to rise automatically. Music began playing. A massive chandelier hung down from the ceiling like something out of a movie. The room was 2,500 square feet of pure luxury.

My jaw hit the floor.

My girlfriend and her parents walked in and immediately started pointing out everything that was wrong. "That's not five stars. That's not five stars. That's not five stars."

They were business owners. This was normal for them.

I stood there thinking: People live like this?

I'd never seen wealth before. I grew up in a church community where wanting money was considered the root of all evil. Where signing up for ministry meant signing up for poverty. Where teachers at my Christian school made \$20,000 a year and considered owning a house the pinnacle of success.

But in that hotel room, something guttural woke up inside me.

I wanted this. The penthouse suite. The flashy car. The mansion. Multiple homes. A yacht.

Why not me?

I knew right then that working a day job would never get me there. The best I could do in the military, where I was about to serve after college, was make general after 30 years and earn maybe \$200,000. I'd be making \$100,000 by year three as a captain. Thirty years to double my income in the most competitive career path imaginable?

No chance.

I needed to be a business owner. I didn't know how. I had no idea what industry. But I signed up for an engineering management program at the University of Louisville the moment I got to my first

duty station. I started brainstorming. Watching Shark Tank. Getting myself fired up.

I had terrible ideas. Multiple terrible ideas. But I kept cooking. I kept trying while it was still okay to fail. While failure didn't mean bankruptcy.

I made the decision that working for someone else wasn't going to be my life.

The Job That Almost Owned Me

Fast forward. I'm getting out of the military. I already own my business. I'm making great money. More than any job would pay me.

But I can't get a mortgage.

The bank won't give me a loan based on business income. They need to see W-2 income. They need "stability." So I took a job at Orion Talent, helping military veterans transition to civilian careers.

I lasted six months.

Here's what's wild: even knowing I didn't want to be there, even making more money in my business, there were parts of that security I liked. Stable income coming in. Health benefits. The illusion of safety.

And I watched the top performers, the guys making \$250,000 to \$425,000 a year. You know what every single one of them called their situation?

"Golden handcuffs."

I saw my future in them. I was already thinking, "You know, this job isn't so bad. There's security here."

Then they denied my request to work remotely. Someone else in my same role got approved to work from Hawaii. I couldn't work from home.

I put in my two weeks' notice the next day.

A New Baseline

Before I took that job, I'd spent my last three months in the military working on two businesses from an apartment in Virginia. No military boss. No one to answer to. I worked sixteen-hour days, almost every single day, weekends included.

One business was Omara North, the recruiting firm my twin brother and I started. The other was what would become 1-Shoppe, selling on Amazon.

I was laser focused. I had a chart. I'd calculated everything. If I could sell 50 kits per day, I'd make half a million dollars a year. Fifty kits a day felt impossible. That was my ceiling. The best I could imagine.

That breakthrough didn't happen when I had the day job. It happened after I went all in.

After I quit. After I removed all the mental waste of complaining about my boss, driving to and from a job I hated, showing up for meetings where I had to justify my existence instead of actually doing work.

Once I built systems and processes, once I stopped being the bottleneck, everything changed.

That business eventually generated over \$50 million in sales. Not because I worked harder than before. Because I built a machine that ran without me.

What This Book Will Do for You

This book exists to show you one thing: you can refuse the future handed to you and choose your own instead.

Most people think business success requires luck, connections, or being smarter than everyone else. I promise you this: I've been to country clubs where the richest people hang out. There are people there objectively dumber than you. Way dumber.

The difference? They positioned themselves to own the profit instead of earning the salary.

Here's what I learned: extraordinary results don't come from working harder. They come from building systems that work without you.

This book will show you how to:

- Identify which problems are actually worth solving (and which ones will trap you)
- Understand why the "safe" path is the riskiest bet you can make
- Build systems that create freedom, not just revenue
- Apply the real formula to true financial freedom: $\text{Problem} \times \text{People} \times \text{Process} \times \text{Profit} \div \text{Founder Dependency} = \text{Freedom}$

You don't need more potential. You don't need more opportunities. You don't need more motivation.

You need a process. I'm here to hand you one on a silver platter.

The Choice in Front of You

Every single day, you're making a choice.

You can keep following the script someone else wrote for your life. Keep trading time for money. Keep hoping your boss, your company, your industry will take care of you. Keep believing the lie that security comes from someone else signing your paycheck.

Or you can do what I did.

The path I'm about to show you requires work, risk, and the willingness to bet on yourself when everyone else is betting on "security." It demands that you confront your fear of failure, your addiction to being needed, your belief that you have to do everything yourself.

Most people will fail. That's the truth. The vast majority of businesses never make it past a million dollars in sales. The journey is supposed to be hard. If it was easy, everyone would choose it.

But for those ready to refuse the default and build something real, something that solves actual problems and creates genuine value, this book is your roadmap.

You already have everything you need to start. You don't need permission. You don't need perfect conditions. You don't need to wait until you figure out how to set up an LLC or open a business bank account. Those are simple steps that take an afternoon.

What you need is the decision to refuse the future you didn't choose.

Before you can choose your future, you must first refuse the one handed to you.

I did. You can too.

Let me show you how.

Chapter 1: The Red Door

Reminder

Why You Must Take Back Control Of Your Future

The blue 1989 Dodge Caravan sat in our driveway like a scarlet letter on wheels.

Most of it wore a coat of spray-painted blue, applied with the skill level of a toddler wielding a crayon. Streaks ran vertical where they should have been horizontal. Patches of bare metal peeked through where the paint had missed entirely. The coverage was splotchy, uneven, amateur work that screamed desperation.

But the passenger door told a different story.

Bright red. A color so vivid you couldn't look away from it. My dad had salvaged it from a junkyard, and that door blazed like a warning signal visible from three blocks away.

Every kid at my school knew that van before they knew my name.

We wore uniforms at that Christian school—khakis, blue polos, and sweaters. So everyone looked basically the same. The real poverty tell? Shoes. I'd compare my dirty, worn-out sneakers to my friends' fresh white ones and feel the gap between us. I had to choose: spend money on school shoes or basketball shoes. Basketball shoes won every time. My school shoes stayed dirty while I kept my game shoes pristine.

Lunch told the same story. My mom bought ham and cheese Hot Pockets in bulk from Sam's Club. I'd microwave the same thing every single day while watching other kids buy the \$3.25 school lunch. That lunch was nothing special either, but at least it was different. At least it didn't scream "we buy everything in bulk because we can't afford anything else."

The absolute last thing I needed was transportation that broadcast our situation to an entire zip code.

Yet there we were, rolling up to school in our junkyard special. I was homeschooled until 11th grade, which meant I showed up to a real school for the first time on day one of junior year in that blue van with the red door. First impressions are everything. Mine arrived in a vehicle that screamed poverty before I even opened my mouth.

Fifty dollars. That's what it would have cost to solve the problem. Fifty dollars to pay someone to spray that door blue and end the humiliation. We didn't have fifty dollars.

My dad never had a driver's license when I was a kid. He grew up in New York City where nobody needs a car, but he also had epilepsy, which took driving out of the equation, even if he'd wanted to learn. My mom was the main driver in our family. She drove a twelve-passenger van that fit the whole family. We had a second vehicle for us kids to share. The blue rusted minivan. With a red door from the junkyard.

Breakdowns happened constantly.

There was a guy from our church who worked on it for us. I think he felt bad for our situation and gave us a discounted rate because he knew we couldn't afford full price. The red door was the best coupon in town. Mechanics took one look at it and understood not to even try overcharging us. We didn't have the money to pay anyway.

The red door transformed into something beyond mere metal and paint. It became a monument to what happens when you surrender control of your own story. When you let circumstances dictate your reality instead of fighting to change them. When you accept powerlessness as permanent.

I made myself a promise every time I climbed into that van, every time I saw that red door catch the sunlight and burn like a warning flare.

Never again would I be powerless.

Every risk I accepted later, every hour I sacrificed, every decision to bet on myself when the entire world suggested playing it safe. All of it traced back to that promise.

I'd already seen what "safe" looked like. It had a red door, and it broke down every other week.

Life on the Edge

The blue van finally died in 2009.

I was on my way to work at an HVAC company when it gave up for good. No warning, no gradual decline. One moment I was driving, the next moment I was stranded.

I called my brother. "I need money for a down payment on a car. Can you help me out?"

My voice came out tight and strangled, like someone had wrapped their hands around my throat. This was desperation in its purest, most concentrated form.

My brother came through with money for the down payment. My mom drove my dad and me to CarMax. We found a 2005 Chevy Cobalt for \$12,000. All one color. That detail mattered more to me than it should have. Finally, a car that didn't advertise my poverty to everyone in sight.

But I couldn't get the loan without a co-signer.

My dad had already told me he would never co-sign a loan for me. The dealership made it clear: no co-sign, no car. We were at CarMax's mercy. My mom had already dropped us off. We needed to get home somehow, and walking wasn't an option.

He reluctantly signed. We walked out with the Cobalt and a \$10,000 loan I definitely wasn't qualified for. I'd forced my father to violate his own principles, to take on debt he didn't want, because I needed transportation and had no other options.

This pattern ran through my family like a genetic defect. This legacy I'd inherited whether I wanted it or not. A bloodline perpetually operating from scarcity. Always one unexpected expense away from catastrophe.

I watched my parents live like this for years. Watched them make choices that seemed reasonable in isolation but compounded into situations where no good options remained on the table.

Poverty wasn't something that happened to my family like a tornado or a cancer diagnosis. My parents chose it with the same deliberation most people choose a college or a career path.

Both of them were college-educated. Both held associate's degrees. Both had worked solid, respectable jobs before they made their decisions. My mom worked as a nurse, pulling down more money than my dad. My dad was climbing the early rungs of a technology career, doing help desk support in the early 1990s when tech jobs promised genuine upward mobility.

What they did was make a series of conscious, intentional decisions that led directly to poverty, knowing full well what the probable outcomes would be.

They voluntarily surrendered fifteen percent of their household income in tithing and offerings.

I'm not arguing their values were misguided or wrong. I'm not suggesting they shouldn't have wanted my mom home with us, shouldn't have wanted to honor their religious convictions.

What I'm saying is they made choices with consequences, then acted surprised when those consequences materialized exactly as basic math predicted they would.

Even as a kid, I understood this reality on a level that went beyond my ability to describe it.

I couldn't have explained it the way I can now, couldn't have traced the cause-and-effect chain with this level of clarity. But I knew. Deep

in my bones, I knew we were poor because of decisions we'd made, not only because of our circumstances.

The overspending didn't help their situation.

Watching all of this unfold taught me something fundamental about how the world actually works.

Your circumstances are the sum of your choices, not your victim status. You can make choices that lead to power or choices that lead to powerlessness. Either way, you're choosing. Pretending otherwise doesn't change the math.

When you have no control, life happens to you instead of happening for you. You become reactive instead of proactive. You spend your energy putting out fires instead of building something fireproof. You exist at the mercy of circumstances you created but claim you can't change.

The Fuel of Fear

People love talking about motivation. About finding your "why." About crafting a vision so compelling it pulls you forward through obstacles and setbacks.

Sounds inspiring in a LinkedIn post or an Instagram caption. In reality, when you're six months into building something and nothing's working and your bank account is draining and everyone around you is suggesting you quit and get a "real job," motivation evaporates like morning mist.

Fear, though. Fear has staying power.

It doesn't quit when things get hard. Fear doesn't take vacations or need pep talks or require vision boards to stay active. Fear of going back to where you were burns with the intensity of a thousand suns, an inexhaustible fuel source that never runs dry.

I don't fear sixteen-hour days because I've already lived the alternative and I know exactly what that alternative costs.

Taking risks that make other people nervous doesn't scare me because I understand what it feels like to have no options at all, to be backed into a corner with no way out except through other people's mercy.

Manual labor or uncomfortable conversations or betting everything I have on myself. None of it frightens me because I've witnessed what happens when you don't take those risks. When you accept your circumstances. When you accept the future that was chosen for you.

You end up with a red door.

The red door represents everything I'm running from. The physical van itself. The poverty it symbolized. The powerlessness it represented. The dependence on other people's generosity. The humiliation of broadcasting your failure to everyone who sees you. The trapped feeling of knowing you created this situation and having no idea how to escape it.

Most people think this kind of fuel is unhealthy. People preach about running toward something positive instead of away from something negative. Every motivational speaker and business coach talks about abundance mindset and positive psychology and visualizing success.

Let me share something I've observed over years of building businesses and watching other people build theirs.

The people who've built the most are often running from something, not toward something. The biggest successes I know personally all have a version of my red door in their past. Some memory or experience or feeling that they're absolutely determined never to repeat.

I've noticed a pattern that repeats itself with striking consistency. Kids who grow up in middle-class families tend to go to college and then secure middle-class jobs. They replicate what they've seen. They aim for the target their parents hit. Nothing wrong with that path, but

it rarely produces extraordinary results because it doesn't require them.

People who've dealt with real lack operate differently.

Living on the edge, feeling that sickening vertigo of not knowing whether you'll be able to pay rent or buy groceries or keep the lights on. That experience recalibrates your entire relationship with risk. Operating without a safety net becomes familiar territory. Risk tolerance gets calibrated by necessity, not by reading books about successful entrepreneurs.

So when someone tells me they can't start a business because it's too risky, what I actually hear is that they've never been desperate enough to try. They still have something to lose. Still have a cushion. Still have a backup plan.

But let's be honest about what's happening.

You're choosing comfort over control. You're choosing the illusion of safety over the reality of agency. You're choosing dependence on someone else's decision about your worth over the uncertainty of determining that worth yourself.

What matters is whether you're running at all. Or just standing still while life happens to you, like my parents stood still in their powerlessness and called it faith.

The Default Script

After high school, I drifted like a boat without a rudder.

Everyone's expectations hung over me like storm clouds. My parents expected me to go into ministry. Live simply. Accept poverty as a spiritual virtue, just like they had. Their vision for my future looked remarkably similar to their present reality, and they couldn't understand why that terrified me.

For a while, I genuinely tried to follow that script.

I enrolled in Bible college because that's what you did if you planned to enter ministry. I dated the kind of girl my parents approved of, the one who fit their vision of what a minister's wife should be. I said the right things, believed the right doctrines, played the part they'd written for me before I was old enough to read the script.

Then I flunked out of Bible college.

After leaving, I entered an eighteen-month period of merely existing. Wallowing in uncertainty. I wasn't allowed to live at home unless I was enrolled in school, so I enrolled at my local community college. I worked at an HVAC company doing whatever they needed. Installing ductwork. Hauling equipment. Sweating through ninety-degree days in attics that hit 130 degrees.

Guys at that company made twenty-five dollars an hour doing HVAC work. Back in 2007, that sounded pretty good to a kid making thirteen bucks an hour. I watched them and thought maybe this was the answer. Learn a trade, get good at it, make decent money. Simple path. Clear trajectory.

My life operated on autopilot.

Wake up. Shower. Drive to work. Put in my hours. Drive home. Sleep. Repeat the cycle the next day and the day after that. Weeks blurred into months. Months piled up without direction or purpose or plan. Just existence.

This is what I call the default script.

The pre-written life you drift into when you don't actively choose something different. The path of least resistance. The route society laid out before you were born, complete with signposts telling you where to go next and what to do when you get there.

For most people, the default script reads like this: high school, college, job, marriage, house, kids, retirement, death. Maybe you climb the corporate ladder. Maybe you get promoted. Maybe you make decent money. But you're still following someone else's

blueprint, living someone else's definition of success, measuring your worth by someone else's standards.

You trade time for money. You depend on someone else to decide what you're worth. You hope that if you follow all the rules, meet all the expectations, do everything right according to the playbook, you'll end up secure and stable and successful.

Except the security is a mirage.

The stability is an illusion. The whole thing is a house of cards that collapses the moment economic winds start blowing. When the recession hits, when AI replaces your role, when your company gets acquired and your department gets eliminated, when you're fifty-two years old and suddenly unemployed with a mortgage and kids in college. That's when you discover the "safe" path was actually the riskiest bet you could have made.

During those eighteen months, I wasn't making any real choices. I was accepting what was placed in front of me like a passive recipient of someone else's plan. Taking the HVAC job because it was available, not because it aligned with any larger vision. Staying because inertia is easier than change. Existing because existing requires less energy than living.

When I look back on that period of time, I realize something petrifying.

Most people live their entire lives exactly this way. Taking the job because it's available, not because it aligns with any larger vision. Staying because the alternative seems scarier than the dissatisfaction they've grown accustomed to. Doing everything society tells them is "responsible" and "smart" and "the right thing to do."

Then one day waking up at fifty and realizing they've spent three decades building someone else's dream while their own got shelved somewhere in their twenties and never retrieved.

The default script comes from not making choices at all. It's accepting the path of least resistance. Saying yes to whatever appears in front of you without asking whether it's actually what you want.

Letting other people's expectations and society's definitions and conventional wisdom dictate your direction because making your own decisions requires courage most people never muster.

It feels safe until it doesn't. Feels secure until the recession eliminates your department. Feels stable until artificial intelligence learns to do your job better and cheaper than you ever could.

By the time you realize the security was fake, the stability was temporary, the whole thing was built on sand, you're too deep in to change course. You've got the mortgage, the kids, the lifestyle, the obligations. You're trapped by your own "responsible" choices, imprisoned by the very decisions that were supposed to set you free.

The Power of Agency

The realization that snapped me out of that eighteen-month fog didn't arrive as some dramatic moment.

No lightning bolt from heaven. No voice booming from the clouds. It came in the form of a slow, creeping awareness that if I didn't make conscious choices about what came next, other people would make those choices for me. And their choices wouldn't account for what I actually wanted because they didn't care what I wanted. They cared about what fit their plans.

My parents wanted me in ministry. Society had a pre-written script it expected me to follow. If I didn't actively choose something different, I'd wake up ten years later living someone else's life, wondering how I got there.

Questions I was asking myself started to shift.

Instead of "What am I supposed to do?" I started asking "What do I actually want?"

Instead of "What will make everyone happy?" I started asking "What will make me feel like I'm building my own life instead of inheriting someone else's?"

The answers weren't immediately clear. I didn't experience some profound revelation where suddenly everything made perfect sense. What I did know with absolute certainty was this: I refused to accept a future where other people had more control over my life than I did.

Agency means having the power to choose what comes next without needing anyone else's permission, approval, or blessing.

My parents lost their agency when they chose a path that left them with no margin and no options. They had values, certainly. Strong convictions about how life should be lived. But those convictions backed them into a corner where they couldn't make different choices even when the choices they'd made weren't working.

They became dependent on charity, on other people's mercy, on circumstances beyond their control. They couldn't make different choices because they'd eliminated the resources required to choose differently. They'd painted themselves into a corner and called it righteousness.

I refused to accept that fate for myself.

Building a life where if something went wrong, I would be the one to fix it became my mission. Where if I needed money, I could earn it without asking permission. Where if I wanted to change direction, I had the freedom to change without explaining myself to anyone.

That's what agency actually means. That's what freedom looks like when you strip away all the Instagram-friendly definitions and marketing slogans.

Most people confuse freedom with money.

They think if they just had more money, they'd automatically be free. I've met plenty of people making three hundred thousand dollars a year who have zero freedom. They've built lifestyles that require that income like a heroin addict requires their next fix. The big house in the nice neighborhood. The expensive private schools. The luxury cars. The country club membership.

They're trapped. Real freedom comes from who controls what happens next in your life.

Do you control it, or does your boss control it? Your mortgage? Your lifestyle? Your obligations? Your fear of losing what you've accumulated?

Taking back control doesn't happen all at once.

It's not a single decision that instantly transforms your circumstances. It's a series of small choices that compound over time. Each one incrementally shifting the balance of power from external forces to internal will.

For me, it started with recognizing that the default script wasn't what I wanted for my life. It continued with the decision to bet on myself instead of betting on someone else's system. It accelerated when I refused to accept other people's definitions of success and started defining it for myself.

It all started with one foundational realization that changed everything else.

My life was mine to choose.

Nobody else's.

The Choice in Front of You

You're making a choice right now, whether you realize it or not.

By doing nothing, by staying where you are, by accepting the default script, you're choosing to let other people control your future. You're choosing to hope things work out instead of making them work out. You're choosing to be reactive instead of proactive, dependent instead of autonomous, powerless instead of in control.

Some people genuinely prefer that arrangement. Not everyone wants to take control. Not everyone wants the responsibility that comes with freedom. Some people would honestly rather trade time

for money, show up, do their job, and go home without thinking about whether they're building something meaningful.

If you're reading this, I'm betting that's not you.

I'm betting you've felt that same sick feeling I experienced watching my parents lose control of their story.

Maybe not in the same way. Maybe not about money specifically. Yet you've felt what it's like to be powerless. To watch life happen to you instead of happening for you. To see opportunities slip away because you were waiting for permission that never came. To realize years later that you were capable of so much more than you allowed yourself to become.

Maybe it was getting laid off from a job you thought was secure, discovering that all those years of loyalty and hard work meant nothing when budget cuts came around. Maybe it was watching your parents work forty years for a company that replaced them without a second thought, discarding decades of service like yesterday's trash.

Maybe it's the knot that forms in your stomach every Sunday night when you remember you have to return to a job you hate on Monday morning, spending another week doing work that doesn't matter to build someone else's dream.

Whatever your version looks like, you know the feeling. That sensation of watching your life slip away while you stand paralyzed on the sidelines, unable or unwilling to do anything about it.

That's your red door. That's the thing you should be running from with everything you have. That's the memory that should fuel you when motivation fails and inspiration evaporates and all you have left is the raw, honest truth that you refuse to go back to that feeling of powerlessness ever again.

Your default future will chain you unless you actively refuse it. The path of least resistance leads to a life you didn't consciously choose. The safe choices lead to dependence on other people's decisions. The "responsible" route leads to hoping someone else values you enough to keep you around when times get tough.

I refused that future the moment I understood what that red door represented. I refused it when I walked away from expectations and started building something of my own. I refuse it every single day when I choose to keep control over my life, my decisions, and my future.

You have that same choice available to you right now. Not someday. Not when conditions are perfect. Not when you have more money or more time or more clarity about what you want. Right now, at this moment, you can decide whether you're going to keep accepting the default script or whether you're going to refuse it and choose something different.

Look at your life right now with brutal honesty. Look at where you're headed if nothing changes. Look at the path you're currently on and ask yourself whether this is genuinely what you want, or whether this is just what you've been told to want by people who won't have to live with the consequences of your choices.

If that examination makes you uncomfortable, good. That discomfort is the beginning of something better. That uneasiness is your internal alarm system telling you something needs to change before it's too late to change it.

The red door was my reminder. My fuel. My reason to never settle for a life I didn't actively choose. It's the symbol I return to whenever I'm tempted to take the easy path, the safe path, the path that everyone else thinks makes sense.

Every single person reading this has their own version of that red door. Some memory, some experience, some feeling of powerlessness that shaped who they are today. The only question that matters is what you're going to do with it.

Are you going to let it define you, or are you going to let it fuel you?

Before you keep reading

The chapters you just read explain why ownership matters. The next excerpt shifts from story to structure: how to evaluate whether a business idea can actually create freedom, or whether it will become another cage.

The Framework

A freedom-first business starts with the right product and enough margin to survive growth.



Chapter 4: The Profit Engine

How To Choose A Freedom-First Business Model

Within weeks, I was struggling to keep up, trying to balance my day job with late nights in the garage. At one point I was printing shipping labels for a pallet of kits and it hit me:

This small proof-of-concept might change the trajectory of my life.

That thought was exciting and terrifying at the same time.

I spent nights on Google figuring out how freight classes worked, how to talk to suppliers, how to negotiate shipping rates without sounding clueless. Every new step reminded me how inexperienced I was.

The people around me did not hold back either.

Coworkers at my day job would pull me aside and ask why on earth I was building a business on plastic bottles and Airbnb when both were under attack in the news. In 2017 and 2018 environmental concerns were everywhere. Cities were talking about bans on single-use plastics. Some markets were pushing back on short term rentals. Friends sent me articles about hotel chains phasing out travel size bottles. One colleague called the whole thing a “money grab” and predicted it would flame out in a year or two.

That stuff gets in your head.

There were nights when I sat on the floor of the garage, half surrounded by unfinished kits, hearing those voices on repeat.

“This is dumb.”

“This will be illegal in a few years.”

“You are wasting your time.”

I’m not going to sit here and tell you that bravado or courage was what powered me forward. In all honesty, data kept me going.

Each time I opened the Amazon page there were new reviews from real hosts with real properties. They said things like: “Finally, a reasonable quantity for a small B&B.”

Those reviews were not coming from people who cared about my ego, my lifestyle, or my career trajectory. They were people with guests arriving on Friday who needed a simple solution on Wednesday. They were voting with their wallets and I was their nominee.

On one side, I had opinions and headlines.

On the other side, I had orders, margins and repeat customers.

That is where the idea of a freedom-first business model began to click for me. The product solved a clear problem. The pricing left real room after costs and fees. The channel put us in front of buyers who were already searching. Customer acquisition did not depend on me personally convincing every host one by one.

In other words, there was an engine under this thing.

I still felt like a beginner, but the behavior of the business was undeniable. Every week the numbers reinforced the same message. This model could support more than my pride. It could support my future.

A few years later, that “small, dumb idea” in my garage had turned into a multimillion dollar company. We have sold well over 50 million dollars worth of hospitality kits and the category continues to grow.

The critics have not gone away. Some of the same people still send me links about plastic regulations and Airbnb restrictions and tell me the end is coming any day now.

Maybe they will be right at some point. Industries evolve. Regulations change. No model is safe forever.

What matters for this chapter is something more basic.

Back in 2017, before any of that played out, I had to decide whether this idea deserved my limited time, energy and attention. I had to

decide whether the underlying economics could create freedom or whether I was building another trap with my own hands.

That is what this chapter is about.

I want to show you how to look at your idea and evaluate it the way I eventually learned to evaluate mine. Not from the angle of “Is this exciting?” or “Do people approve?” but with questions like:

- Does this product solve a concrete problem for people who can pay?
- Is there enough profit left after everyone else gets paid?
- Do I have a clear way to reach customers that does not depend on heroics?
- If this works, will it move me toward freedom or toward a slightly fancier cage?

In the pages that follow, I will break down the four pieces that sit underneath every freedom-first business model I know:

Product

Margin

Distribution channel

Customer acquisition

You are going to see how those pieces showed up in this “little” hospitality idea and how they show up in your own situation as well. The story is important, but the structure underneath it is what will actually buy you back your time.

Let us start by looking at the first piece of the engine: what you sell and who it is really for.

Product: A Real Solution For A Real Person

Up to this point, we have been talking about perspective.

Now we need to talk about what you are actually selling.

When I first started packing those hospitality kits, I could have described the product in a shallow way:

“Travel size shampoo and soap in a bag.”

That description was technically accurate and completely unhelpful.

It did not tell me who I was building for. It did not tell me how to price it. It did not tell me whether this belonged inside a freedom-first model or a headache-first model.

The reality looked more like this:

- A small host with one to five rooms
- Who wants guests to feel cared for
- Who does not want to drive around town for supplies or store cases of product
- Who is willing to pay more per unit in exchange for convenience, space and time

That was the real product. Not bottles. Not bars. A solved problem for a specific person, at a moment that mattered to them.

Once I started thinking at that level, decisions became much simpler.

We were not building for every property on earth. We were not trying to win contracts with big hotel chains. We were building for the small hosts everyone else ignored. If something made life easier for that host on the day before a guest arrived, it belonged in the kit. If it did not help that moment, it was clutter.

Your product needs that same kind of honesty.

If you describe what you sell in vague terms, you will drift. You will keep adding features because a random person suggested them. You will chase customers who do not fit your model. That is how people end up with a busy calendar and a business that still cannot pay them.

If you describe it in clear, concrete language, two important things happen.

- You see exactly who the offer is shaped to serve
- You see who it is not for, which protects your time, your energy and your margin

A freedom-first product sits where three things overlap:

A problem that shows up regularly in real life

A customer who has both the ability and willingness to pay

A solution that is meaningfully easier or better than what they do today

With the kits, that overlap was obvious once I slowed down to look at it:

- The problem showed up every time a host turned a room over and scrambled to make it feel ready.
- The ability to pay showed up in repeat orders and reviews where people said they were happy to pay extra for the convenience.
- The “better” part showed up in the behavior. Hosts stopped building their own kits from full cases and started relying on ours instead.

You can run the same test on your own idea.

Think of a real person you want to serve. Not a demographic label or a slide in a pitch deck. A human you could describe to a friend. Where are they when the problem shows up? What are they trying to get done in that moment? What are they using today that is clumsy, expensive, or frustrating?

Write it out in a single sentence:

“I help [specific person] who [specific situation] by [specific outcome].”

For example, the kits might read:

“We help small hosts who want hotel-level presentation in a handful of rooms by giving them ready-made guest kits that arrive in the quantity they actually need.”

From there, ask two follow up questions:

“Where are they already spending money to deal with this?”

“What would make them happily pay more for a cleaner solution?”

If you struggle to answer those questions, that is not a reason to shame yourself. It is a signal that you are still at the idea stage, not yet at the engine stage. Better to see that now than three years into a model that was never going to work.

When I finally saw the kits clearly, they stopped being “tiny toiletries in a bag” and became “a plug-and-play guest experience for small hosts who want hotel quality without hotel scale.”

That shift in definition did not only make the story cleaner. It set up the rest of the profit engine. It told me who to listen to, what to improve, what to ignore, and how to think about the numbers behind the product.

Margin: Room To Breathe, Room To Grow

Once you know who your product is for and what problem it actually solves, the next question is simple.

What is left over after everyone else gets paid?

I did not have a fancy model for this at the beginning. I had a notebook, a calculator app, and a headache.

Money came in at one number when a host bought a kit. Money went out in several directions. Cost of the items in the bag. Packaging. Shipping. Amazon’s cut. A few tools to keep the account running.

After that, there was either real profit sitting on the table or there was pocket change.

The first time I sat down and looked at those numbers, I was relieved. There was more left than I was used to seeing.

That mattered.

A freedom-first business cannot live on the kind of margin that barely survives a normal month. It needs room. Room for you to make mistakes. Room to fix those mistakes. Room to bring in help when the volume grows. Room to take care of your own life.

Profit is not an optional bonus. It is oxygen.

I had tried ideas before where every expense felt like a threat. The smallest unexpected cost pushed the whole thing into the red. Those models could “work” in the sense that they made some revenue, but they could not support real life. Any step toward hiring, improving quality, or buying more inventory exposed how fragile they were.

The hospitality kits behaved differently.

Even at the early stage, before we had negotiated better shipping, before we had the best pricing on supplies, the math showed there was real money left after everyone else. Not millions yet, but enough to see a path.

Each time orders increased, the gap between “what came in” and “what went out” widened in a healthy way. That gap is where freedom comes from. It is where owners get paid, where staff get hired, and where reinvestment happens.

When you choose a model, you are choosing how wide or narrow that gap can ever be.

If you pick a product where the market will never tolerate a price that leaves real margin, you are limiting your future before you begin. If your costs are permanently high and cannot drop with scale, you are locking in years of strain.

You cannot “out-hustle” that kind of math.

So I want you to look at your idea with clear eyes.

Write down four simple numbers:

- What you expect to charge
 - What it will cost you to deliver the product or service at the quality you are promising
 - The fees and tools you need to use to get it to the customer (platform fees, payment processing, packaging, software you cannot avoid)
 - Anything you will need to spend to make a sale happen
- Subtract every one of those from the price.

Whatever is left is not all yours. That leftover pool still has to cover your time, your future team's time, the surprises you cannot see yet, and the profit that makes the whole thing worth building.

If the number feels thin even on paper, that is a loud signal.

A freedom-first business model does not mean you chase the highest margins on earth. It means you refuse to build on margins so tight that any bump in the road wipes you out.

In the kit business, that leftover amount early on told me two things:

- There was enough room to keep going and improve the operation
- If we grew volume and got even a little bit better at buying, packing, and shipping, the engine would only get stronger

That gave me confidence to keep saying yes to more orders, even when I was tired. The model itself was sturdy enough that effort had somewhere to go.

I want the same for you.

When you look at your numbers, ask:

If this model worked at the level I hope it will, would the profit left over be enough to:

- Pay me a healthy amount
- Hire even one or two key people

- Absorb a few mistakes without putting me underwater

If the honest answer is no, the problem is not your work ethic. It is the model.

You can fix that by adjusting who you serve, what you offer, how you package it, or where and how you sell it.

A freedom-first business is built on margin that can support a real life, not on wishful thinking that one day the numbers will magically improve.

Here's The Margin Reality Nobody Talks About.

There's a tactical truth most people skip over when they start building something that looks like a real business.

If you're a solopreneur, your margins can't just be "good enough."

They need to be high enough to survive what comes next.

In the early days, it's easy to get excited about revenue. You make your first sale, then ten, then a hundred. The numbers start moving and it feels like momentum.

But revenue hides a lot of problems.

You can build a business doing real numbers and still be stuck. Still be overworked. Still be one bad month away from everything falling apart.

The difference usually comes down to one thing:

Margin.

When you're running the business by yourself, your margin is not just profit. It's your cushion. Your flexibility. Your ability to make mistakes and keep going.

If you're sitting at 10% or 20% margins as a solopreneur, you don't have a business that can scale.

You have a job with overhead.

Because the moment you try to grow, everything gets tighter.

You need to spend more on acquisition.

You need to hold more inventory.

You need to fix problems faster.

You need to invest in better tools, better systems, better execution.

And eventually, you need people.

That's where most businesses break.

They look fine on paper when it's just one person doing everything. But the second you try to hire, the math stops working. There's no room to pay someone without cutting into your own income or pushing the business into the red.

That's why your margin target in the early stages needs to be different.

Not 10%. Not 20%.

You should be aiming for 40% to 50% margins as a solopreneur.

Not because you want to be greedy.

Because you're building for what the business needs to become.

As you grow, your margins will compress. That's normal.

You'll hire people.

You'll invest in better infrastructure.

You'll spend more to acquire customers at scale.

You'll trade some efficiency for speed.

That 40% to 50% margin will naturally settle into something closer to 20% to 30% over time.

That's what a real, scalable business looks like.

But if you start at 20%, you don't compress to 20%.

You compress to zero.

Or worse, negative.

That's when people say, "We're doing more revenue than ever, but somehow we're making less money."

The math didn't break.

It was never built to scale in the first place.

So when you're building your offer, your pricing, your product—this is the question you need to ask:

Does this leave enough margin for the future version of this business?

Not just for today.

For when you're not the one doing everything.

Because the goal isn't to build something that works while you're doing all the work.

The goal is to build something that still works when you're not.

And that starts with a healthy margin.

One more piece

A strong model matters, but most people still need a practical way to begin. The next excerpt is the starting point I recommend for people who are still working a full-time job and want the highest-probability path into ownership.

EXCERPT THREE

The Playbook

*How to start with the skills you already have -
without blowing up your life too early.*



Start The Side Hustle You're Already Qualified To Build

By now, you're probably thinking, Alright Steve, I get it. I need to act. But what do I actually do if I'm still working a nine-to-five?

Let me give you the simplest answer I know.

Start a side hustle using the skills you already have.

Not the fantasy version of you. Not the version that suddenly becomes an app developer, a real estate mogul, a content creator, a consultant, and a product inventor all at once. The real you. The one who already knows how to do something well enough that someone currently pays you to do it.

That is your path of least resistance.

I've seen a lot of side hustles, and I've started enough businesses myself to notice a clear pattern. The side hustles that are least likely to work are the ones where everyone involved has to learn something brand new at the same time. Nobody knows the industry. Nobody knows the customer. Nobody knows how the work actually gets done. Nobody has existing relationships, a real playbook, or any understanding of how money flows through the business. Everyone is excited, but everyone is guessing.

That is a brutal way to start.

The side hustles with the highest probability of success are usually the exact opposite. They are built by people who already know the work, already understand the customer, already speak the language of the industry, and already know what "good" looks like. Nobody is trying to become someone new overnight. They are simply taking what they already know, stripping away the unnecessary layers, and building a smaller, leaner version for themselves.

That is the opportunity sitting right in front of most people, and they miss it because it feels too obvious.

Start With What You Already Know

If you've spent years in your day job, there is a good chance you've already been trained to solve valuable problems. Your employer spent time and money helping you develop that skill set. You've seen what customers need. You've seen what breaks. You've seen what takes too long. You've seen what gets overcomplicated. You've likely built instincts that someone on the outside would need years to develop.

Why throw all of that away just because starting something completely different sounds more exciting?

Before you do anything else, ask one important question: are you legally allowed to do this?

Look at your employment agreement. Understand whether you have a non-compete, a non-solicit, or any restrictions that matter. This is not the place to be sloppy. You need to know what you can and cannot do. In some cases, you may be free to operate in the exact same field as long as you are not soliciting certain customers or using proprietary information. In other cases, you may need to work adjacent to your current role rather than directly on top of it.

That part matters.

But once you've understood the rules, the framework is simple: build the side hustle around the thing you already know how to do at a high level.

If you're already good at sales, sell something. If you're already good at operations, build an operational service. If you're already good at design, marketing, recruiting, project management, logistics, bookkeeping, estimating, fulfillment, onboarding, training, or account management, start there.

Do not overlook the power of competence.

The easiest way to get traction is to build around a skill set you already own.

Partner With People Who Already Know The Missing Pieces

Now let's talk about the other half of this.

One of the smartest things you can do when starting a side hustle is partner with people who already know the parts of the business you do not.

Think about the company or industry you're in right now. What actually makes that business work?

Most businesses, in one form or another, have some version of sales, service delivery or operations, admin, marketing, customer support, finance, or fulfillment.

You are probably already strong in one of those areas. Maybe two. But almost nobody is naturally strong in all of them.

That is where people go wrong. They start a side hustle and assume they have to become everything. The salesperson thinks they now need to become the operator, the marketer, the accountant, and the closer. The technician thinks they now need to learn branding, sales, hiring, and systems from scratch. That is where momentum dies. The business becomes a giant pile of things nobody on the team actually knows how to do yet.

A better approach is this:

Look at the components that make your current business work. Figure out which piece you already bring to the table. Then find people who already know the other pieces.

Not people who want to learn someday. Not people who love the idea of entrepreneurship. People who are already good at the part they would own.

Maybe they work at a competitor. Maybe they work in a different industry doing the same function. Maybe they're a friend, former coworker, or someone in your network who's already great at the part of the business you are weak in.

That is the path of least resistance.

If you can bring together one person who knows how to sell, one person who knows how to deliver the work, and one person who knows how to keep the machine organized and moving, you are no longer building from scratch in the purest sense. You are bringing together real institutional knowledge, real skills, and real experience into one smaller vehicle.

That gives you a massive advantage.

Now nobody is trying to reinvent themselves while also trying to build a company. Each person gets to operate in the area where they already have confidence, pattern recognition, and competence. Each person can lean on their existing relationships, their existing knowledge, and the instincts they've already developed over years of work.

That is how side hustles become real businesses faster.

Keep Your Day Job Longer Than Your Ego Wants To

This next part is important.

If you're building a side hustle with other people, the best version of that setup is usually one where everyone keeps their day job in the beginning.

I know that doesn't sound sexy. It doesn't sound bold. It doesn't sound like the dramatic entrepreneur story people love to tell online.

It is still the smart move.

Keeping your day job gives you room to fail. It gives you time to learn. It keeps the pressure low. It creates a safety net. And maybe most importantly, it keeps the business from having to pay you before it is ready.

That matters more than most people realize.

The side hustle should not have to carry your life right away. It should not have to make your rent, your car payment, and your grocery bill in month one. That is unnecessary pressure, and it causes people to force decisions too early. They raise prices they have not earned yet. They chase bad customers. They argue over money. They panic when the first slow month comes.

Do not do that to yourself.

Treat the side hustle like extra income in the beginning. The same way someone might drive Uber after work or pick up freelance projects on the side, this should be viewed as additional upside, not immediate sustenance.

That creates breathing room.

It lets you build something because it has potential, not because it has to save you by Friday.

And when everyone on the team still has their day job, the side hustle can actually be what it should be at the start: an experiment with real upside, but without immediate desperation.

Desperation clouds judgment. Breathing room sharpens it.

Continue Reading

This exclusive preview gives you three doors into The Future You Choose: the story, the framework, and the practical playbook.

Inside the full book, you will also learn how to know when your side hustle is ready to replace your job, how to road-test your freedom business, how to use the 100-Rep Rule, how to scale from operator to owner, and how to build systems that create freedom instead of founder dependency.

If these pages hit home, the rest of the book was written for you.

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