**CHAPTER 5: DO DEVELOP - Skills and Career Excellence**

Let's talk about something that might surprise you: **the biggest barrier to increasing your income isn't your background, your education, or even your current job title. It's your willingness to develop skills that solve problems people actually need solved.**

I know what you're thinking. "But I need experience to get experience," or "I can't afford to go back to school," or "People like me don't work in those fields." I've heard it all, and I've felt it all. But here's what I learned through my own career transition from engineering to finance, and what I see happening in today's economy: **the rules have completely changed, and that's actually good news for you.**

**The Skills Revolution: Why Credentials Don't Rule Anymore**

Growing up in our community, we were always told that credentials were everything. Go to college, get that degree, maybe get a professional certification, and you'd be set. That was the path to the middle class, the path to security.

**But the world shifted while we weren't paying attention.**

With the rise of technology over the past 15-20 years, your ability to solve problems has become more valuable than the piece of paper on your wall. Don't get me wrong—credentials can still open doors, especially in large corporations that provide that safety net of security. But what happens when that safety net isn't as secure as it used to be?

**You better have skills.**

The beautiful thing about where we are right now is that you don't need to know how to write code from scratch anymore. You don't need a computer science degree to solve technology problems. What you need is the ability to think through problems step-by-step and learn how to ask the right questions.

With artificial intelligence and online learning platforms, you can learn to solve problems that people need solved, and you can do it without paying $50,000 for grad school. The tools are there. The information is there. **The only question is: are you willing to do the work?**

**From Discipline to Development: How Everything Connects**

Remember in Chapter 4 when we talked about building physical and mental discipline? Here's where that foundation becomes your career accelerator.

When I was building discipline through CrossFit, something shifted in my mindset. I started thinking, "If I can push myself to do this workout I don't want to do, what else can I push myself to do?" That mental shift didn't just help me get stronger physically—it gave me the confidence to explore a complete career change.

**The discipline you build in small areas gives you the confidence to make big career moves.**

Every time you follow through on a commitment to yourself—whether it's that 5-minute morning walk or spending 30 minutes learning a new skill—you're building the neural pathway that says "I am someone who does what I say I'm going to do." And that identity becomes the foundation for everything else.

When you're disciplined about learning one new thing every day, when you're consistent about practicing a skill even when you don't feel like it, when you show up for yourself repeatedly—that's when you develop the confidence to apply for jobs that seem "too good" for your current qualifications.

**The Real Income Gap: What's Actually Holding You Back**

Let's talk numbers that you can relate to. I see people making $45,000 who could easily be making $75,000 with the right skills. The gap isn't usually about intelligence or work ethic. **It's about knowing what problems need to be solved and having the confidence to position yourself as someone who can solve them.**

Here's what usually happens: You know you're capable of more, but you're stuck in this cycle where you need experience to get experience. You see job postings asking for skills you don't have, working at companies that seem out of your league, making salaries that feel impossible for someone like you.

**But here's the secret nobody talks about: most of those "requirements" are wish lists, not absolutes.**

I know someone who went from making $52,000 as an administrative assistant to $78,000 as a project coordinator in 18 months. How? She spent 6 months learning project management software online, volunteered to run a church event using those skills, and then applied for positions where she could talk about real results she'd achieved.

**She didn't get a new degree. She didn't have connections. She just learned skills that solved problems and practiced using them until she could talk about them with confidence.**

**Skills vs. Credentials: The New Reality**

The days of needing to go to one of the top 10 business schools to make real money are over. What those MBA programs taught people—how to analyze data, how to present information clearly, how to tell a story with numbers—you can learn online for a fraction of the cost.

Back when I was coming up, you had to go to grad school and get that piece of paper from a prestigious program to get your foot in the door. But what I learned from working with those people over time was that what kept them there and helped them advance wasn't the credential itself. It was the skills they picked up while working in those roles.

**The credential got them in the door, but the skills kept them there and moved them forward.**

Now you can get those same skills without the $100,000 price tag. You can learn how to analyze data using Excel or SQL through online courses. You can learn how to create compelling presentations through YouTube tutorials. You can learn how to manage projects using free software and by volunteering for leadership roles in your community.

**The MINGUS app shows you exactly where these income gaps exist in your specific situation.** When you see the numbers—how picking up certain skills could increase your income by $15,000 or $25,000 per year—it becomes impossible to ignore the math.

**Networking and Mentorship: The Service Strategy**

One of the biggest questions I get is about networking and finding mentors. People think they need to find some big name executive who's going to take them under their wing and introduce them to all the right people.

**That's not how it works.**

The most effective networking strategy is simple: **be of service to others.**

Instead of trying to find someone five levels above you to be your mentor, find someone one level above you who you can actually help. Maybe they work at a different company, maybe you met them through a professional association, maybe they're a friend of a friend.

Here's the approach: "I'm trying to learn more about [whatever field you're interested in]. I really like what you're doing. I don't know how to do X, Y, Z yet, but I want to learn. How can I help you with something you're working on?"

**Being of service to someone—even for free—almost always leads to something else.** Maybe they introduce you to someone who has a problem you can solve. Maybe they mention you when a relevant opportunity comes up. Maybe they offer to teach you skills in exchange for your help.

You can do this through your church, your professional organization, your kids' school—anywhere you're already connected to people. The key is showing up to help, not showing up to ask for something.

**The Side Hustle Reality Check**

Everyone talks about side hustles like they're automatic paths to entrepreneurship and financial freedom. Let me give you the real talk on this.

**Most side hustles become another job, not a business.**

DoorDash, Uber, selling things online—these can help you fill gaps in your budget, and that's valuable. But they rarely turn into the entrepreneurial dream where you're making hundreds of thousands of dollars and don't have to work for anyone else.

**However, side hustles that use skills people need? That's different.**

If you develop skills in organizing, programming, marketing, or helping people who don't have certain skills, you can build that into a legitimate business over time. But it doesn't happen overnight, and it shouldn't be your immediate strategy for leaving your regular job.

Here's my recommendation: **Use your side hustle to build investment capital, not replace your salary.**

If you can make an extra $20,000 per year from a skill-based side hustle and invest that money at 7% annual return, that compounds into serious wealth over time. That extra income becomes your investment fuel, not your living expenses.

Before you try to turn a side hustle into your main business, you should be able to do it successfully for 12 months and have enough saved to cover your basic expenses for at least a year. Building a real business is harder and takes longer than you think, especially if you have people depending on you.

**Conquering Fear and Imposter Syndrome**

Let's address the elephant in the room: that voice in your head that says "I'm not qualified for that role" or "People like me don't work in those fields."

I had a good friend in grad school who went through rigorous military training. His instructor told him something that changed his perspective: **"People who were worse off and less physically gifted than you finished this program."**

**That mindset applies to every career challenge you'll face.**

When I transitioned from engineering to finance, I felt completely lost. I was sitting on a trading floor, writing down definitions, trying to keep basic concepts straight. It was overwhelming. I was learning a completely new language while trying to do the job in real-time, and if I got something wrong, people noticed immediately.

The anxiety was intense. I kept thinking people would figure out I didn't belong there, that I was in over my head.

**But here's what I learned: lesser people than me have made it through here, and I was going to do it too.**

The key was focusing on one day at a time, one task at a time, instead of worrying about whether I'd be "found out" or whether I was really cut out for it. I had to remind myself that my Creator wouldn't have put me in that position if He didn't think I should be there.

**That imposter syndrome will fade as you become competent, and competence comes from daily practice and repetition.**

It took me three years to feel truly comfortable in that environment, but I was doing little things along the way that built my confidence—learning the language, understanding the math, relating to clients. Day by day, task by task.

**Measuring Your Progress: How to Know It's Working**

Here's how you actually measure whether your skill development is paying off financially:

**1. Feedback from your current boss.** Are they giving you more complex projects? Are they asking for your input on things outside your usual responsibilities? That's a sign you're building valuable skills.

**2. Interview requests.** Once you start applying for higher-level positions, getting interviews tells you your skill set is getting closer to what employers need for those roles. Start applying for jobs six months after you begin your daily skill-building practice. Even if you don't get the job, getting interviews means you're on the right path.

**3. Salary progression.** When you do get an offer, it's usually a 15-20% bump from your current role. That's when you know the strategy is working.

**The process typically takes about 12 months.** Not 24 months, not 6 months—about a year of consistent daily work on building the skills that specific role requires.

You're going to put in a lot of applications. You're going to talk to a lot of people. You might become a finalist several times before you get an offer. **That's all normal and part of the process.**

Don't get discouraged. Every interview, every conversation, every "no" is preparing you for the role you're meant to have. When you feel discouraged, take a deep breath, take a break, and get back to it. You can't afford to let discouragement prevent you from getting where you need to be, because you have people depending on you.

**How MINGUS Makes This Practical**

The MINGUS app doesn't just track your money—it helps you see how skill development connects to income potential:

* **Income gap analysis**: See exactly how much more you could make with specific skills
* **Progress tracking**: Monitor your daily skill-building activities and their correlation with opportunities
* **ROI calculations**: Understand the return on investment for time and money spent on learning
* **Important dates integration**: Connect your skill development timeline to your financial goals

**Knowledge is power, but tracking the connection between effort and results creates transformation.**

**The Path Forward in an Uncertain World**

The safety nets previous generations counted on are disappearing. Company loyalty doesn't guarantee job security. Pensions are rare. The responsibility for your financial future is squarely on your shoulders.

**But that's not necessarily bad news.**

In a world where skills matter more than credentials, where you can learn valuable abilities online for free or at low cost, where artificial intelligence can help you solve problems you couldn't tackle before—you have more opportunity than ever to control your financial destiny.

**The question isn't whether you're smart enough or qualified enough. The question is whether you're disciplined enough to do the daily work of building skills that solve problems people need solved.**

Start today. Pick one skill that's relevant to where you want to go. Spend 30 minutes learning it. Do that every day for a month, then start applying what you've learned by helping others.

**The person you become through that process will be someone who naturally attracts better opportunities and higher income.**

**Action Steps: Building Skills That Build Wealth**

**1. Identify Your Target Role and Required Skills**

* Research 5-10 job postings for roles you want within 2-3 years
* List the top 5 skills mentioned across these postings
* Choose 1-2 skills to focus on developing first
* Set a realistic timeline (usually 6-12 months per major skill)

**2. Create Your Daily Learning Practice**

* Dedicate 30-45 minutes daily to skill development
* Use free/low-cost resources: YouTube, Coursera, LinkedIn Learning, library resources
* Practice what you learn by applying it to real projects
* Track your daily progress using the MINGUS app

**3. Build Your Portfolio Through Service**

* Volunteer to use your developing skills for your church, community organizations, or friends' businesses
* Document your results and impact (increased efficiency, money saved, problems solved)
* Create a portfolio of real work examples, even if unpaid
* Ask for testimonials from people you've helped

**4. Start Strategic Networking**

* Identify 3-5 people one level above where you want to be
* Focus on being helpful rather than asking for help
* Attend industry meetups, professional associations, or online communities
* Follow up with value: share relevant articles, make introductions, offer assistance

**5. Test Your Market Value**

* Begin applying for target roles after 6 months of consistent skill building
* Track interview requests as a key performance indicator
* Use interviews as learning opportunities, even if you don't get the job
* Adjust your skill development based on feedback from interviews

**6. Develop Income-Generating Side Skills**

* Choose skills that have clear market demand (digital marketing, bookkeeping, tutoring, etc.)
* Start with friends/family to practice and gain testimonials
* Gradually expand to paying clients
* Invest side hustle income rather than using it for lifestyle inflation

**7. Measure and Optimize**

* Track leading indicators: daily learning time, skills practiced, people helped
* Monitor lagging indicators: interview requests, salary increases, side income
* Review progress monthly and adjust strategy based on results
* Celebrate small wins to maintain motivation

**Questions to Ask Yourself: Chapter 5 - Do Develop**

**1. What's Your Real Skills Gap Worth?** Look up 10 job postings for positions you'd want in 2-3 years. What's the salary range compared to what you make now? Which skills appear in every posting? If you learned those skills in the next 12 months, what would the income increase be worth over your career? Can you afford NOT to invest this time?

**2. Are You Confusing Activity with Progress?** Think about the last 6 months. How much time did you spend consuming information (reading articles, watching videos) versus actually practicing skills? When was the last time you used a new skill to solve a real problem for someone else? What's the difference between learning about something and being able to do it?

**3. How Strong Is Your Service Network?** List the last 10 times you helped someone with a skill you have or want to develop. Who have you made more successful in the past month? If you needed a recommendation or introduction tomorrow, how many people would genuinely want to help you because you'd helped them first?

**4. What's Your Imposter Syndrome Really Costing You?** Describe a career opportunity you didn't pursue in the past year because you felt "not qualified enough." What would your income be if you had that role today? How many opportunities do you estimate you've avoided due to fear? What would change if you believed "less qualified people than me have succeeded in these roles"?

**5. Is Your Side Hustle Building Wealth or Just Filling Gaps?** If you have a side hustle, calculate how much you've made from it in the past year. How much of that went to investments versus immediate expenses? If you invested all your side income at 7% annually, what would it be worth in 10 years? Are you building capital or just trading more time for temporary money?

**6. How Are You Measuring Skill Development ROI?** In the past 6 months, what specific skills have you developed and how much time did you invest? What concrete evidence do you have that these skills are increasing your market value? Are you tracking leading indicators (skills learned) or just hoping for lagging indicators (salary increases)?

**7. What Would Change If Safety Nets Disappeared Tomorrow?** If you knew for certain that your current job, Social Security, and traditional retirement benefits wouldn't exist in 10 years, what skills would you start developing immediately? How would you generate income if you had to rely entirely on your ability to solve problems for others? What's stopping you from building those skills right now?

**8. Are You Building Skills or Just Staying Busy?** Review your calendar from the past month. How much time was spent on activities that increase your earning potential versus activities that just maintain your current situation? If someone analyzed your time allocation, would they predict your income will increase or stay the same? What would need to change for your time investment to create wealth rather than just prevent poverty?