he was making significantly less per hour than the rate he billed.

A few months after going solo, he was run ragged and having trouble paying his bills. A conversation one night with John helped him through a particularly low time.

"Everyone goes through these growing pains," John said. "When you're new, you do what you gotta do to win the business and survive. It's a matter of paying dues. You hustle, gain experience and build up your skill set until you establish a clientele of higher-quality clients. Don't worry, things will improve."

On the cusp

Steve took John's words to heart and muscled on. His perseverance looked like it would soon pay off after a friend introduced him to a start-up with a health product. Steve loved the people at the start-up, and their product too. They wanted a killer website with an e-commerce function. It was going to be a large project that would keep Steve busy for a few months, with ongoing servicing after that. As an added bonus, the start-up was well capitalized and so Steve