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Roll With It

A practical guide to taking the leap into firm ownership with less fear and more footing

PAY IT FORWARD

with

Kelli Moss, EA

The best advice I ever got came from my dad, and he almost didn't give it to me.

When I told him I was quitting my W-2 to go out on my own, he wasn't sure what to say. My family thought this was a silly side puzzle, not a real business. But my dad had been an entrepreneur his whole life, close to 40 years. He got his start working for my uncle, helped build a business that spanned the nation, then stepped out and did his own thing for decades. So when I asked him for advice, he knew exactly what I was walking into.

He nearly refused to answer. Then he told me one thing:

> "IT'S GOING TO BE HARDER THAN YOU THINK. THERE WILL BE UPS AND DOWNS, AND YOU JUST NEED TO ROLL WITH THEM."

He was right about all of it. This guide is everything I've learned since, for anyone standing where I stood.

Stop Worrying About What You Can't Control

The first thing I had to make peace with was how little of this I could actually control.

Early on, I spent a lot of energy worrying. About money, about clients, about whether I'd made the right call. What I eventually landed on is that there's no use in it, because worrying doesn't change the outcome. You can't control most of what comes at you. You can only control how you respond.

Once I stopped trying to manage every unknown, I could breathe again. That single shift did more for me than any tactic. The work didn't get easier, but I stopped carrying the weight of things that were never mine to carry in the first place.

Have Faith in Yourself, and Push Past the Fear

If I had to boil down what being a firm owner has taught me, it comes down to two things: have faith in yourself, and allow yourself to push past the fear.

The fear doesn't go away. I want to be honest about that, because I think a lot of people wait to feel ready and that day never quite arrives. What changes is your relationship to it. You learn to feel afraid and keep going anyway. You let yourself breathe, and then you take the next step.

> "FAITH IN YOURSELF ISN'T ABOUT BEING CERTAIN YOU'LL SUCCEED. IT'S ABOUT TRUSTING THAT YOU'LL FIGURE IT OUT AS YOU GO, JUST AS EVERYONE BEFORE YOU DID."

Give Yourself a Place to Land

Here's the part I'd do differently, and the thing I tell everyone who's thinking about the leap: make sure you have savings first.

I didn't. I leaned heavily on credit cards to get through, and I'm still digging myself out of that. When I left, I had nearly 10 clients while still working full-time, with no one else supporting me. It was just me. Looking back, I didn't give myself enough of a cushion, and that made an already hard thing harder.

So if you're solo, with no one to fall back on, don't jump without a safe place to land. Build up some savings before you leap. It won't remove the risk, but it gives you room to breathe while you find your footing, and that room matters more than you think.

Don't Do It Alone

The other thing that got me through was the people around me.

I would not be where I am without the groups I'm part of. When I got stuck, I had somewhere to turn and people a few steps ahead of me to learn from. Communities like the bookkeeping and CPA groups I belong to gave me answers, perspective, and the reassurance that I wasn't the only one figuring this out.

If you're going out on your own, surround yourself with others in this industry who can guide you. You don't have to have all the answers. You just have to know where to go when you don't.

Reframe How You Think About Selling

One shift that took real pressure off me was changing how I saw sales.

For a long time, selling felt icky, like something I didn't want to do. What helped was realizing you're not a used-car salesman trying to talk someone into something they don't need. You're providing real value. Your only job is to find the words that show a client exactly how you'll take care of them and their business.

> "ONCE I SAW IT THAT WAY, SELLING STOPPED FEELING LIKE A PITCH. IT JUST BECAME PART OF THE CARE I WAS ALREADY GIVING."

Pitfalls to avoid

Leaping without a cushion

The single thing I most wish I'd done differently. Give yourself savings before you go, so you're not forced into debt to bridge the gap.

Trying to control the uncontrollable

Worrying about things beyond your control drains the energy you need for the things within your control.

Waiting to feel ready

The fear doesn't disappear before you jump. If you wait for it to, you'll wait forever.

Going it alone

Isolation makes every hard moment harder. You have a whole industry of people who have been where you are.

Letting selling feel like something it isn't

If sales feels gross, the problem is usually the framing, not the act. You're offering value, not pushing a product.

How to apply this in the next 7 days

Exercise

DAY 1 Write down the one thing you're worrying about most right now. Next to it, note whether it's actually in your control. If it isn't, practice setting it down.

DAY 2 Look at your savings. Figure out how many months of runway you have, and set a realistic target for what you'd want before making any big move.

DAY 3 Name one fear that's been holding you back. Just name it. You don't have to solve it, only see it clearly.

DAY 4 Join one industry community, or show up in one you already belong to. Ask a question you've been sitting on.

DAY 5 Take one of your services and rewrite how you describe it so it leads with the value you provide, not just the task.

DAY 6 Identify one small step forward you've been avoiding out of fear, and take it.

DAY 7 Reflect on the week. Notice where you pushed past fear and where worry crept back in. Decide what you want to carry into next week.

Summary - At a glance

- *It's going to be harder than you think. Learn to roll with the ups and downs instead of bracing against them.*
- *Stop worrying about what you can't control. Put that energy toward what you can.*
- *Have faith in yourself and push past the fear. It won't disappear, so learn to move alongside it.*
- *Give yourself a place to land. Build savings before you leap so you're not forced into debt.*
- *Don't do it alone. Community will carry you further than you can go by yourself.*
- *Reframe selling as care. You're offering value, not pushing a product.*

This manual is part of **Pay It Forward**, a series by Anchor focused on sharing the ideas and experiences shaping modern firms.

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