

The Big Startup Guidebook for Kids

*A Principle-Based Approach to
Entrepreneurship*

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Edited by: Elizabeth Zufelt

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Cover Design by: Ryan Lause

Book Design: Elizabeth Zufelt and Leilani Zufelt

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Message to parents and teachers

We are incredibly excited that your children and students are interested in entrepreneurship. We believe strongly that every single young person should go through an entrepreneurship experience before they leave high school. We don't know of any other experience or course where your kids can more effectively learn to:

- Communicate with adults and peers
- Persevere through difficulties
- Overcome fear
- Face failure
- Sell ideas
- Create solutions
- See opportunity around them
- Understand risk and reward
- Develop a growth mindset
- Look past scarcity to abundance
- Collaborate with others
- Express creativity
- See their own potential



The list of all the things that students learn through entrepreneurship is actually much longer, but these are some of our favorites. Regardless of whether your child wants to pursue entrepreneurship in their life, the benefits of starting a business and running it as a kid are invaluable. What employer is not going to want to hire someone who has already started and run a business before they left high school?

We are going to be real with you as parents and teachers for just a second. We want you to know that here at Wealth Mentality Families we actually don't care if your kids have a successful business or not. We know what you are thinking: "Are you kidding me? I just spent money on this and now you're telling me you don't want my kid to succeed? What kind of joke is this?"

Don't hate us yet, because we can explain. Chances are that most of the businesses kids start in their youth are not going to make them millions of dollars. We know that and fully understand the challenges they are up against. That being said, the wisdom, growth, and grit that is developed through those failures is perhaps the most valuable thing that we can offer them. In their failures, your kids will learn more than in their successes. That is why we don't put too much emphasis on what happens to the business your kids start. Instead, we care deeply about how your kids will change and grow by starting that business. We are not in the business of creating businesses, we are in the business of creating amazing kids with the knowledge, determination, and a principle-centered approach to create the future of our world—a future that has more wealth, more freedom, more purpose, and more goodwill than any generation in the history of the world.

This isn't to say that we aren't teaching them real entrepreneurship—just the opposite, in fact. We want to teach principle-based, actual entrepreneurship. No business plans without implementation or front walk lemonade stands here. We want your kids to start real businesses that are solving real problems and we want to get your kids to their first failure as quickly as possible and leave them so excited in that failure that they just cannot help but try again, and again, and again, until finally they have found their huge success.

We tell parents all the time that if your kid takes the money they've saved in their piggy bank, let's say it's \$100, and start a small business and it completely fails, what are they out? A hundred bucks and some time, but they still have a roof over their head and food on the table. There is no better time in their lives than right now for them to stretch their creative legs and try something. As long as they are willing to put in the time and effort, then win, lose, or draw they are going to be huge winners in the game of life.

Finally, we want to share a secret with you. The most successful youth entrepreneurs that we find are those who have a parent who is willing to go hand-in-hand, side-by-side, into this venture with his or her kids. They spend the time and put in the effort to help their kids succeed. Not only are those ventures far more successful, but the relationships that are built in those ventures are amazing. We didn't mention above in our list of benefits the relationships that are created, but let's get real for another minute: in the end, that is what you care about the most. You just want to be close to our kids and see them succeed.

That is why we can unequivocally say, whatever it takes to help your kids with their business, we recommend that you do it. Are you going to have to skip a few sports games on TV? Then do it. Miss out on a workout or two? Do it. Give up your favorite show for a month? Do it now! You can always catch up on demand when this is over, but you won't be able to catch your kids' experience "on demand." Once it is over, it will be over. The chances of them doing it again will, in large part, be dictated by how they see your reaction to their efforts. Not to their success or failure, but to their effort. Can you do it? Buckle up, because it is going to be one crazy ride!

Now for some disclaimer mumbo jumbo.

First, we are not lawyers, accountants, or financial planners. Any advice that we offer is only that, our advice, and it in no way guarantees any result. All examples are true and accurate but do not reflect exactly what will happen in the business of your child. Each business is different and results will vary. See our legal disclaimer at the end of the book for more details.

Second, we will teach your kids certain skill sets that will take them to the internet. Safety is hugely important to us and the last thing we want is for one of the kids in our class to use the newfound freedom on the internet to get themselves into trouble or into a life-altering addiction. Computers and the internet are amazing tools, but please use every caution and oversight at your disposal to help your kids learn to use these tools appropriately.

Third, we want your child to start a *real* business. At a certain point in this course they may come to you and tell you about needing to create a real entity (LLC, corporation, partnership, etc.) to protect their assets. We actually hope that they ask you just like that and it leaves you both confused and impressed with their knowledge. In any case, they will need your help to do this. Don't worry, we make it incredibly easy to go through this process, but you will need to be there to handle some of the legal requirements. Similarly, they will ask about a business bank account, and contractual agreements with suppliers, manufacturers, etc. In most states in the US, minors are not allowed to enter into legal agreements, which means that you, as their parents, will have to take some of the responsibility of signing these agreements. Again, we are going to make this very easy for you, but you will need to be engaged in order for it to happen. If you want more information about that, then feel free to flip over to Chapter 13 now and look through the information on legal structures and contracts.

Finally, some of your kids will start businesses that may result in them needing to meet face-to-face with other adults. This might be at a booth at the farmers market or in a conference room at a local business. While this is one of the huge benefits that your kids will get from this program, it is also a point of concern. Again, the safety of your children is of utmost importance, so we hope that you will be willing and able to accompany them to these events when possible, and when you are not able to attend, then spend time teaching appropriate behavior, rules, and safety measures.

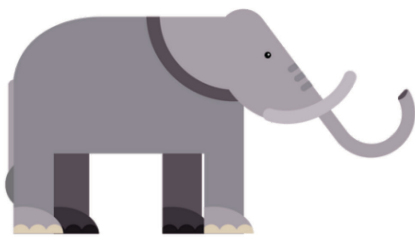
Okay, enough of the serious stuff. Let's get going with your kids.

Welcome to the Big Startup Guidebook for Kids

So, you want to be an entrepreneur and start your own business. That's amazing! Congratulations for taking this step on your wealth journey and starting our program. Entrepreneur is a word you will see a lot in this book. It is what we call people like you who decide that they want to create something new, take control of their lives, and face the risks and challenges that come with walking an unknown path.

Starting a business is one of the most exciting and difficult things you will ever do. We're guessing you have been thinking about business for a while and have come up with a list of questions a mile long already. You are probably asking yourself, what should I sell? Where should I sell it? How will people find out about me? How much should I charge? How much money do I need to start?

It is totally okay to have questions, just take a deep breath and relax. We have you covered! By the time you get through this program, you will know the answers to those questions and many more, but we need to take it in baby steps so you don't get too confused.



There's an old saying that asks, "How do you eat an elephant?" The answer? "One bite at a time."

This guidebook is like an elephant. To be honest, it is not a children's book. It is a book full of ideas and principles that many adults don't even know. So why do we say it's for kids? Because we believe in you. We know you can understand what we are teaching and start real businesses, but you must do it one bite at a time. If you try to just read through the entire book all at once, you are going to get lost.

You need to know that this book is not intended to give you every single step you will need to follow in order to create a business. There is so much to learn as an entrepreneur that we have no way of putting everything into one book. In fact, there are entire books written about topics we have taught in just one paragraph or a chapter.

That means that this book is far from everything you will learn as an entrepreneur, and the honest truth is that we learn new things every day that make us better entrepreneurs. By the time you are reading this there will be 100 new ideas that are not written here.

That being said, there are principles of entrepreneurship which do not change. They have been true forever, and will continue to be true in the future, regardless of how much changes. This idea is taught clearly in a short story.

There was once a young boy who loved his father very much. He wanted to be like his dad in every way. One day, the boy saw his dad eating a plate full of tacos. The boy waited until everyone was in the other room and then reached up and grabbed one of the tacos. He shoved a large bite into his mouth only to find, to his horror, that the taco was incredibly spicy. His face began to sweat, he started screaming and crying, and ended up spending the next hour weeping in his father's arms.



From that day forward, the boy decided that he hated tacos because they were too spicy. Whenever there were tacos at a meal, he would refuse to even take a small bite. No one could convince him that the tacos were not hot. He had learned, through experience, that tacos are hot and he did not want to feel that pain again.

Years later, when the little boy had grown a little, he was at a friend's house and they were serving tacos for dinner. He didn't want to be rude, so he decided that he would try just a small bite of the taco. He discovered he loved tacos. From then on, they were one of his favorite foods.

This is a silly story, but it teaches a good point. When the boy tasted the very spicy taco, he learned something that was useful: Dad's tacos are hot. He was wise to decide not to eat any of his father's tacos because it would burn his mouth if he did. The problem was that it wasn't a *principle* because it wasn't always true. He assumed that because his dad's tacos were hot, all tacos were hot, but that doesn't hold true in all situations.



He would have been much better off had he learned that his dad's fiery habañero hot sauce was spicy. The principle was that the hot sauce was spicy, the application was that his dad's tacos were spicy when they had hot sauce on them. If he had learned the principle, then he would have been able to avoid the spicy hot sauce whenever it was on the table, not just in the tacos, and more importantly he would have been able to enjoy years of delicious tacos. What a tragedy!! That may be a little extreme, but we love tacos.

In this book we are going to focus on teaching you the principles of entrepreneurship. We will also teach you how to apply those principles to take action and create your business, but we don't always give you every single step you need to apply the principle in every situation. Sometimes we will only teach the principle and you will have to do more work to learn the skillset needed to apply it.

The main reason we decided to teach this way is that the tools that entrepreneurs use are changing and becoming better almost daily. Any book that only teaches how to use these tools is at risk of being ancient history by the time it reaches the bookshelf. You can find a ton of information online that will teach you how to use tools. We are focused on teaching you the principles behind the tools. That way, if the tools change, or disappear, then you will still know what to do.

How the Program Works

This program is designed to help you, week by week, start and grow your business. Since the program is based on the principles of wealth mentality, you will get a lot more out of it if you have read the book *Katie Bell and the Wishing Well: A Story of True Wealth*. If you haven't read the book yet, stop now and Go do it. Seriously, put down this guide and pick up your copy of the book and start now. We don't want to see you again until you've finished!



All done? That was quick! Now that you understand what we are talking about when we say wealth mentality, you are ready to get going.

So here's how the program works. The guidebook uses a simple step-by-step path that has proven time and again to help students succeed. The core of the program is the idea that when you learn something it only becomes real if you apply it and share it with others.

LEARN → DO → TEACH/SHARE

In this guidebook you will **LEARN** the principles of entrepreneurship in a weekly lesson. Throughout each lesson you will be given tasks and challenges that will help you **DO** the necessary work to move your business forward. Finally, each week you will have a homework assignment where you will **SHARE** what is happening in your business and **TEACH** what has worked for you.

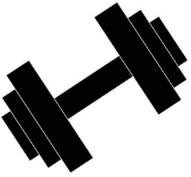

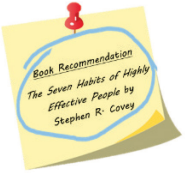




That's it. Pretty simple, right?

It really is, if you follow the pattern. The program has helped many students before you and we know it will help you, too, but you have read each chapter carefully, ask your parents questions, and then do the activities. If you get stuck on an activity, don't just jump to the next chapter; you'll have to keep working on it until you finish.

This is not like a math class at school. There are no tests or quizzes, but if you don't do the actual work, then nothing will happen. However, if you do the work, you are going to be amazed at what you accomplish.

We want to be clear from the beginning that it is not our goal to help you start a huge billion-dollar company. That may surprise you a little, but our purpose is about helping *you* grow in this process. You see, our goal is to change the way you think about the world. When you are done, you will have a better understanding of how you can control your own future and create your own path. You will know the principles of entrepreneurship and how to apply them to help you succeed in business and life.

Throughout this guidebook you are going to see a few icons used over and over. These indicate certain learning opportunities and help you move forward. Here is what each icon means:

	<p>At times the lessons will get a little bit tough to understand. We try to give you a warning with our heavy barbell to say, "these ideas are heavy, so you need to pay attention and work hard to understand."</p>
 <p>MATH WARNING</p>	<p>You will do math in this program. There is no way around doing math if you want to be an entrepreneur. Luckily, the math you use will actually mean something. We warn you each time a math section is approaching.</p>
	<p>This little sticky note with a blue circle is for book recommendations. There are a ton of books that you can read on entrepreneurship and self-improvement. We give you a few ideas where to start.</p>
	<p>This green box is for times when we want to add an extra note to a lesson. The information may not fit exactly with the lesson, or it might be a little more advanced, so we give you a warning.</p>
	<p>The red box at the beginning of every chapter is where you will find some of the core principles for that chapter. Pay close attention to these boxes.</p>
	<p>The plain sticky note is for definitions. Whenever we introduce a new word, we try to give you a simple definition.</p>
	<p>The learning child icon is for those times when we have taught a principle but don't teach all of the details about a tool or skill that you can use to apply the principle. This simply means you need to look at other resources to learn the skill.</p>

Chapter 1

Starting with Purpose

1. *Entrepreneurs with real wealth don't start businesses just for money.*
2. *Real wealth comes from a balanced life with purpose.*

LEARN

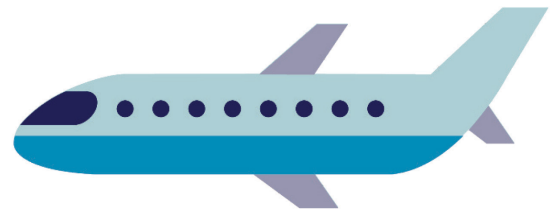
"Begin with the end in mind." Stephen R. Covey

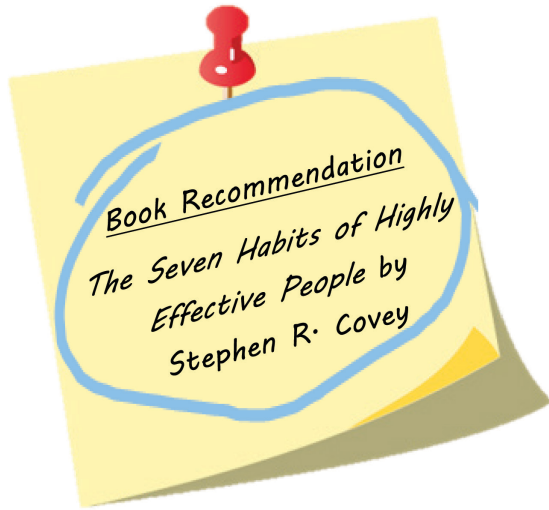


Have you ever flown on an airplane? When a pilot sits down to start a flight, they go through a long list of checks to make sure the plane is ready for the journey. They also spend a lot of time mapping the exact direction they should travel to arrive at their final destination.

A good pilot would never dream of taking off without going through the checklist and mapping out the journey. The risk of disaster is too high not to be completely prepared for the trip.

Your life is just as important as a flight, but many people don't have a plan for their life journey. Too often we see entrepreneurs rush out to start a business without giving any thought to what they really want to accomplish. That is not going to happen here. We are going to start with the end in mind and work from there.

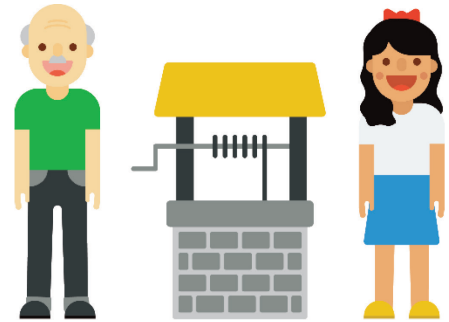




You may be asking yourself, why do I need to have a purpose to start a business and become rich? The answer is, you don't. Many entrepreneurs start businesses and become rich without ever knowing what their purpose is, but we don't find very many of them who are truly wealthy without one.

Being wealthy means to be balanced in all areas of life. We learned this in *Katie Bell and The Wishing Well*. If you need a reminder on this topic, go back to the book and reread Chapter 20: Finding Purpose.

The main reason to start a business is to make money so you can fulfill your purpose. Without purpose, a business just makes money and you will feel no happier or fulfilled than if you did not have the money. Your purpose statement will guide you in your business to help you create a life of happiness, fulfillment, and well-being—the true definition of wealth.



You already started to figure out your purpose statement when Grandpa Bell taught about it in *Katie Bell and The Wishing Well* (If you still haven't read it, go do it now. We promise this will be better after reading it). You know that your purpose statement needs to include your vision for your health, relationships, personal well-being, and money, so now it's time to put it all into practice.

Finding your purpose is going to take a lot of time and focus. Make sure you have 30–45 minutes of uninterrupted time to work on this activity. It would also help to have a stopwatch or timer by your side. You will need this to keep your mind focused. Have you ever tried to put two magnets together on the same poles? What happens? They push each other apart. That is kind of what happens when you start to create a purpose statement. Your mind will want to wander to simpler tasks. Having a timer will force you to stick with a thought long enough that your mind will give in and start to focus and create solutions to what you are asking it to do.

DO



If you're having a hard time figuring out your purpose statement, then we have an activity for you below. If you already wrote a purpose statement for your business, then you're all set for next week's lesson. Nice work! Finding your purpose will be one of the most important activities in this program, so don't skip this step. Grab the Wealth Journal™ from your Wealth Mentality Startup Kit if you have one and follow along as we figure out our purpose in the four areas of wealth mentality: Health, Personal Well-being, Relationships, and Money.

Starting with the topic of personal well-being, look years into the future to when you are a grown-up and answer three questions:

1. How do I want to be remembered?
2. What memories do I want to have?
3. What will I be most proud to say I have accomplished?

Think of each question and write down your answers in your journal. Now do the same thing for relationships, health, and money. Once you have your responses, look at each one carefully and ask yourself, "Is this really my purpose?" You will know you have the right purpose statement when you can say, without hesitation, "Yes, it is!"

Are you feeling a bit stuck? Don't worry, that's natural. Keep thinking about it and something will come to you. You may even need to take a break and come back to it later. If you are really stuck, consider talking to your parents or a trusted friend and ask them if they have their own purpose statements. They may be able to help guide you.



Katie Bell's Purpose Statement

Personal Well-Being - I want to be remembered for living a life that is a great story. I want people to have memories of all of my adventures. I also want them to remember that I was a spiritual person who had faith in God and tried to follow His plan for my life. I want to have memories of showing courage in difficult times. I will be most proud of trying new adventures and constantly challenging myself to improve.

Money - I want to be remembered as someone who always did more for my customers than they expected. That I owned a system of wealth which allowed me to help others. I want to have memories of using my wealth to travel the world and help other people. I will be most proud to say that I created value for others and as a result I was able to live my purpose of serving other people.

Relationships - I want to be remembered as someone who was kind to everyone, especially my friends and family. I want to have memories of helping people all around the world. I will be most proud of my strong relationships with family and friends.

Health - I want to be remembered as someone that exercised and kept my body fit and strong. That I ate healthy foods and never did anything to harm my health like becoming addicted to some substance. I want to have memories of playing sports and doing active adventures. I will be most proud to say I have climbed Mt. Kilimanjaro.

SHARE



Take time today to share your purpose statement with your classmates or parents.

Does your purpose statement say anything about spending time with your friends and family? Does it mention having money? Does it talk about helping other people?

If you said yes to any of these questions, then there is a good chance that you would benefit from starting your own business. As Katie Bell learned, there are a lot of ways to earn money in this world, but if you really want control over your time and life, then you need to own a business. If that is the case, you will benefit from the rest of this Guidebook. If you're ready to start your wealth journey and work on fulfilling your purpose, then let's get started on the next chapter!

Chapter 2

Grit

- 1. If you want to succeed, you will first have to fail. Success is not about winning, it's about not quitting.*
- 2. Money, intelligence, and physical strength do not always tell us who will be successful. Grit will usually beat all of them.*

LEARN



Starting your entrepreneurship journey is incredibly exciting. You will learn so many new ideas and skills that will help you in life. At the same time, it will be very difficult. You are trying to create something that has never been done in exactly the same way before, and that can be really hard.

Have you ever tried to solve a Rubik's cube? For some people, this seems like an impossible task. With enough practice, most people can figure out how to solve one side of the puzzle on their own, but to solve the next layer it gets harder. Every time you try to put a piece where you want it, it messes up some of the pieces that are already in the right spot. It's enough to make you want to pull your hair out!



What many people don't know is that there are rules or steps that can be followed to solve the puzzle. Once you know the rules, you can move each piece in the correct order and solve the cube without messing up the parts you already solved. It takes time and hard work to learn the order of movements, but it can be done. Here is the funny part of a Rubik's cube: even after learning the proper steps to solve the puzzle, you still have to work on each puzzle differently than the last.

Your solution to each puzzle is never the same as one you have completed in the past. Each time you pick up the mixed-up cube, you have to take a new approach, follow the steps you have learned, and try to figure out the right way to solve the puzzle.



Business and entrepreneurship are like a giant Rubik's cube. There are things you can learn to help you take each step, but it is never going to be the same as a puzzle that has been worked on by someone else. Each business is unique and different. There are some people who ask us, "Just tell me exactly what to do in order to make a successful business," but there is no such magical solution.

We will teach you the steps that will be needed to create a business, but you are going to have to apply them in your own unique way in order to create something new. That is the beauty, and the challenge, of being an entrepreneur.

Here is the silver lining: if you are willing to try and fail, many times, then you will eventually solve a business problem that will make you wealthy. It may not be the first time (or maybe it will), but eventually you can win. The question is not whether or not you will eventually find a winning solution, the question is whether or not you will stick with the challenge long enough to win.

All of us are born with **grit** to help us learn. If we didn't have grit, then the first time we fell down learning to walk we would have stopped trying and just crawled the rest of our lives.

Luckily, we all had enough grit to get up and try again until we found our balance and learned to walk. As we get older, we seem to lose some of that grit. Some of us lose more than others depending on what experiences we have.

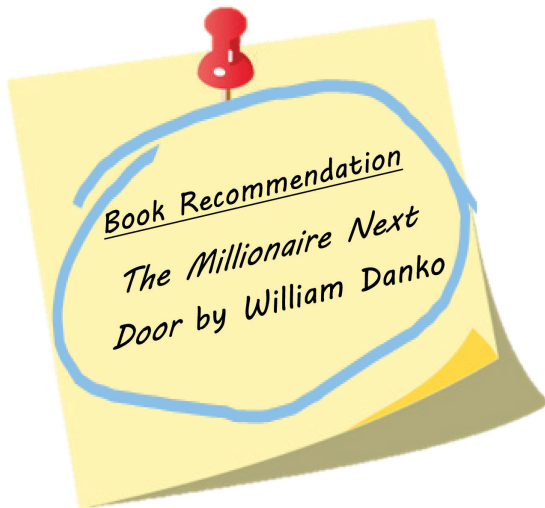
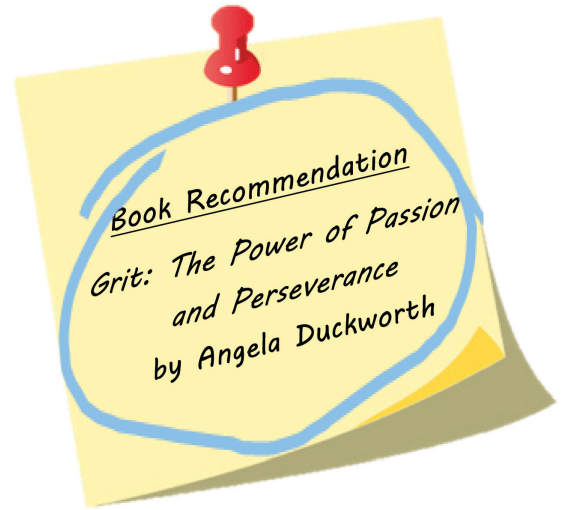
Some of us give up too easily when faced with challenges, so we lose some of that grit. Others of us don't give ourselves any challenges at all, so we don't build any new grit. Eventually, when we are faced with difficult things, we don't like the way it feels, so we don't even try.



Whatever the reason, we all have different levels of grit right now, but luckily, we can learn to be grittier by facing challenges and not giving up. Scientists have proven it!

In one study, scientists looked at soldiers training to be Navy SEALs (SEAL stands for Sea, Air, and Land team). SEALs are some of the toughest soldiers in the world, which means that to become one, you have to prove you can be one of the toughest people in the world. The training program for SEALs is incredibly difficult, and most people give up before finishing.

Most people thought that the biggest, strongest, and most intelligent soldiers would be more likely to finish the SEAL training program, but what the scientists found was that grit was more important than intelligence, physical condition, muscle size, or anything else. The smallest, weakest recruits, if they had grit, were able to finish the training.



This flies in the face of how most of us think people become successful. Usually we think someone who succeeds in life is either smarter, better, faster, or luckier than we are. Fortunately for all of us, that just isn't true. While there are exceptions to this rule, most successful people had to fight through incredible challenges in order to achieve their ultimate victory.

The point of talking about this in your entrepreneur course is to help you understand that the path you are choosing will set you apart from many of your peers. As an entrepreneur, you are going to have to develop a huge amount of grit that will carry you through difficult times.



You also need to let go of the idea that you are not smart enough, tough enough, creative enough, or any other enough. That is scarcity mentality, and you need to push it behind you. The most successful entrepreneurs in this world didn't really know exactly what they were doing when they started out. They had to learn step by step, failure by failure, just like the rest of us. It is hard work, but it is definitely worth it, even if you never achieve huge financial success. The things you will learn from your entrepreneurship experience will be some of the most valuable lessons of your life.

Still with me? Then let's test your grit.

DO



Here is a fun activity to get you out of your comfort zone and start building some of the grit that we just talked about. This is going to make you uncomfortable, but after reading this chapter we hope that you now know how this helps you to grow.

For this activity, read the following list of challenges. You have to choose one to complete on your own, with no one else prodding or holding your hand. You need to get your parents' permission, but once they say yes they can't help you do it. They need to allow you to succeed or fail on your own.

Only for the bravest entrepreneurs: When you read through the list, you are going to be nervous or scared by every choice, but one of them is going to really freak you out. If you dare, pick that one. This will push your limits in the best way possible, so dig deep and go for it!

1. Pick a song and, with your parents' permission, record yourself singing it and post it on social media for all of your friends to see.
2. Make a plate of cookies or other treat and take them to a neighbor you don't know. Introduce yourself and, after talking to them for a few minutes, ask them about their biggest life goal and how they are working to achieve it.
3. Go to a busy location like a mall, church, or school. Call for everyone's attention and then recite to the entire group your favorite poem.

4. Call up your local chamber of commerce and ask them questions about starting a business in your town. You need to ask at least 5 questions and spend 10 minutes talking to them.
5. Take the paper clip challenge. Grab a paper clip and head out to your neighborhood. To complete this challenge you have to make 10 trades with your neighbors. Go to your first neighbor and ask them what they would be willing to trade you for a paper clip. Once you have made the trade, go to the next door and see if you can get something a little bit better for whatever your first neighbor gave you. By the time you have made all 10 trades, you should have something significantly more valuable than the original paper clip.

SHARE



Today you will be sharing your experience of the challenge that you completed. Tell a parent, classmate, or friend how difficult it was to start and whether or not it became easier after you did it. Also, share any good ideas or lessons learned in this activity.