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Kat Loterzo: From Personal Trainer Trading Hours For Dollars, To Making \$80,000 A Month Online, Traveling The World And Living The Laptop Lifestyle

Hello, this is YARO and welcome to the Entrepreneur's Journey podcast. Today's guest is Kat Loterzo.

YARO: Hello, this is Yaro Starak and welcome to an Entrepreneur's Journey interview. Today, I have the pleasure of another graduate from my Blog Mastermind program from many years ago who I didn't realize actually took my Blog Mastermind program. Her name is Kat Loterzo.



I've actually seen Kat because another one of my students, Tracy Raftl, you might know from the acne niche, an interview I did with her, she said she had just joined this high-end mastermind with a very high-energy coach, and it was Kat! So, I investigated Kat's website to see what she was doing and it's very exciting. She's got this sort of strong personal



development, personal sort of trainer... As you can tell, she is coming from a fitness background which she is but, I'm going to let Kat tell her story.

So, Kat, first of all, thank you for joining me.

KAT: Thank you so much for having me. I'm so excited.

YARO: Well, this is awesome because you know, you're having amazing success and I was asking you before we hit the record button here if there was a number I could share with the listeners on how well you're doing. I'm blown away that you're already at \$80,000 a month is your average at the moment. That's \$80,000 per month so, you're getting close to that seven figures total. But, I know it's also been a bit of a roller coaster ride for you over the years with finding the right fit, I guess, in the business so, I'd love to go through that story with you.

But, just to paint the picture where you are today, you're travelling, right? You sort of run your business while you're travelling around the world?

KAT: Yes, we... When I say "we," my husband, myself, my nearly five-year-old daughter and nearly one-year-old (actually in six days) son, we are living the laptop style on the road. We left Australia in June but, we actually left Melbourne which was in November last year, just a couple of months after our son was born and we're travelling for maybe a year, maybe two years. We're kind of just seeing where the road takes us before eventually settling back in the Gold Coast.

YARO: And, obviously, the business is completely mobile and you have no problem just powering up the laptop and running it, is that how it works?

KAT: That's exactly right and that was the goal for a long time. In fact, you were my direct inspiration for that. I can still remember when I first started following your... I remember you were referring many to blog or maybe in the Blog Mastermind to how you could work either from home or from a cafe by the beach and you were completely mobile. I think you've just been doing some big travels at that time and that honestly planted the seed and I really remember just feeling like, "Gosh, imagine living a life where you could just have your laptop and a coffee and sit in a café and just write and



make a living that way." And, to me, I kind of had the idea that, "Wow, imagine if I could make 80 grand a year doing that," and I said that as a bit of an intent and I... well, I wouldn't tell you I never thought I'd get to 80 grand a month because I do always dream pretty big but, at the same time, back in 2007 setting that goal, it did seem quite surreal and so, to know that I'm living it, it's just sometimes, I just get goose bumps thinking about it. It's quite mind blowing.

YARO: That is amazing. Where were you in 2007? Were you a personal trainer because I know that is your background, a fitness person, right?

KAT: Mm-hmm, yes. I was a personal trainer since from a fairly young age and so, in 2007, I was personal training in the city in Melbourne, in Melbourne Central and doing really well, at least I did really well and had a successful business and lots of clients getting results and so on but, just feeling like well, I didn't really see that personal training alone was my future and I was always very called to writing. I had studied professional writing and editing and always wanted to be an author and a journalist so, I thought, I'll start writing and I've heard of this thing called a blog.

So, I started a free Wordpress blog. Actually, it's still around, my original free Wordpress blog and then, I kind of got some more goose bumps when I found a couple of months ago because I was reading through some of the posts I wrote and some of them were pretty much exactly the same stuff I talk about today, about living life now.

YARO: And, you've obviously found a much better business model than personal training in terms of income with the same sort of knowledge and subject matter that you love.

But, let me just... before we talk about your business because I'm so curious how this \$80,000 is generated and what you do exactly. Prior to the business, has it always been personal training for you? Was there any other entrepreneurial endeavors before that?

KAT: How far do you want to go back [*laughs*]?

YARO: Well, give me a summary.



KAT: Yes. I've always had that entrepreneurial spirit, or I guess, you could call that revalued(?) spirit where I do remember from quite earlier. I'm just thinking, "No, I really don't like following the rules."

Having said that, I was always a very academic good student like a good girl who did what she was told until probably later on in high school days where I started just really thinking, "I don't really know if I want to follow this path" and I'd always planned to be a lawyer. In fact, my family had been uprooted when I was thirteen and we lived in Germany for a couple of years, and one of the reasons we came back when we did was so that I can finish schooling in Australia in order to be able to study Australian Law and I did it like for a few days and then life changed.

So, I'd always been entrepreneurial. I mean I was going door to door selling lemons and oranges from my grandparents garden when I was five years old and I figured out I'd make more sales if I took my three-year-old brother with me because of the cuteness factor and selling various things through childhood and starting up clubs and charging people to join them. So, it went on that time. So, it's always trying to make money in different ways and even within the personal training business which I did for thirteen or fourteen years. I was always looking at ways that I could expand beyond just one on one whether it was running an event or running a workshop with the other trainers and teach business stuff. And so, I was always kind of looking for more and I realize now looking back, it was partly just kind of looking for that true fulfillment, trying to find my true niche hook corner of the world where I really wanted to be, where I really wanted to teach but, it was also just that I do have that really strong creative spirit where I just loved to create and do new things and so, even now, with my business doing just incredibly well. I'm never satisfied, not in a bad way but, I'm always thinking about what else can I do, what else can I create?

YARO: I'd love to talk about the transition because there are so many personal trainers, consultants, service providers, people who are what you used to be like basically doing that paid per hour... You're running your own business so, there's a degree of freedom to it but, it's not that leverage you're sort of trapped in your clients and you have to work to earn and fail linear. I could really tell you were always thinking about how to break that



model and get a better model from what you were doing. Can you talk about maybe the first attempts you did to turn what you were doing in fitness into a better business or a business that you really wanted and then, how that eventually led to what you do today?

KAT: Yes, for sure. I was always looking even when I had no idea where to look. I think this is a really important point. I feel a lot of times people say, "Well, I just know that I want a different life and I want a 9-5 but, I don't know a decent way to have a business idea or if I have a business idea, I don't know where to start." And, I tell people, "Okay, I get it. It's frustrating but, it's not the excuse regardless of whether you have a business idea or not, or you know what you possible do. If you're not happy with what you've got or what you're doing and then, stop to look elsewhere."

That's kind of what I did where I just, I bought a laptop and in between personal training clients, instead of doing coffee or walking around the studio or whatever I've been doing prior, I just started going online and finding what the two cafes in Melbourne where you could go online and going to an Internet café and just kind of looking around and trying to get ideas and just trying to figure things out.

And so, it's really convenient, the general concept of more and in some ways I felt bad about it at the time because I felt like I was just this ungrateful person who couldn't be happy with what she had and also very anti-social, pretty much just always saying no to catchups without personal trainer friends, and then just kind of going away with my laptop or with my journal to try and figure things out, reading a lot of Tony Robbins and Brian Tracy and all the kind of godfathers of personal development where I grew up reading from an intense bookcase.

And, somehow rather, I came across you, Yaro, I came across the Blog Mastermind and I felt, "Well, this is what I need to do. I need somebody who can give me some direction." And so, I joined your Blog Mastermind and I think I already had my free Wordpress site set up before that and I probably only did a total of 20 posts on that site ever. It was really more often newsletter from my personal training plans so, it was more that I was starting to think, "Okay well, I know that I am not going to keep doing one-



on-one forever and certainly, a lot of coaches whether or not fitness coaches, but coaches in general who don't want to feel that way."

I thought, "Okay, let's look at somebody that I can maybe leverage my time not doing more maybe corporate work or group stuff or events or something."

So, I felt that if I have a blog then, it's going to give me some more credibility and maybe allow me to position myself as a personal trainer. And, it did. It did do that to create it. I think that it was as a result of being in your Blog Mastermind that I set up my first, what I would term, "official blog" which was called Body Incredible and it was fitness, weight loss, and motivation. And so, it was just a journal fitness, weight loss and motivation site.

And, I followed what you taught to set that site up and to get it all operational and I really then started to build my list and started to do some guest posting for some cool sites as well which was something that took a little bit of trial and error to get people to pay any attention to me but, it did pay off the way, the work did pay off and, I started to write an eBook.

The eBook unfortunately took me 26 months to write because I just turned into this mammoth thing where I decided that if I was going to do an eBook, it should be the best eBook in the world and therefore, that I had to put everything about everything into this book, which I pretty much did. It's quite a mammoth.

I finally released the book, I think, it was in 2009 and made my first money online and in fact, I made \$400 that day which was eleven sales and I was just over the moon. And, one thing that you taught that really just stands out to me, you might not remember saying it but, I remember it. It's clear. You would say, once you made your first dollar online, you just realize how much possibility there is and I really doubt that when I made my first sales with my eBook, I just felt like, "Wow, if you can make well, \$400 online then, you can make anything." And so, it really opened up the possibility to me that if I'm honest, I kind of planned it around for really a couple of years just taking a lot of my time to get in fairness, really, I had a perfectionist streak which I'm still trying to stand up and not taking action as fast as I



could have. But, at the same time, I was really benefitting hugely from having a blog, an active community of people who love me, I got lots of comments and lots of thank you's and I had an endless stream of personal training class. So, I was able to increase my personal training rates and because I was in such demand so, even though I wasn't immediately leaving out of personal training, it really impacted my income and my time and my lifestyle as well as just fulfillment but, I sort of felt like, "Well, this Body Incredible site is great and it didn't feel like targeted enough, that it needed to have a more of a targeted audience." So, in March of 2011, I launched **Woman Incredible**.

I took the concept of Body Incredible and I created Woman Incredible which was fitness, weight loss and motivation for driven women and that was just a big hit from the start because I was really just speaking from my heart about, well yes, about fitness and weight loss and nutrition and so on but, really just about living a life that you want to live and giving yourself permission to love yourself as you are and really just connecting with women, talking about emotional eating and topics that weren't really commonly spoken about because they were a bit taboo in the fitness world.

And so, I did all of that. I did a tour around Australia and did photo workshops in most of the major cities, 30,000 women. Actually, the year prior, I'd launched an online health coaching program. That was a concept that I brought from your Blog Mastermind that I did doing an online program and that was moderately successful, well at the time it was actually hugely successful, and probably bigger, I'm a bit hard on myself, if you look back, comparing it now to where I am now.

I kind of evolved from there and started doing some more just havin it towards female themes since 2011, and I think I made around 25 to 30 grand total for my online business total in 2011 which was pretty to start with. And --

YARO: But, you were still personal training though?

KAT: I was still personal training however, by that time, we have had our first child so, our daughter was born in November of 2009 and in 2010, we'd actually done our first try of our laptop lifestyle trip which was a six-



week trip around the US and Canada and we eloped on that trip. We eloped in the Valley of Fire which is the desert just outside of Vegas.

YARO: That sounds rich.

KAT: Yes, that was really cool. Nobody knew, not a soul and when we got back from that trip, and the trip was sort of funded through my online stuff which was, you know, trickling along little bit. So, I got to travel and still have money coming in.

I remember very distinctly getting back from that six-week trip and just started back to personal training, and immediately, the same day, I felt like we didn't even have a holiday. I just really recognized that this is the lifestyle for me. This is something that I enjoy but, it's not my heart's passion to be a personal trainer. I had a one-year-old daughter by that stage and just really like having to dance to anybody else's tune basically in terms of having to be where at a certain time.

So, I decided to kind of work things up and having the childbirths, and I see... having childbirths are really a big motivation for just, "Right, I'm going to make this business work because I really don't want to have to be buying to work." When we go without a child, I think from a motivational point of view or from a how do I start an online business point of view? You do have to just get yourself to a point where you go, "Right, that's enough. I'm going to make this work now and can make to a whole-heartedly on an internal level in order to get those external results." That's what I do.

At the start of 2012, I was making kind of like \$3000 to \$5000 a month so, it was okay. My personal training income was significantly higher so, I certainly haven't replaced it.

YARO: What was, just to interrupt you, Kat, where was the \$3000 to \$5000 coming from?

KAT: It was coming from a few little online courses that I created for Women Incredible, I had just a few short fitness challenges and weight loss little boot camps as well as workshops that I would do from time to time. It was kind of like a constant hustle that was required to keep the income



coming and there was no one hugely successful thing. It was a lot of little things that I tried it out as well as that eBook from back in 2008. It was still something.

YARO: Yes.

KAT: Which has paid for itself now. It continues to sell so, it was worth the time.

So, someone suggested to me at the start of 2012, "Why don't you just write out a list for us of everything that we can and can't eat." And, I thought, "All right, I'll write a list of my recommended foods and why I recommend them and which foods I recommend not eating so often. And, it kind of evolved into more than a list and it ended up being about 60-page thing and then, I added some bonuses for it and I launched it as **The Look Great Naked Eating Plan** in January of 2012 and I sort of thought, oh, I just moved it up in a couple of weeks to be honest only because one of my writers in my community asked me for a list and it got a little bit bigger than that, and I launched it for a blog post. I'd never really heard of the concept of a sales page back then and I thought I might sell only 20 or 30 copies, and we were on holidays up in (?) Bay. It's actually in the Coast. I remember we were out at dinner with family and I just was checking on the notifications that kept coming in and I was the worst companion ever. So, I was just obsessively staring at it right through the whole dinner.

YARO: [*Laughs*]

KAT: I was like, "Another one! Oh my God! Another one! It's at 50. It's at 80. It's about 100."

By the end of the dinner, they were all like, "Kat, what are you up to?" And, I sold 220 or something copies in that three-day launch that I did which was around \$5000 which to me was just the world at the time because I was blown away and I was kind of went immediately into entrepreneur overdrive because I realized that, "Right, I've created something just based on a simple request from a reader and it's clearly what people want so, I how can I really tune in more to what people want?" So, it's a really good lesson



of, you know, if you're not sure what to create or what to do, just ask. Ask people who are in your audience and they'll tell you what they want.

And so, from there, I went on to just really actively engage with my community and keep creating content based on what people were asking for. By the end of 2012, I've gone from making 3K to 5K a month for Woman Incredible to making 30K to 35K a month for Woman Incredible. And, it was just an incredible ride and it was also because I was creating all these stuff just based on what people wanted and that was really natural and very from the heart. So, it was a really cool...

YARO: Okay, there is a lot there that I have to break down, Kat. You've covered so much and you're not even finished yet. I want to know a few things here. Let's make sure I get everything.

First of all, the jump from 3K to 5K a month to 35K a month, that is a big leap. That's multiple six figures before that you were just making a salary. Was it just the case of having a lot of product or you actually started just filling all the gaps in the product funnel so that, your customers had something regardless of what they wanted?

KAT: That was each to an extent so, I certainly created a funnel where before that, I had no funnel. I just had a few random things, a couple of weekly live workshops that I was doing so, I created a funnel which was The Eating Plan which was \$27 at that time and then, I created the Training Plan because that was a natural sort of progression. The Training Plan was \$149. That was over 12 months work on video workouts plus everything else you can possibly imagine for a training plan, (maybe not too correct to be honest), recording all the videos but, it was a \$40,000 launch and it continued selling so, that was really cool.

And then, from there, I created a boot camp. I thought well, I've got the Eating Plan and I've got the training plan and those are self-guided though for people so, I'll do a boot camp. And, this is something I've observed in my business repeatedly actually. I'm not sure if it's something that people can learn from it but, I've noticed that when I really tried to dot all my I's and cross all my T's to create the "perfect product or launch," there is something that's a little bit stale about it or I'm trying too hard to post it or



too hard to make money and it doesn't really have (life?) and so, I might spend a lot of time and emotion and ink and money on setting out the perfect launch like in the past, I had copywriters, the sales pages, and that sort of thing, and those are the things that tend to fall flat, and absolutely had me filled with ideas over the years, way more ideas and I've had successful ones, the things that really take off for me is often when I just sit down in a feat of inspiration and really just respond to maybe something that somebody has mentioned that they want or need or just like a little burst of an idea that I might have in my head, and those are the kind of ideas that I think we all get, you know, maybe not daily but often and sometimes, if not, we think it's like focusing on this at the moment. We don't force this thing that's not working to work and you might push aside this little flashing inspiration that you have. So, I think it's really important. Listen to that stuff.

And I listened and I had these just flashing inspiration when I do a boot camp, do a live six-week boot camp, a Bikini Body boot camp. All the girls just want to have a bikini body. Yes, it's a cliché but yes, it's what people want.

So, I just whipped up a page for that night and launched it the next day, we'll look great in a bikini body boot camp where I had over a hundred people join the first live round and that was a tremendous success. The results of people were amazing and the biggest sort of success for me was that people realized that it's not just about losing weight and looking a certain way but, we really dealt with a lot of mindset and rational stuff and so, people referred their friends because it did go in-depth beyond just what to eat and have exercise.

And so, I then continued to roll that boot camp out and repeatedly put over 100 people in each time I ran it, I mean pretty surprise. And then, I had this funnel which was Eating Plan, Training Plan that then paved if they wanted to go all the way and work with me more intensively then do the boot camp.

I also had a number of other just little extra things that I would do from time to time like I had an eBook that a friend and I made up which was about \$10 but, it's sold hundreds of copies and I still did some live workshops and events and I had a high-level membership program which was a monthly



paid program that then, people could go into if they've done the boot camp and wanted to continue working with me for a longer period of time.

It was a lot of creation for sure and a lot of work, a lot of time and effort. I mean, I was probably putting in maybe 35 to 40 hours a week which, that's fine, right? It's a normal job. But, at the same time, I had a child and I was still doing personal training plan.

I was putting in those extra hours to create, create, create and it really paid off.

YARO: How do you create so much? That's a lot of products and you're obviously very speedy at what you do. There are so many things I want to know here. Your products, are they all videos? I'd love to know the technology you're using. Are you using one membership site platform? It's all available in there and I'd like to know how you evolved all these too because you said, you wrote that first eBook so, I can imagine you sitting there, Microsoft Word or Pages, typing away for 26 months, producing a PDF then, writing this blog post saying, "Hey, I've got this book. Here's a link on Paypal to pay me--"

KAT: E-junkie.

YARO: E-junkie, okay, and then, you sent an email to your newsletter, "Hey, I've got this book," and then, you made some sales, right? That's step one. So, that, I think people, if you're new to this, that's perhaps, even that's challenging but, you're basically just a blog, an email list, an eBook and e-junkie to take your money. So done, step one.

But, you have gone and ramped it up to, I've lost track to how many products you already mentioned to be honest, Kat. So, how did that all evolve and how do you manage the components of this, not just the creation but the delivery, the taking payments, the email system... because you have people go through a process, one product then the next, can you maybe simplify and break a little bit of that down for us?



KAT: Yes, for sure. I'll be honest, I pretty much and to this day, the way that I evolved this, I commit to something to my audience that I have no clue how to make it happen. And then, I make that happen.

I do operate well under high levels of stress. I love being stretched and challenged to the extreme and see if I can pull something off. I realize that that's not necessary, something that everyone wants to have in this part of their life. I think that that's fitness side of me coming out where I kind of love to see just how much farther I can push myself before I can push myself before completely falling apart.

Having said that, like now, in my business, I work 20 to 25 hours a week. So, even though I have workaholic tendencies in my personality, I really live an amazing life. But, even back then, I might still work for 35 to 40 which is, oh okay, it's significant but, it's not, well, I would tell excessive.

Really, in terms of how I've made it all work, I constantly, in my mind, gone further than where I am in reality and then, I just put myself in a situation where I have to figure it out, like even with the first eBook. I mean, you know, if you haven't got an e-Junkie then, you got to figure it out. So, I'm not sure, I don't remember how I figured out about eJunkie. I probably read about it from your site, or wherever I learn something like that.

When it came to doing the rest of the things well, I've used Aweber up until the start of this year. I'm with Infusionsoft now but, I was with Aweber through that whole time. And so, we used WishList for my Membership Site.

The first time I ran the Look Great Naked Boot Camp, a six-week boot camp, I didn't even use a membership site because I sort of heard of it but, I didn't get myself any time between the idea in launching it to figure out how to do it.

So, all I had was password protected pages which is a little bit, well, just a little bit messy. I had to clean that up for the second round but, I think it's one example under these mini-examples I could pull on the way. Just because the ideal way to do things might be a certain way, it doesn't mean that it has to be done that way like it's a little trap in online business is to



see how other people in dream teams and there's so many beautiful sites out there and beautifully developed membership sites and you think, "Oh gosh well, I can't launch my program on my boot camp and my products until I have got all that in place."

Well, if you want to be a perfectionist, go ahead but, you might delay making money for another six to twelve months. Why not just figure out how to do something out and then, kind of beautify it and lay it out. And so, that approach is what allowed me to launch and create so many things so fast. I like to say that I do create at the speed of light. I am very fast and I always have me in my work ethic but I leave a weight of chaos behind me.

YARO: [*Laughs*]

KAT: And so, I'm quite aware of that so, I'm not going to sit here and say, "Oh yes, I've created so much stuff and it's all just come together perfectly." All of the launches I did in 2012, it seemed to become like this thing where I'd promised that at a certain type, I would say, right, for example, I launched something on my birthday, I don't know why I did that because I ruined my birthday. I said, it's going to go live at 6PM on October 2. It was a Sunday. And then, my family were arriving at 6:30. And it was in my mind, and I was like, "Sure, I'll just launch it at 6PM and then, we'll go to dinner at 6:30."

Well, it got down to 5:59 and I realized that the links from the blog post sales page, but I didn't have a sales page, were not going to the right place and then, when they tried to *click to buy it*, it just wasn't connecting properly.

That's just one example. There were a lot of incidences like that with my launches where everything seemed to be done to the minute of what I promised and it was just like, we just felt that we had to sit down and drink a big glass of wine after every launch.

It was kind of crazy but, at the same time, I would not change it because if I hadn't given myself more room, if I hadn't said to myself, "Okay, well first fully understand how WishList work," for example, before you promise that



you're going to launch a product in two weeks then, that probably would have taken me three to five years to create what I created in 2012.

So, it is actually part of our approach and I do realize that it's not the style that's for everyone but, it's something what my fans love. I really believe that we getting our own well and that we can always do everything a lot faster than what we realize. Now, I'm not saying that it's not going to be stressful or chaotic but, it is so worth it and you feel so proud of yourself to see what you created in a short period of time when you could have still been sitting there, reading the menu for WishList or something. There's been plenty of times when things didn't work. I had the other occasion when something that I promised to clients has fallen through and not worked and then, a group of media that I had to apologize but again, I wouldn't change everything because it's been a handful of occasions out of a period of years.

I've had times when things got seriously messy like I tried to move the membership site from one domain to another and that just was a major breakdown but found somebody on oDesk for example, and hired them to clean it up so, there's always solutions.

I have fifteen books on Amazon and one of my books is called Act First, Think Later. That really kind of sums up my philosophy of business. So, it's kind of the concept of that whole, it's better to ask for forgiveness later than permission in advance. It's not the exact same thing but, it's a similar concept where just acting out, just do what you want to do now, pull it together somehow, make it work because you can and then, clean it up afterwards.

YARO: Right.

KAT: ... rather than take six months to launch your product.

YARO: Ready, fire, aim.

KAT: That's right. That's a great book to follow.



YARO: Okay, so one other piece of the puzzle I'd like to know about before we continue your story, the audience growth. So, you've obviously had this blog from the beginning. It was a free Wordpress one for your physical clients that you were doing personal training and fitness with and then, you sort of started your sort of health nutrition blog and then, you switched to a woman's one in particular. I'm assuming this whole time, you have been growing your audience and you said you did some guest writing so, that would have produced some attention as well. Obviously, you need to have people to sell. Every time you're doing all these launches, you keep mentioning, I am assuming it is you sending an email to existing subscribers. It's not like you going out and getting a ton of affiliates or buying traffic. It's basically you emailing the people who already pay attention to you. Is that right?

KAT: That's right. I should say, just to make sure were not just talking about our own business because Woman Incredible is not my active business anymore. I'm now operating at katloterzo.com, just under my own name and I'm not doing the fitness stuff anymore. I'm doing the business stuff. So, that was sort of the transition I made while I was making it for a long time but, made it officially last year.

So, I've been running fairly slowly at the start and really just word of mouth which did nothing to be honest. So, it's not a good way at the very least.

And then, I did start actively guest posting and I started just pitching my post to a lot of the big blogs at the time so, Dumb Little Man, I wrote a lot of posts for them, and had some good success with my posts there. Pick the Brain, I remember I worked for (MaryJacques) site on writing and I can't remember some of the other sites. I got... not quite a lot of audience but good for credibility, as well.

So, the guest posts certainly helped. It was consistency in blogging that initially did get my list growing. Nowadays, the way that my list continues to grow is that I have an ongoing free opt in where you can get one of my Amazon best-selling books for free if you opt in to my list, and so I promoted that on Facebook for our Facebook ad and just spent a few dollars a day on it and that continues to grow my list. And, I do also get some pretty good word of mouth now because I am established now and



I've got a name particularly in a lot of women entrepreneurial communities so, I got referred a lot which is really cool.

But, initially, I would honestly say that the guest posting was one of the key things that shoot my list growth up because I remember, and it goes before I started your program, I remember that I had been unofficially blogging on Wordpress for around nine months and I had 109 subscribers and I think I had started 89 because it was like my known community in Melbourne where I got to jump on to my list initially or I think I added them even manually even quite complex or something. That was a bit disheartening. I wasn't really getting any growth and I started your course around that time and I also entered a competition on Copyblogger. It was a blog post with John Meyer, what I called *Is Your Blog Broken?* And, you had to submit a comment saying why your blog was broken and he was giving away some free consults.

I said, "Well, I think that one I can write about not getting any more traffic. I'm not really having my list grow." I feel like my blog is broken and I won one of the competition places which was so cool and had this consult which I got and it was just really incredible mainly because we got into very practical suggestions but, he also just told me, "You are a great writer. Your writing is good enough to be on Copyblogger or any of the big known blogs."

It was funny how that affirmation really just meant such a lot to me right there. It gave me that ability to go, "Well, if I am good and somebody else who I respect says I am good then, well, I'm going to start sitting around and wishing that people would maybe join my list and I'm going to actually get up there and actively make that happen," so it gave me kind of a kick at the butt which was really good.

And so, I started blogging and I followed his advice at the time and started blogging consistently two times a week for my blog and sending out one guest post a week as well.

So, I still think that's good and good strategy. I then stopped guest posting for years and months now where I've kind of got off the ground. I got lazy



with it to be honest. I've started doing it again recently and recently been in the column of Huffington Post which was awesome.

YARO: Wow.

KAT: Yes. I'm going to actively start guest posting again. I honestly don't know why I haven't persisted it for so many years. It was a big part of why my list initially started growing and then, from there, it was really just commenting as well made a big difference and that was something you had spoken about, at least time-consuming though but commenting did work like I looked at my Google Analytics and I could see that I got a lot of traffic from certain blogs that I have been commenting on and so, when I was doing commenting as a strategy, I remember I had a rule that I had to do... Actually, I think I saw this from you as well, do ten comments every night before bed.

YARO: Yes.

KAT: I don't know if you remember that.

YARO: Oh yes, that's my old first traffic technique.

KAT: Yes.

YARO: Long time ago but yes.

KAT: Yes, exactly. It was quite a long time ago. This was when I started to follow you back then. I had a little technique yes, which obviously I saw from you, ten comments before bed every night and send out a certain amount of guest posts.

YARO: Yes. Once I stalled, that was what I taught.

KAT: Okay, good thank you.

YARO: Fantastic and John, he is the guest blogging king, too so, he's the perfect to follow for that. Fantastic. That's proof of the effort you have to put in to grow your brand, grow your audience, grow your name, and you're



reaping rewards, like the fly roll concept you put in the work early on but, then the wheel got spinning and now, people I assume come to you, and these opportunities open up without you putting in the effort which is always fantastic. The momentum is there.

And so, I'd like to know then the rest of the story. So, you were doing 35K a month in this sort of fitness niche but then, you just had to throw it all away and start in the business niche, is that what happened?

KAT: I wouldn't say quite I threw it away. To be honest, I was getting to get bored with being known as, I'd given myself a title, one of the comforts... you have to have a title. You have to be called, *the something*. So, I was calling myself Australia's Female Fat Loss Queen. I hated it. I felt, really uncomfortable saying it. It was silly. It didn't fit me but, I've got a child so, I'll be Australia's Female Fat Loss Queen.

And I just was bored with being the Fat Loss person because it wasn't the real me. It wasn't what I actually care about. Your interest in talking about how many calories people should eat which is not what I taught anyway but, but, a lot of the stuff that people were asking me, I was like, "Oh, it doesn't really matter right now what you eat. You need to deal with your emotional stuff towards food and your body." And so, I was always trying to get people to go a bit deeper but, I realized that I had marketed and positioned myself in such a way where people were coming to me for fat loss advice because that was what I was selling.

So, I was starting to try and figure out a way where I could be more the leader who I wanted to be like make what I started a bigger difference in people's lives and then, doing weight loss and I was kind of tied with personal training. I have been doing it for 13 or 14 years and then, just tied with one on one and not wanting to do that anymore.

I guess, underneath it all, I've always felt that my calling is to be a writer and a speaker, and I didn't see that I wanted to do that in a big way within the fitness world. I didn't see myself really wanting to be a speaker in fitness conferences for example. I want to speak at big personal development business conferences and I was doing a lot of business



coaching on the side because well, I had always been very successful in my personal training business.

And so, a lot of the trainers over the internet always approached me and asked for coaching and helping their businesses. So, I was doing that. At one point, I had a trainer working with me, and I had developed all the business stuff... And so, I thought I'm already doing this quite a lot. Why not just have a go at doing this sort of stuff online.

So, I set up a site under my name katloterzo.com and I started writing some business based stuff but, also I wanted to make it more than just how to make money because my big passion on my big message that I feel that I have to share with the world is that life is now and you have to press play now, and that's been my tagline since 2007. I write it at the end of everything I write, "Life is now, press play." And so, I started to write more along those lines which I have been doing anyway on Woman Incredible but, it hadn't been my main thing.

I launched, or I put together I should say, just a simple workshop in Melbourne in May of 2013 for health coaches and it was a Health Coach Wealth Day, I called it, and I just put out a simple sales page saying, "Look, I made a lot of money online. You guys already know that so, let's pretty much bring it out into my personal training community who I know. I want to show you how you can do that, how you can get out on personal training if you want to and make money online."

I did this one-day event in Melbourne which was a great success and then, at the end of the day, I made an offer to do an 8-week Mastermind working with me, and I had ten people take up the offer which was book spaces that I had made available.

YARO: How much was that?

KAT: \$8000.

YARO: Okay.



KAT: And so, I started making money in business coaching and working with these people really intensively to set up their entire online business from scratch. And so, I continued to roll that program out but then, also when we needed to make more, creating like crazy and putting together like I did some online little workshops and I did... Well, I didn't do any more live events because I was pregnant but, I did a few online events that I charged for a little bit at \$57 to do a three-hour online event with me and I put together a little podcast series so, I kind of create your own online program, and I did a couple of other little things just randomly. You're not really recording a funnel together. The main thing I was doing last year was doing the private coaching with small groups to set up their entire online business.

That was cool. I was getting good results with my clients joining it but, I have to say that it wasn't like 100% my entire passion. I just felt like, oh, I've kind of gone from doing this fitness stuff that is not fully what I want to do because what I really want to do is teach people that life is now and we could have gone and create a life that you want now and I'm not doing that though because I am so busy teaching people Internet sales and marketing which is obviously something I know and good at and enjoy but again, it's not my true deep message that's within me.

My true message is, well yes, teach you how to make money online but, do so from that place of, "Hey, what is the life you really want? What is the business you really want?" Rather than just how can I make money online? I felt like I wasn't really tapping into that deeper message within the coaching that I was doing.

So, I decided to stop doing it even though it was really where my income was coming from because one result of spending so much time on the business coaching and we coupled that with the fact that I had a very complicated pregnancy last year. I was actually living in the hospital off and on from the 20-week mark. And so, running my business from the hospital which I really kind of blog about, "Hey, look! I really am occasion free. I'm at the hospital."

YARO: Laptop lifestyle [*laughs*].



KAT: That's not what I meant when I said like #free [laughs]. So, it was very confronting. Last year in November, that was one of them. And so, as a result of that, pregnancy thing and then a lot of time and energy into business coaching and very high level like very intense levels running a lot of time with my clients, the Woman Incredible side of things had slowed right down because I really hadn't been putting energy or time into it since they don't make me thirty to thirty five grand a month, it was down to like 5K to 10K a month which was significantly low because I do not have a casual freelance stuff and work and that sort of thing and so, I was having to pay people in my business and I think of all these expenses but, I created my new business.

So, I kind of... I don't really wish I could sit here and have this smooth sale I've started because I wouldn't have thought that actually would have been inspiring but, the trick is my story has been very up and down in places and last year was a year of real hardship even though I made some big money from business coaching, and it may be different how people get their business off the ground but then, I had to really be very truthful with myself and go well, this is still not quite what I want to do. I do want to coach people and make money online but, I want to do it from a different angle like I want to be more, no BS about it, I want to be more almost impressive about it and really push people to get honest with themselves about what life business they want rather than just teach them strategy on sales and marketing.

And so, it was very hard to do that I decided to not keep doing that sort of coaching until I could figure out a way that I actually wanted to do it.

The reason that was hard because it pretty much slowed my income right down and meanwhile I'd given birth to our healthy son after that scary pregnancy and when he was four or five months old, we'd packed up all our belongings, put them in a storage container in Melbourne and headed to the Gold Coast for six months before embarking on this overseas trip that we're now on, endless overseas trip.

And so, we've done all of that as I just decided that, "Hey, I'm just going to deliver this and start making money now because I want to figure out what I really want to do." It was kind of foolish and it got to a point where... well, it



wasn't foolish but, at the time it felt like am I being really stupid? Because I remember on unboxing though last year, just been, and by the way... and thinking, "Oh my God, I am actually scared for the first time." I am actually really scared about money because things are just not working because I'm refusing to do them because I want to figure out the true business that I want to have and my husband is freaking out and going, you know, should we cancel this overseas trip, and I was getting angry every time he mentioned it and I pretty much dug my heels in them, and I said to myself, if I had to take the whole family and live in my home, spare them in the townhouse in the east suburbs of Melbourne then, I will. I'm not going to go back to doing a full fitness stuff and I'm not going to be just a sales marketing coach. That's not what I want to be and I believe that I have a bigger message and a bigger mission than that and I'm committed to making that happen because I know that if I go down this path of just people launching stuff, people that aren't going to make money then, it's not enough.

And, I remember distinctly saying to my husband, if this is the direction where you'll go then, I don't want it. I would go back to personal training before I continue that hop that is not fully fulfilling me and eventhough I'm getting results from my plans, I don't believe that I'm doing the best work that I'm meant to be doing in the world.

So, it was hard and I actually took a screenshot of my phone one day showing my bank balances because I was meeting a friend for coffee and I had 86 cents in one account and two was \$89 account and I realized that I would just say, I was going to have some more because you don't want to put myself in a position where I'm going to have to offer to pay for coffee and I couldn't.

YARO: Kat, where did the money go? You made 35 grand a month at one stage. Okay, I know kids cost a lot but, that's still... What happened to it all? Did you like--

KAT: Business coaching.

YARO: Business.



KAT: No, I don't shop. I'm a coaching junkie. And look, some people might say I've made foolish decisions with how much money I've spent on coaching but I've spent around two to \$300,000 in the last three years on business coaches.

YARO: Wow, okay. Interesting.

KAT: So, I did a \$72,000 coaching program last year so, I was paying money to my coaches and not myself. And, that was scary and stressful. I look back now and, last year was a year I would say I broke my business but it had to be done. I did it deliberately. I could have totally kept making that money. I could have easily run my Look Great Naked Boot camp again or run fitness events and run sales and marketing coaching programs and I could have been doing 50K, 60K, or 80K a month every single month right through last year and I was doing that for the first half and up until probably about August and spending a lot of that money back on coaching though so, I was not at the time managing my profit margins well which has been a real lesson for me in business and something that I have now improved, which I am really happy to say.

But, at the same time, again and this is why I talk so transparently about the business. I think that a lot of people have a lot of showing around money and there's all other people who are making money in their online business but, don't necessarily have anything to share for it and that is how I was for a long time and I was really bootstrapping my business and sometimes using credit.

At the same time, I wouldn't change any of it because I really think that the money and the emotion and the energy that I've invested into all the things I went over the past years is what got me to where I am and so, I would never take back spending that \$72,000 on coaching because it was a big part of what I have went.

Now, I'm sure there are other ways to do it. I'm not saying that the only way to succeed online is to spend two to \$300,000 total useless coaching. That's just the way I did it. There's lot of other ways.



But, for me, I have always had, and this is the only reason I was aiming to do that is I've always had an underlining belief that I am going to make it really, really be and I felt like these are the people who I needed to learn from and I continue to readily invest high five figures in business coaching and I just signed up for another event that was \$10,000 to be in a smaller... at St. Clair, November this year. It's a really important expense for me. I actually don't spend money on toys or anything like that. I do... which is pretty cool.

So, it's really part of how I got to where I am and I could have kept the money coming in last year but, I chose to prefer to struggle financially for a short period of time so that I would create a business I really wanted.

YARO: Which you have today. So, what does your business look like today?

KAT: So now, I have an amazing what I would truly call "lifestyle business" meaning that it's not just okay, yes, I work 20 to 25 hours a week and my business is consistently making over 80K a month, those are my perfect months and are great which is awesome after years of kind of spending all the money back into the business...

YARO: Is that your, I'm just going to ask with the profits margins thing, is that just because you've scaled back on how much coaching you personally paid for or were there other expenses as well that you've cut back on?

KAT: I've cut back on some other expenses like marketing and advertising expenses. I have well, wasted. I hadn't had money that I've spent on my business in the past couple of years on benches that just was a waste of money in retrospect. So, I tried different things like getting a PR company and special advertising. That has never paid off. It was not a good use of money.

So, I had certainly to be truly happy on how I spent money in my business over the years. That's been a real lesson that I've had to go through in the past four months to wanting to actually think about things before I just signed up for everything that I say. I know a lot of people can relate to that.



YARO: Yes.

KAT: So...

YARO: Especially when you get the money coming in. You're like, I'm going to make 20 or 30 or 40 grand next month. I can spend 10 now. It's not a big deal.

KAT: Right, which is what I was doing. And now, yes, I am spending... I'm a lot more careful with where I spend my money. I do continue to pay for a business coach. I would never change that.

YARO: No, fair enough. Can you, with the current business and I know you're closer to where you are living the kind of business you want to have now with the kind of clients you want and the message you want to deliver, just because we're getting a little short on time, I am interested on the components now of this business like I'd love to know the funnel basically like people come to katloterzo.com. They join this email list. They get a free copy of your eBook then, what happens to them? Because you do have a lot of products, right? So, how do you help people now?

KAT: Yes. I'll go through the funnel and then, sort of show a review from people and all of these is new stuff that I have created since March this year. So, basically after I did this whole deliberately break my business theme, as a result of that, I was able to get clear on what I really wanted to do and it took taking my foot off the pedal for a period of about six months and to be honest, journaling a lot and writing a lot about what I wanted to do and kind of figuring things out. And then, it really, it just come to me. It took about six months but, they came to me and I realized I do really want to help other women make money online. I'm so passionate about how could people live the life that they really want to live and I believe that having your own business is one of the most... well, it really is no less than an essential tool because if you're working for somebody else, then how can you be fully living a life you want.

So, I realized that yes, I wanted to be a business coach but I want to be kind of like a... business coach really just getting deeper with people and



pushing them to realize that what life is now is this really the life that you want.

So, I came up with the concept for my Rich Chick Mastermind which is my signature mastermind and that is the bottom of my funnel. So, when people join my email list, they get their free book. They then receive a five-part email follow on series so, I only have a five email responder. The first email, they obviously get a free book and they also get an introduction from me and what to expect in my community. And then, they receive four more emails over a period of ten days and those five emails are all directed at the end of each email to go and check out the Rich Chick Mastermind. So you can join for a trial. You can try the first month for \$49 and then, after that it's \$99 a month.

Now, I came up with this Mastermind concept after reading your Mastermind Optin gift. I can't remember the exact name of it.

YARO: My Blog Profits Blueprint?

KAT: No. The one on the Membership Site, sorry?

YARO: Membership Site Mastermind, I had the Masterplan? [*Laughs*]

KAT: Yes.

YARO: There's a lot of Mastering going on here.

KAT: Yes, it's one of your programs on creating membership sites.

YARO: Okay yes, Membership Site Mastermind, yes.

KAT: Yes, which I went through the free opt in of that in February or March and honestly, just came up with this idea that day and then, launched it two days later on a Monday and so, I did that very fast.

YARO: As you do.



KAT: Yes, as I do. Well, I tell somebody on a Saturday night that I was going to launch it on Monday so then, I was committed. So, I had to make that happen. But, that was just, I mean, look at it, the tag line of The Rich Chick Mastermind is *make more money online faster*. You'd know why that suits you. So, it's still this whole concept of making money online like I was doing last year but, the difference is that it really fuels like me now. I really start worrying about what people really want to buy and just kind of doing what I know I am meant to do. So, sharing on sales and marketing online business but, also really doing a lot of in depth where I put people on the real business and life they want to create.

So, the Rich Chick Mastermind, you know, they get the trial month for \$49 and then, it's a \$99 a month ongoing program. That's the entry point.

YARO: Right. Is that your main cash resource or is it from other products?

KAT: No. That's around 20% or 25%.

YARO: All right, so that's your front end?

KAT: That's my front end. From there, the next step is I have the Rich Chick Coaching certification program which is, it's kind of like a side buy to the front because I'm then writing that once a year and that had been a long time in the works to run my own certification program. So, a certain percentage of people who do Rich Chick Mastermind move up and become a certified coach in my institute and then, I, write their business and it will be in my Mastermind. So, I'm only in my first group at the moment and they're about halfway through. I'm only running that one time each year so, I'm not adding until next year.

YARO: Yes, I think that's the one Tracy is in with you.

KAT: That's the one.

YARO: The girl who originally connected us.

KAT: Yes, that's correct. Yes. So, from there, from the Rich Chick Mastermind, then the next step from people who aren't becoming a coach



with me is I have an eight-week private mastermind like a private coaching program which is called Business Smackdown Intensive. And, that's eight weeks working with me privately, also to access to my group of other current at that time product plans, or enter our Facebook group where you can get to know each other there and we have weekly training.

And so, the concept of the business Smackdown is to stop following all the rules online, stop being... and finally create the business you were born for.

So, it is within that eight-week time frame of working with me, you take the business from wherever it is now to launch at least one-week program based on exactly what you really want to be doing, really want to be doing it for and to start selling and marketing that program within that eight week time frame.

So, it's a lot of work in a fairly short period of time. It does require obviously putting together opt ins and funnels and sales pages and all of that sort of stuff and so, that's quite an intensive coaching work that people can do with me and just a small group of clients at a time. And so, I run that every few months for people who want to kind of go to the next step with me.

And then, from there, the final steps of that funnel, the final step is my, what I call *the Society of Women who Dream Big and Make Sh*t Happen*, and that's my ultimate way to work with me which is proper coaching again but, over the course of the entire year. And so, that's where you come in to my what I would call my inner circle or into the society, become a private client for a year.

It's not an instruction program, for example, it's not like, "Hey week one, you should do this." That's an entirely tailored program for each individual in there. So, it's whatever they already sent me in their business, and we work on a weekly basis together or even more frequently and once women are in the society then, they get access to everything underneath at another cost obviously because they are that high level client.

YARO: And, how much does that one cost?

KAT: At the moment, it's \$35,000.



YARO: Okay. And, I'm assuming you couldn't take too many people with that one since it's quite hands on.

KAT: No. I mean, it's not even on my website or anything. It's sort of, it's really once people already worked with me through my various programs, I don't advertise it, people will reach out and just find way how can I work with you in a more private way. So, it's a very small group and it's not one that I'm looking to like super speed. The main area where my income and growth is in my business is through the Rich Chick Mastermind, Coaching certification also and the Business Smackdown Intensive.

And then, the way I work with the higher level more extensive programs is that whatever people already spent within my funnel gets fully credited back to them so, if they've already spend however many thousands of dollars because they have been coaching with me maybe for a while, then that will get credited back to them when they or if they join the society. So, I'm very strong on loyalty and allow people to move through the funnel if it's right for them.

Additionally, I am still running three or four live events a year which are also a reasonable portion of my income.

YARO: Okay. Well great, thank you for breaking that down. You're a great example of the traditional, I call the *blog sales funnel*, you know bringing people to your blog, joining a newsletter, having a front end offer and then, a small group of people are the significant source of your income. You probably have a hundred people who will account for 80% of your income. That's a great model and again, congratulations for pulling it off. It seems like you just may disappear and just this year, after all these other experiences you've had but, obviously, that builds up and you know what you are doing and you've got the formula for it so, just a case of executing which is fantastic.

Kat, I would like us wrapping up the interview. So, thank you for doing the whole story and I can see it's still ongoing. It sounds like you've achieved a lot and you've found the right clientele and the right message you want to



deliver to them going through fitness to marketing and sales like you said, and sort of bringing it all together to what you do now at katloterzo.com.

I'd love to wrap this up with really sort of a one question or two questions really. You took in part Blog Mastermind which was my coaching program and you also, by the sounds of things just very recently read the Membership Site Masterplan which is my free report on this subject.

Now, this is a completely maybe selfish question [*laughs*]. I'd love to know what's you took away, I know you've already mentioned a number of techniques that you apply which is fantastic, was there anything in particular that you found and you're obviously the kind of person who loves taking coaching programs so, you have no hesitation doing that.

KAT: Yes.

YARO: I do want to make this point. The fact that you joined all these coaching programs makes it so possible for you to also teach coaching programs because you see the value you get from other coaches so, you know you can be that coach for other people as well. I think it's a lot easier to go and charge \$8000 for a six weeks program once you've spent that money yourself and I'm not saying that just to convince everyone to go and join an \$8000 coaching program but I think it really helps to be on both sides of the fence because I've taken some \$5000 program.

But anyway, going back to the question, what is it in particular, because the people who are right in the beginning of this process don't have a blog, don't have an email list, they don't have this audience to sell product to yet. Was there something in particular, has blogging really been a big part of this process for you?

KAT: Blogging was where it all began for me and initially, that was all that I did from my sales and marketing point of view. That was my entire strategy, really. And so, that's really what I would credit to you and Blog Mastermind because before I did that program, I had a pretty Wordpress blog but, I really didn't know what to do with it. I was just posting a blog every so often. I didn't even have an about page or anything or where to contact me on the site. So, I just had no clue.



With Blog Mastermind, I was able to create a business out of my blog. I was able to structure a new site at the time, *Body Incredible*, and think about what's the direction was for that site. And, as a result of what I learnt from you, I set that whole site up in a way where, obviously, I had an opt in gift. I had an About Page and Contact Page and all of that sort of thing but, I also had a strategy that I was able to pull it for my blogging and then, to launch my first eBook and my first online coaching program, and my eBook I got in my own way like that with the coaching program that I did as well. And so, that was all inspired from Blog Mastermind.

But, to be honest, the biggest thing that I learnt from you and I know you have come across me and recently, I probably mentioned your name and a lot of these to my clients and to people because I really feel like I was inspired with the possibility that all of these could happen as a result of working with you in your program and also just from reading your blog from way back when because it was that whole thing of, well, I saw you taking action to create the business and a life that you wanted, and you gave me the belief that I could do it, too.

And so, that was, I can still remember. I can see myself now walking down Nicholson St. in Melbourne, listening on audio to your lessons from Blog Mastermind while I was walking down to do big community classes, that's right. I can see it like it was yesterday and I would listen to these audios just religiously over and over again like the same ones over and over again because it was really for me about, well, the more I can imprint this stuff into my mind, not just the various, you know, I knew you've always been very good at actually sharing the technical side of how things come together, but more so just really feeling the lesson underneath it all which is, "Hey, you can do this. You can create a successful blog and a successful business." And so, well, the more I just listen to this even the same audios and go and read your blogs and lessons and so on, then I'm getting kind of imprint it into my brain to where I could do that.

I know people might listen to it, to ask what is... like spending a certain amount of money on coaching or charging certain prices for coaching, and it might seem like crazy and that's how I would have felt back then, as well. And so, it has been kind of an evolution for me but, I think the biggest thing



that I've learned and it does come back to what I learnt from you is you got to act before you know, you don't have to already feel ready, that's probably what I'm trying to say, to take the actions that you want to take. You just decide what you want to create in your business well, also in life, and then, go out and do it and understand that just because something feels out of reach whether it's how do I write this eBook or how do I sell it or, whether it's like waiting more like, "Okay, like how do I charge like \$8000 for something?"

It doesn't matter what it is. If something feels out of reach right now, it doesn't mean that's impossible. It just means you haven't yet experienced it. You can go out and make it.

I'm so thankful to you for having that kind of program in place back then when I was kind of flowing around and just trying to figure stuff out. I'm sure it would have eventually got somewhere anyway because I always keep taking action that had made a significant tremendous difference in my life. It really put me on the top to where I am now to have a support and I didn't even really take advantage of the support of other students in that Mastermind either. It was just from listening to your audios and reading transcriptions.

And, it really did set me on fire to start taking action and do something consistently in a strategic way and I put that up in my Rich Chick class in my group last week like, "Oh my God! I'm getting an interview by Yaro." This is huge like I get interviewed a lot now. I do have a bit of an... entrepreneur world which is awesome. These are big deal for me because you really did put me on path and so, I'm so grateful for that.

And, I also just want to say for those people who think, "Oh God, well there's no way to be charging \$35,000 for something." Well, a significant portion of my income does come from my membership program which I set up from reading your point, Yaro of the membership and it's \$49 a month status, \$99 a month ongoing. The reason that I set that up is that I wanted a dependable source of income that allowed me to reach a logic community and have a larger impact not just to high end private coaching but also because at some point, I was trying to have third child and I wanted to continue doing all these kind of coaching.



So, even if I stopped all my more expensive stuff right now, I've still got just under \$20K a month that comes in recurrently from the Rich Chick Mastermind. And then, if you add in the coaching certification recurring income as well, I'm making up to \$35K a month now that these recurring dependable income and all of that kind of came from reading your Membership Plan Report and so, that to me was a big thing from a stability point of view where I know that, hey, I did my high end coaching because I love it. I didn't do it because I have to join and if I was pregnant again or whatever other reason I decided to stop then, my business is set up in such a way that it continues to support me really, really well.

So, we can kind of have the best of all worlds there in terms of your pricing structure.

YARO: Yes, that's a great point, the content you would need that's not too time intensive. It's a capital source like you said. Thank you, Kat. Thank you so much. Wonderful thing you said there about my work. I really appreciate it. So funny, I was doing Yoga in Smith Street last year so, one street across from where you were.

KAT: Oh wow.

YARO: Yes, very small world. Kat, one last question before we wrap it up. For the person who is listening to this and they are right at the beginning, now you're obviously a brilliant action taker and that's rare. For the people, and you're very good at pushing people to take action as well so, this is the perfect question for you to end this with, there's a person listening to this who hasn't done anything yet. They are probably still trying to figure out what topic to go into. They don't have clarity about direction.

What's the first thing you suggest to that person for them to actually start moving forward and doing the ready-fire-aim that you do?

KAT: I would commit to getting some kind of free opt in gift put together within a two-day time frame because even if you don't fully know what you want to do yet, you have some ideas about what you could do. You know stuff that you can help people with. Okay yes, you're going to continue to



evolve and figure out in a more, you know, in depth why and what your exact message is or what your business is going to be about. But meanwhile, what is something that you can help people do? Put together a free gift based on that. The simplest way is often to just record a 20-minute podcast in your computer because it's always quicker than trying to write an eBook or something and then, set up a landing page for it. I really recommend Lead Pages because it's a simple way to set up a landing page if you don't want to do it yourself, or you can do it yourself on Wordpress and then, start letting people know about it whether it be just on Facebook or, you know, send out an email to anybody whose email addresses you have and let them know, "Hey, I've got a new way that I am helping people. If you want to join my list then, here's this free thing that I have created for you. You go and opt in here." Just start getting yourself out there so, do it before you're ready.

What I would do if you want to take it further is commit to launching something to help people within the next four weeks. So, put a date on it. You can create something that's like a \$21 for 21 days challenge. I used to do a lot of \$21 for 21 days challenge and it's just keep sending people an email a day or show a podcast or show a video that you're doing each day and just sending out over email so you could commit to launching that in the next four weeks from now, set up a free opt in gift using Lead Pages in the next two days, tell people about the free opt in and then, once they are on your list from opting in then, you let them know that the \$21 day challenge is coming and you start planning out.

Look, I know that there's a lot of tech in there where if you're brand new, you might be like, "Oh my God, what's Lead Pages? How do I set that up? All of that stuff is google-able and if you want to figure it out you can, just know that you're capable of so much more than what you might give yourself credit for and you can take a month from now to launch your next program and you can do that or you can take six to twelve months or longer.

It will take however long you have some time for. You now obviously reach out, ask for help if you want help, if you need help but, at the same time, just trust in your own ability to be able to help people, to be able to make a difference and just choose and kind of put aside the fear about technology



and making things work. There's a lot of amazing free advice online as well as paid advice on all of these things. There's a lot of cool Facebook groups for women entrepreneurs for example that you can join for free as well as paid ones and so, there are people who can help you figure out this stuff but, you have to be the one who decides well, enough of kind of wishing and hoping and waiting one day I'm just going to figure it out and make that happen.

YARO: Brilliant, Kat. Thank you very much for that. That's great advice. Action, action, action. How do we spell this domain name of yours if they want to find out more about you?

KAT: So, it's katloterzo.com which is K-A-T-L-O-T-E-R-Z-O .com.

YARO: Awesome and I'll put that with the blog post that goes with this interview as well. Thank you, Kat for sharing that. This is a one hour and ten minutes so, it's one of the longest interviews I've done in a while which just says how much passion you've got right there.

KAT: Thank you for letting me talk [*laughs*].

YARO: [*Laughs*] No problem. Thank you for sharing the story and all the details and the numbers and the ups and downs and everything. I really appreciate that. And, you know, good luck with the future, the third child and enjoy the travels you're on.

KAT: Thank you so much and yes, thank you again so much for having me on the show. This is a huge honor and I really appreciate all of your help over the years.

YARO: Awesome. Thank you, Kat. For everyone who is listening in, you can google my name YARO to find my podcast and my blog and my videos and everything to go with it like this if you're looking for more inspiring stories like Kat's.

Thanks again for listening in. My name is Yaro and I'll talk to you soon.



Relevant Links Mentioned in this Interview

- [Lead Pages](#)
- [e-Junkie](#)
- [Aweber](#)
- [Infusionsoft](#)
- [WishList](#)
- [Dumb Little Man](#)
- [Pick the Brain](#)
- [Act First, Think Later](#)
- [Body Incredible](#)
- [Woman Incredible](#)
- [The Look Great Naked Eating Plan](#)
- [The Rich Chick Mastermind](#)

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