

# Don't Feed the Trolls

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You know they're out there. As soon as you decide you're going to chase your dreams, or to do something ambitious, here come the naysayers and critics.

And it's hard, right?

Because deep down, in the deepest recesses of your mind, or maybe not so deep, you wonder if they're right.

What if it's too hard?

What if you've bitten off more than you can chew?

What if - gasp - you FAIL?

At times, your biggest critics will be those who you expected to be your biggest supporters.

These well meaning trolls are the most insidious of all.

But not because of any malicious intent. Rather, they want to protect you. To keep you from the disappointment of failing.

So they encourage you to play it safe. To think conservatively.

To kill your dreams.

You'll know that they are trolls by their language.

They say things like, "Eighty to ninety percent of all business fail."

Trollspeak

"Play it safe. Just go to college and get a degree."

Trollspeak

"What about job security?"

Trollspeak

You see, they aren't wrong. Yet, they're DEAD wrong.

The truth is, there are inherent risks to taking control of your time and leveraging it into income as you see fit.

But there is a far greater risk in NOT taking control of your time, and putting that responsibility in the hands of someone else.

Historically, I've been extremely critical of the ROI on a debt based college education. It turns out that the research on the subject is conflicting at best.

We've all heard the pro-college rationale: A college graduate earns over \$1 million more over their lifetime than a person without a degree.

But when the benefits received by previous generations are factored out, Demos discovered that [\\$53,000 in student loan debt translates into \\$208,000 in lifetime wealth LOST](#).

And that doesn't even factor in the 30% of students who begin college but don't complete. Ultimately acquiring the debt without attaining the degree.

See, in the end, it's ALL a risk. At a time when [the cost of college tuition has exploded by 1,120% over the past 40 years](#), yet household income has only grown by 147%, it is increasingly a crap shoot to depend on the "safe" approach.

Because there is no "safe" approach.

So GO FOR IT.

Chase that dream.

Shoot your shot.

Succeed. Or Fail. But on YOUR terms.

And no matter what; **DON'T FEED THE TROLLS.**