

**MICHELA ALLOCCA**

**OWN  
YOUR  
CAREER**

**BREAK THE CORPORATE  
BLUEPRINT & BUILD  
YOUR OWN LADDER**

**WILEY**



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# Introduction

**M**ost college graduates enter corporate America because they've been told that this is the path to long-term happiness and success. It's never questioned or challenged, and usually after a few months or maybe a year, they realize this:

Everything you've been told about working? *It's a lie.*

Your dream job? *It's an illusion.*

Climbing the corporate ladder to become a CEO? *It's unlikely.*

At least for the majority of people. According to the Bureau of Labor Statistics (BLS 2023b), in 2022 there were an estimated 199,240 “chief executives” in the labor market. For context, the 2022 labor market was estimated to include approximately 164 million people (BLS 2023a). That means that—generously—0.1% of workers will reach the C-suite.

Sure, that could be you—but it probably won't be. And that's okay!

It's normal to enter the workforce feeling motivated, excited, and ready to conquer the world. I hate to be the bearer of bad news, but that feeling is fleeting, and if you want to find true happiness at

work, you'll need to define it on your own terms. I know it sounds scary and depressing, but that's what I'm here for.

It's become far too commonplace to find yourself 15 years deep into a career that is wholly unsatisfying, and to feel absolutely lost on how to find purpose at work. The reality of spending the majority of your life working is overwhelming.

*It doesn't have to be that way.*

## **Who Do I Think I Am, Anyway?**

Whether you picked up this book after following me on social media for a while, or if you are brand-new to my story—you might be wondering who do I think I am to tell you that you're probably not going to hit that C-suite?

Let me fill you in, because there was a time when I thought that the college-to-corporate CEO path was the only one that would result in success.

I graduated college bright-eyed and bushy-tailed with a corporate job lined up. You'll hear all the details in subsequent chapters, but here's the TL;DR: working was not all it's cracked up to be.

I always thought that when I graduated college and landed that "dream job," I'd be all set. Over time I would get promoted, I'd easily start making more money, and I'd become this boss powerhouse who ran meetings and was important. Maybe I was unusually naive, but I think I was just inexperienced. You don't know what you don't know!

What I learned the hard way is that not only is this reality not common, but I didn't want it. I didn't know *what* I wanted, because honestly, I never really thought about what I would do beyond that first job. I figured it would all just fall into place over time. I spent my whole life up to that point preparing to get the job, and once I was in it without a clear path laid out in front of me anymore, I freaked out.

This experience isn't unique, but how I decided to navigate it is. About two years after I started my first job, I was on the phone

with my best friend Emily, who had recently left her teaching job to pursue her own health-coaching business full-time. She was asking me questions about personal finance and made the suggestion that I consider starting my own social media page sharing all the tips and advice I was giving to her. This was the beginning of a new chapter of my life that I didn't even realize would change everything for me. After that conversation, I created a new Instagram handle called *Break Your Budget*, and the rest is history.

You'll hear more about this journey in Chapter 7, but starting this endeavor served as an outlet for me. I wasn't happy at work, I had free time outside of my nine-to-five, and I was looking for more. Since work wasn't giving me *more*, I created it myself.

I shared lessons I learned on the job, leveraged skills I already had to create digital products, began working with clients to help them budget better, and consistently posted on social media. It was the perfect combination of fueling my creativity outside of the office and helping people with a skill I was already passionate about.

Most importantly, it helped me find clarity on what I wanted out of my career and how I could find my own definition of success. I had spent so much time pursuing society's definition of success and completely ignoring what could actually make me happy.

I hated client service at work, but I loved working with clients via Break Your Budget. I hated working in Excel at the office, but I loved leveraging it to create budgeting templates. I never had the opportunity at work to be creative or to use social media, but I loved posting on Instagram and sharing lessons with my followers.

It was through Break Your Budget that I discovered that there may be more to finding happiness through work than I initially thought. I learned that there *are* ways to marry making money with pursuing something you actually enjoy. And most importantly, I discovered that what I deem a successful career path for *myself* may look different than what you deem a successful career path for *yourself*.

Ultimately, I learned that I own my career.

If I am not happy with how work is going, I am the only person who can fix it.

If I want to make a change at work, I am the only person who can do it.

If I want to pursue a different career path, it's up to me to learn the skills necessary to make the switch.

I am not the victim of my career. I am the owner. I make the calls, the choices, and the decisions.

I'm lucky enough to have made this discovery early on in my career. Many others are not so lucky, and they fall victim to working jobs they hate because they need the money or aren't open to auditing their situation and owning the change.

This doesn't have to be you.

## **Building a Purpose-Driven Career**

If you're ready to break the corporate blueprint and build your own ladder, you've come to the right place. You *can* find happiness and purpose in your career, whether it's working a corporate job or forging your own path. Navigating your career is challenging in all phases of life, but with the right tools you can empower yourself to make the necessary changes to finally find that satisfaction you seek, whatever it means to you.

Throughout this book, I walk you through my own corporate journey and how I ultimately took a leap of faith by leaving my corporate career and diving head-first into my own business. From feeling completely lost and unhappy on a career path that I spent years of my life preparing for, to ultimately utilizing the skills I learned to build a seven-figure business, I share every lesson I learned along the way that helped me build my own ladder.

*Own Your Career* is your blueprint for taking your professional power back and developing your own unique career path. Whether you plan to climb the corporate ladder or hope to "break free" and pursue a business of your own, by the end of this book, you'll be equipped with the tools you need to succeed and find happiness in the workplace. Let's dive in!

# Chapter 1

## Are You Lost?

**Y**our dream job doesn't exist. If there was a single piece of advice I wish I had known the day I started my first job out of college, it's this. Young adults are not prepared for "real life." No amount of internships or college classes can equip you for the realities that are corporate America and the working world. It's a tough lesson to learn, but once you realize it, you're ready to take your career to the next level.

### The Nine-to-Five Fallacy

It's likely you grew up with an idea of what your dream job would be. For me, I always thought I'd be a lawyer or a doctor or something very professional and highly regarded. This is because I was told in school that I was smart and capable, and the results spoke for themselves: I got straight As, I rarely struggled, and I didn't have a hard time getting into the college of my choice. Because of my academic experience, I figured it only made sense for me to pursue an elite career path. I had no idea what it actually took to enter these fields.

College humbled me. Straight As weren't easy anymore.

The thought of taking a college-level science class? *Hell no.*

The idea of struggling through a political history class with 48 hours' worth of reading a week? *Not a chance.*

I ended up choosing business—finance, specifically. Money has always been my thing. Not only were my classes interesting, but the information came easily to me. I loved the numbers, I loved working in Excel, and I loved sitting in the finance lab watching the trading board flash stock prices while I did my homework.

In the fall semester of my senior year, I landed my first post-grad job. I had done a few different internships over the course of my college career, so I thought I knew everything. I'd interned in various sectors of the finance industry, I interviewed for a handful of different jobs, and I was psyched to score—what I thought was—my dream job.

It was at a huge financial firm based in downtown Boston. I had to dress professionally every day. I was *important*. I was going to be living the dream.

TL;DR: It was not dreamy. I did not have a good time.

In this chapter, I share some of the most important lessons I learned from this job experience, along with the tumultuous career journey I experienced that transformed the way I approach work.

## ***Lesson 1: No One Knows What They're Doing***

This was the most surprising realization for me. At first, I figured it was unique to the company. *Maybe the culture there was lackadaisical, and I just ended up in a fluke department.* But this wasn't the case. Throughout my next two jobs, I noticed similar patterns. The “adults” who I always looked to for guidance and advice? They were just making things up as they went.

I always thought that everyone around me was smarter, more capable, and knew so much more than me. I spent a lot of time thinking that I was hired by mistake; *maybe I am just good at interviewing and making other people think I'm smart, when really, I'm just an idiot.*

But the truth is that no one has any idea what's going on, or what they're doing. It doesn't matter if it's your first year working or if you've been on the grind for more than 10 years: if you don't know the answer or the solution . . . just make it up.



My best advice? Stop pretending you know what you're doing. You and I both know that you're making things up as you go and hoping no one notices. Thinking that anyone else knows what's going on is an illusion, and it's causing you to doubt your own capabilities.

## ***Lesson 2: Your Job Is Only One Part of Your Life***

It is not your whole life! A nine-to-five job requires more time than simply the hours between 9 a.m. and 5 p.m. More often than not, there is at least one hour of the day for the commute, plus the time spent before and after both preparing for, and unwinding from, the workday.

Do the math: if you're awake from 7 a.m. to 10 p.m. on any given day, it's likely your schedule looks something along the lines of this:

7:00–8:30 a.m.: Wake up, coffee, get dressed, pack your bag, eat breakfast. You're doing all the necessary things to get ready for the day.

8:30–9:00 a.m.: Commute to work (assuming you have a short commute).

9:00 a.m.–5 p.m.: Work.

5:00–5:30 p.m.: Commute home.

5:30–7:00 p.m.: Exercise/some type of self-care activity.

7:00–8:00 p.m.: Shower, eat dinner.

8:00–10:00 p.m.: Relax.

Essentially, you only have about two hours a day for your own personal time. With the aftermath of the pandemic, luckily work from home has become a much more normalized practice, eliminating the commute and gifting some time back into the day for personal endeavors.

However, utilizing that personal time outside of a nine-to-five can be challenging for a few reasons. One being that many nine-to-five jobs are not actually nine-to-five; oftentimes they can look

more like an eight-to-six or even a seven-to-seven, depending on your line of work.

Beyond that, working is exhausting. It's normal to feel mentally and physically wiped after a long day, whether you were in the office or not. This means that using that small amount of free time that you do have to nurture relationships, focus on a side hustle, or dedicate to personal hobbies is even harder.

I struggled finding purpose outside of my job for many years. A disproportionate amount of my life revolved around work: I lived in the city where my office was, my gym was around the corner, and many of my friends were coworkers. I found that in the few hours of personal time that I did have, I spent watching TV because I was so tired.

I fell into a trance: every day felt the same, and I wasn't working toward anything tangible. All of my life I had always been working toward the next big thing: in middle school, it was preparing for high school. In high school, it was preparing for college. In college, it was preparing to land a job.

Now I was in that job, and the next step was up to me. I was lost. I had no purpose, and I felt unstable in my life. It wasn't until I decentralized work and focused on building the life that *I* wanted that I started to feel more in control.

Work is only one pillar of your life. If you want to have a life outside of your job, you need to treat your job as what it is: a *job*, not your everything.

### ***Lesson 3: Nothing about Work Is Glamorous***

Maybe it was just me, but I always fantasized about “working in the city” and having a big glitzy office where I got my own cubicle and had all these important “work things” to do. Growing up, I always saw adults working, but I had no idea what they were actually doing. It sounds silly, but I was excited to finally find out!

I was hit with a big, fat reality check. There is absolutely nothing glamorous about working in a big office or in a cubicle. For the first

few weeks of my job, I felt so cool commuting into Boston with my work bag and my business professional clothes. I had my own cubicle, they gave me a laptop and even business cards. I felt important!

Once I actually figured out what “work” was—an endless loop of circling back, following up, touch-bases, and Kanban boards—I realized that the reality of what I thought I’d be doing and what I was actually doing were quite different.

Whether you work in a high-rise office building with floor-to-ceiling windows in a major city or in an office park in the suburbs, work is work. Sure, the environment can make things exciting at first. But after a while, the environment becomes your normal; it loses its luster and becomes mundane.

I struggled with this a lot. For my whole life, I thought that working was going to be exciting and every day was a new opportunity for me. But after a while, the days blended together, and all of a sudden, years had gone by, and I was still feeling lost and unfulfilled.

The glamorization of work is entirely based on perception, both from what you want to be perceived as, as well as what you want others to think about you. Does it really matter if your job is perceived as being cool or important by other people if you hate what you’re doing?

### ***Lesson 4: If You Don’t Own Your Career, No One Will***

You are your own best advocate in the workplace. No one cares about your job and your career more than you do. Waiting for the next best opportunity to fall into your lap or for your manager to stick their neck out for you at performance review season is a sure-fire way to end up disappointed. Don’t wait for others to advocate for you; advocate for yourself.

I always thought that when I felt ready for a promotion, I’d just get one. What I learned (the hard way) is that you don’t get what you

work for; you get what you ask for. There are a ton of strategies for this—from task-tracking to negotiation—and I will unpack all of them in detail in future chapters of this book. What you need to understand now is that you—and only you—are in the driver’s seat of your career.

If you hate your job, you have control over leaving it. If you aren’t getting paid what you deserve, you have control over finding another opportunity that will pay fairly. If you’re being mistreated at work, you have the choice to leave. It may not always be easy, and it may not always happen right away, but it’s in your hands. Own this. Know this. And let it set you free!

## **Freak-Out to Freelance: My Career Transformation**

At this point, you’ve deduced that my career journey was tumultuous. My expectations were high, and the realities of working life brought me back down to earth pretty quickly. But it wasn’t all bad. I learned about myself, what I wanted my life to look like, and how to navigate tough decisions by weighing the pros and cons and the impact of every choice I made.

I’m going to walk you through a timeline of my career journey to provide some context that will be helpful throughout this book. Throughout my early career, I went through four major phases that resulted in a complete transformation of my mindset, my life, and my future.

### ***My First Job: The Freak-Out***

I graduated college in 2017 and started working a month later. This was the job I described earlier—where I was excited for the glam and ended up disappointed.

Aside from the entirely shocking reality of work that I was faced with in this job, I also realized that I was in the completely wrong