



Full Time Bug Bounty Blueprint

Critical Thinkers Tier Exclusive
Critical Thinking Podcast

By Rhynorater

Nice. So you're thinking about going full-time bug bounty. Well, let me just say:
I'd strongly recommend it.

Besides earning more money than I would have with a Silicon Valley job, there is also the following list of insane benefits:

- Work anywhere
- Work anytime
- Work for however much you want
- No client acquisition/sales/marketing
- No customer relationship management
- Extremely technical day-to-day
- Extremely rewarding and addicting

BUT - It's not all rainbows and roses. Full-time bug bounty is rough. There are a lot of difficulties and personality incompatibilities with bug bounty that will absolutely eat you alive if you're not ready for them. So, before we get further into the details of how to go full-time, let's take a brief look at those.

Difficulties and Personality Incompatibilities with Bug Bounty

Failure Aversion

As a full-time bug bounty hunter, you will run up against a metric shit-ton of failure. If you're an amazing hacker, your attack vectors will fail about 95% of the time. That's just how it is. If this repeated, unrelenting banging of your head against a wall is going to get you down, then this may not be the job for you.

Everyone will experience some down days from this repeated failure, but in the end, you've got to be the kind of person who can pick yourself up, dust yourself off, and go right on failing.

Loneliness

You've got no co-workers. No boss. No cafeteria. No workplace gym. There is no one. You will need to be comfortable with working solo at least 90% of the time. This is not for everyone - that's just how it is. We're social creatures. And you can do bug bounty socially, but to a degree, every hunter will need to thrive in a solo environment.

Self-motivation

Like I said above, "no boss." It rocks, but it also sucks. If you're the kind of person that is motivated by deadlines, this could be a tricky job for you. There are no deadlines. With that comes a lot of freedom, but also a lot of room for laziness and apathy. You can try to use tools like the Critical Thinking full-time hunter community, various accountability groups, or even the leaderboards to motivate you—but at the end of the day, you'll need to be able to get yourself interested in a target and go after it.

Unstable Finances

There will be ups and downs in your income with bug bounty. On the ups, you're gonna feel like you're rolling in it. On the downs, you're gonna feel like you've lost it and you'll never make another penny from bug bounty. You'll need to be able to weather the storm emotionally, but also financially. You'll need to be prudent when you have a ton of money, so you can eat when you're not earning very much. More on this to follow.

Stalling

There will be times when you stall. You'll take a vacation, you'll switch targets, you'll go write a tool for a week or two, and when you come back, it will feel like you've never hacked anything before in your life. You won't get any results for a week or more, and you're gonna feel like you've lost your touch. You need to be the kind of person that can talk yourself out of this, or have someone in your life (e.g., your SO) who can talk you out of it.

No Paid Time Off (PTO)

Yeah, so, this one is tricky. Depending on how you structure your business entity, you could technically do PTO if you wanted, but what your heart is gonna be telling you is: "YOU are responsible for making income. If you're not working, you're not earning. And if you're not earning, you're stalling and getting yourself into a pit." This voice will be strong, and you will have to work hard to bypass it and enjoy your vacation and unlimited freedom which is one of the most powerful benefits of bug bounty. Be ready for that.

Results Driven

Bug bounty is a results-driven world. If you don't PoC the bug, then you won't get a bounty. If you feel very strongly that you deserve to be compensated for your time vs. your outcome, then this isn't your game.

Before you pull the trigger...

Well, if all of those above difficulties didn't scare you off and you're still interested in going full-time bug bounty, then I've got a couple of things that I'd recommend you achieve and work through before you send in your notice.

1. Make sure you've made a decent chunk in bug bounty.

This one is kinda a no-brainer. Don't just quit your job and go do bug bounty with no experience in bug bounties. I'd say, make sure you've made at least 1/2 of your expenses for 1 year in bug bounty before you take the dive. If you haven't, then your next step should be to carve out 8-10 hours a week to do part-time hunting until you get there. Ideally, you would be making your full 1 year of expenses doing bug bounty part-time, before you go full-time.

2. Make sure you've got a decent chunk in the bank.

Bug Bounty is not a game for the financially strained. If you're sitting there banging your head up against the wall and failing 24/7, and on top of that you have the pressure that you won't get paid if you don't pop the bug, then you're going to be 10x more stressed. I'd recommend that you have at least 6 months of expenses in your bank account before you take the dive. When you do, consider that lump sum as GONE. Do not feel bad about drawing down on it when you need to. It is the price you'll pay for freedom - trust me, it's worth it.

3. Make sure you feel confident in finding bugs.

I'm not 100% sure how to describe it, but every mature hacker kinda gets to the point where they're like "Yeah, I can hack shit." You should have that feeling; that technical intuition. You should have the confidence that, presented with a target, you can focus and understand the app until the point where you can find a bug, eventually.

4. Make sure you've hacked more than one program.

Yeah, some people will probably disagree with this one, but my thought is this: if management changes (and it does, ALL THE TIME) and a program starts to dry up and not want to pay out bugs, then you might be in a pickle. We want to try to avoid that, so make sure you're able to hack more than one program.

5. Make sure you've got some sense of stability in your life.

Some people aren't going to like this one, but I'm gonna say it how it is: bug bounty will rough you up a bit. Regardless of how much you prep, you're gonna hit some rough times doing this full-time - just like you would if you started a business. Is your relationship with your significant other unstable? If you're single, are you uncomfortable being single? Is your family in the middle of difficulties? Are you in the throes of depression? Are you having health problems? Are you severely out of shape? Are you suffering from bad habits or struggling from not having good ones? Are you feeling like you have no community/friends and are not ok with that? My recommendation to you is to figure these things out before you go full-time bug bounty, as bug bounty will exacerbate these issues.

If you cover your bases with those 5, and you're still looking to go full-time bug bounty, then: Sweet. Let's do it.

Full-time Bug Bounty When You Already Have a Job

If you don't have a job, skip this section.

If you do have a job, congrats? I guess? You're about to not, though, so probably start getting used to that idea. However, you don't want to burn all the bridges behind you, just in case you find out this is not the life for you. This is a big change, so I'm gonna walk you through how I'd do it:

1. Take a week of UPTO (or PTO, if you must) and demo the lifestyle.

Tell your current job you need a week off from work. You don't have to go into details and tell them what is up, you just need to make it happen. Then, you need to demo it like you would if you were full-time bug bounty. Want to start hacking at 10AM? Great, do that. Wanna ditch to go play pickleball at 11AM? Sweet. Wanna hack all night? Check with your SO first, then rock it. This is your time to manifest the life you're dreaming of, so go after it. Set a weekly time quota of hours you would spend hacking if you were a full-time hunter - and then meet it. Do not go crazy and hack 24/7 for this week. Try to make it representative of what a normal week of full-time bug bounty should look like for you. Exhibit some semblance of work-life balance.

During this demo week, you should be hacking on a target that you're comfortable with and you feel pretty certain you can find bugs on. If you don't find any bugs this first week, then maybe you should run the experiment again. If you don't find any that time, then maybe you need to skill up a bit. Otherwise, how did your compensation look? Time investment? Lifestyle? Did you go all out on hacking and forget to enjoy your life outside of hacking that week? If so, do it again. Did everything feel solid, and like you planned? Great. Let's move on to the next step.

2. Take a month of hiatus from your job.

Try to find a way to take a month of hiatus from your job. If your job 1000% will not allow this, then take less time. The minimum is two weeks. If you can't get the two weeks, then you probably just need to ditch this job.

Anyway, same sort of vibe as before with the 1 week. You're demoing the lifestyle. However, you will probably feel some of the negatives this time around. Jot these down, journal them out, or at least vent about them to your SO or friends. Here are some questions that come to my mind:

- Did you find bugs? What is your estimated compensation? (Take the lowest values for your severity tier, and reduce by 15% to accommodate for dupes for each bug and sum it up. If this formula doesn't seem accurate, figure out your own.)
- How was your mentality? Did you feel free? Did you get frustrated with your progress? How was your failure tolerance?
- Did you keep a regular schedule? Were you able to motivate yourself?
- How was your sleep schedule?
- Did you spend too much time rabbit-holing on a certain functionality? Did you spend too much time writing code rather than hacking?
- How did you feel when you were outside of hacking? Did you feel stressed? Did you feel free?

Obviously, this isn't a 100% clear picture of what your life could look like with bug bounty, but it is pretty close. So keep that in mind.

3. Do some prep.

If you've enjoyed the process so far, and you want to move forward, then **awesome**. Truly, I think this will be great for you. The following sections will explain some prep you need to do before taking the dive, but I want you to commit in this moment: "I'm gonna try this." You don't want to get to the end of your life and never have taken any risks. You have to make the life you want; it isn't gonna fall into your lap because other people are not incentivized to make it happen for you.

This is likely your moment. Commit to it. Right now. If you're just reading through this, and haven't done the above steps, that's fine. But when you have, and you're re-reading this, check the box below. Send yourself and SO an email. Sign a stupid little paper contract to yourself. Print out this paragraph. Do **something** to signify the jump.

I, _____, commit to giving full-time bug bounty a try. Let's do this.

Done? Sweet - seriously, congrats. Big step. Now, let's go rock this. Jump to the prep section.

4. Quit your job. 🙌

You've done the prep, you've done the demo, you're ready to rock and roll. Send that email. Start your countdown. You got this.

Full-time Bug Bounty Preparations

Ok, this is gonna be a big section, because there is a lot of stuff to do. I'll start with stuff for people in the US only, so all you other people can just skip over it.

Bug Bounty Health Care in the USA

Living in the USA rocks. I love it. However, the worst thing about the US is US health care. It is beyond messed up. Luckily for us, at the time of writing this in 2024, there is a decent solution that I've been using for the past 2 years that you can use as well.

You can find my full-write up on it right here: <https://rhynorater.github.io/Hacker-Healthcare>

Here is the TL;DR: find a HealthShare plan to cover you for catastrophic events, and get a good DPC subscription near your house. You'll get amazing quality of care, and your cost will be much less than healthcare.gov.

Bug Bounty Taxes in the USA

Go read the bug bounty taxes section below first then come back to this.

Now: Taxes. Look, I'm not a tax genius. There are probably better ways to do this depending on what state you're in, or by putting your company in a different state. So, my formal recommendation is to talk to an accountant near you. Maybe use samslist.co or something like that to find someone. Or, better yet, get a recommendation from your local rich person.

However, I will give you some basic insight into the general structure, so you aren't going into this tax meeting blind. **This is not tax advice. Go talk to a professional.**

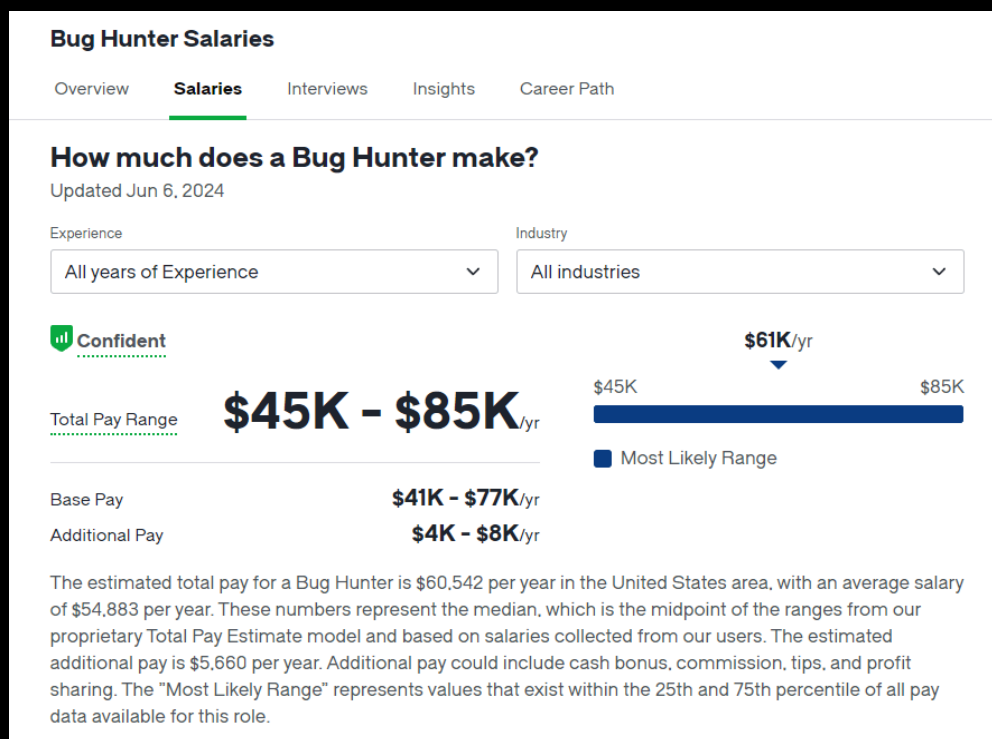
Generally, the structure you're going to use in the USA is an LLC that will elect to be taxed as an S-corp. An LLC is a limited liability company. This structure of company provides various

liability shelters that could be helpful if you break something and get sued, but it also is just kinda the general company type used in these situations. So, when you get a bounty, the bug bounty platform will pay that to the business, it will get deposited into the business bank account, and you will use that business bank account to pay yourself money. S-corp is a type of corporation (a type of company in the US) that delegates the corporation as a pass-through entity - this means that the company passes through all the income, losses, etc. to its shareholders (that's you).

The reason we use this structure is so that we can pay ourselves in 2 ways:

1. As a W2 employee of the business - giving yourself a fair wage for bug bounty hunting.
2. As a shareholder of the business - drawing income from your profitable business.

At the time of writing this, the salary research statistics for what a “fair wage” for a full-time bug bounty hunter looks like this:



Roughly \$60k a year total compensation, and \$55k salary. If you're earlier on in your bug-hunting career, then the lower side of this range is what you should pay yourself. As you get more skilled and experienced, you should increase this amount to comply with the IRS's definition of a fair wage for your position.

You'll extract the rest of the money from the company via "owner draw" - this means that you are issuing yourself income as an owner of the company because the company is profitable and is a pass-through entity (so all income gets passed through to you anyway).

Now, the reason we do all this is that "owner draw" income is not taxed on Social Security and Medicare, so sometimes you can save up to 15% on that income that you draw via owner draw. Hopefully, if you're performing well in bug bounty, the majority of your income will be passing through via owner draw, and you'll be saving a good chunk in taxes that way. Additionally, if you're into aggressive saving, you can set up various 401k plans/etc. through your company for you and maybe even for your SO (if they are performing tasks for you and your company such as personal/executive assistant work) so that you can store away nearly all of your W2 income in pre-tax buckets, and just pay yourself primarily through owner draw. This will really help to offset your tax liability, and help you get to a point quickly where your 62+ retirement is locked in, and you only need to start saving for early retirement in non-tax-advantaged buckets.

Additionally, when you have a business set up, you can write off various expenses - VPS, Caido, Burp, SecurityTrails, conference trips, LHE expenses, new computers/servers, business lunches - all of this generates a write-off. Always confirm with your accountant regarding these things, but since bug hunting is extremely high margin, my experience is that it is possible to be fairly liberal with this.

Also, let me save you some pain: just set up QuickBooks (or some sort of similar software that is compatible with your accountant's setup) and pay the monthly fee. Don't try to run your accounting from spreadsheets, no matter how simple it is. It's a nightmare, and you will mess stuff up. It's better to leave this to the pros when you have a high-earning skill like ours and just pay the piper.

One last thing - you will want to pay estimated taxes. This will keep you on top of your taxes so that you don't end up with this massive tax bill at the end of the year, and interest on top of it. If you're making substantially more than you made last year, you need to contact your accountant and say "Hey guys..." and ask them what to do. They will advise, and it shouldn't cost much. I've personally been screwed by not adjusting my estimated taxes (not long before writing this) so please be on top of this and make quarterly payments to avoid fees and massive bills.

To summarize, we use an LLC and elect S-Corp, so we can save on SS and Medicare tax for owner-draw income, and pay ourselves as W2 employees which gives us (and if applicable, our spouses) access to things like 401k plans. We write-off business expenses to lower our tax liability. We pay the piper and let accountants manage our accounting, and re-allocate our time to bug hunting where we will get higher ROI for our time (tax services are also write-offs in most cases). We pay quarterly estimated taxes, so we don't end up with a massive headache at the end of the year. Most importantly, we get professional tax advice and don't take anything I just said for anything other than a rough outline, because it varies from state to state.

Bug Bounty Taxes

Bug Bounty provides us with a lot of nontraditional income, which is awesome. However, governments don't tend to like that. That is why it is absolutely pivotal for you to put some effort into this before you go full-time bug bounty. So much of the tax situation is nuanced for your country, but here are some general tips:

1. Get some f***ing tax advice.

Bug Hunters are notoriously stingy and do not like to pay for things, despite having disposable income. This is actual stupidity. If you're considering going full-time bug bounty, you likely have a VERY high income, very flexible, very specialized skill. It does not make any sense at all for you to spend your time doing accounting, tax research, or anything business-related besides hacking. Pay someone to do the thing, and spend that time securing another bounty. I personally fought this for years, and it was a mistake. Just pay someone to give you tax advice and deal with your accounting. You will not regret it.

Also, just like your accountant can't tell you how to hack a web app, you're very likely shit at tax stuff. Leave it to the pros.

2. Geo-Arbitrage

Wherever you are in the world, there is likely a spot where you can move where you are going to pay less on taxes. Are you open to this? Does the idea of Digital Nomad-ing or

Geo Arbitrage sound fun to you? Great. Go for it. You'll save a ton of money in the process.

3. Save **SOME** money for taxes.

Wherever you are, you will have to pay **SOME** taxes. Do not just ignore taxes. Save some of your money, and if you end up paying less in taxes than you saved - great! Invest it. Go buy yourself a treat. Take a breath of relief - you just dodged a bullet.

Paying for Your Life

As mentioned above, you should have at least 6 months of expenses in the bank before going full-time bug bounty. This should be in your personal account which is liquid, just in case you have a slow month or two or five. On top of that, ideally, you should have 1 month of income for you in your business account already established. My recommendation is that you will pay yourself **ONLY** this amount for your first several months. Let your pot of money grow. Get confident in your ability to make money via bug bounty over time, then you can adjust your income such that you have access to all this money you're making.

At the end of the day, when you go full-time bug bounty, you're buying yourself the freedom to work on whatever you want, whenever you want. There cannot be a value assigned to that. Relish those freedoms first, and then you can start adding more salary over time. Don't rush it.

In summary, get 1 month of money in your business account, and determine how much you're going to pay yourself for the next several months. Pay yourself only that, and let your pot of money in the company grow. This will firm up your confidence in your ability to make money over time. Relish the freedom of bug bounty, and add the big income back in further down the road.

Community

Most bug hunters will need some community around them. You should identify this community and realize that they are of high value to you. This should be different from the larger security community - this should specifically be the security researcher/bug bounty community - i.e., people that will understand the struggle of having a bug SO close to being exploitable, but the team accidentally saved themselves by writing some insanely dumb code that breaks your mind when you read it. Yeah, that struggle.

If you haven't identified this community yet, I'd like to selfishly recommend the Critical Thinking - Bug Bounty Podcast community. It rocks. If you're reading this you've probably already identified it though. Here are some other communities that could be good to be involved in:

- HackerOne Ambassador Program
- BugCrowd Buzz
- Hacker Hideout
- Bug Bounty Forum
- NahamSec's Discord
- JHaddix's Discord

Have a Game Plan

You should have a game plan for full-time bug bounty, but be willing to adjust that plan as necessary. Have a set of targets you want to go after or a set of functionality you'd like to pop - this should be exciting for you to make this list. This is helpful to get you excited, but you must also have a plan in place if you get stunned or overwhelmed once you take the dive.

Have an Exit Strategy

Alright, so let's say that you get into full-time bug bounty and you hate it. Your mental health tanks, you're not earning any money, bug bounty has become the bane of your existence. You should have at least 2 companies in mind that you could reach out to to get employed again.

Also, let's say you like it, but your income isn't cutting it. You need to have a parachute plan. For example: if your bank account dwindles to below 2 months of expenses, then you execute the "get-a-job-again" plan. Have that number decided and in place, before you start full-time bug bounty.

Do it.

You did it. Sick. Welcome to the club - you're officially a full-time bug bounty hunter. Now... how do we do this? I got ya covered:

Practice Enjoying the Reasons You Became Full-time

Let's pause here for a moment and relish the fact that we are now self-employed. This rocks. Take a moment to write down all the positive emotions and aspects of your new career path. Below you can find mine.

- I feel grateful that I found this industry where I can provide for myself in this very independent way.
- I feel free because I have no boss, no deadlines, and no responsibilities at work.
- I feel wealthy because I have enough money to pay for my lifestyle and save for the future.
- I feel happy working on my job each day because what I do for a living is also my passion.
- I feel interested in my work.
- I feel excited when I pop crazy vulns.
- I feel grateful when I'm able to use my freedom to spend more quality time with my family and friends.
- I feel hype when I get a live hacking event invite.
- I feel grateful that I don't have to deal with the parts of running a business I don't like as a full-time bug bounty hunter.

These things take practice to feel, and the negative aspects of the job will try to distract your mind from these awesome things. You need to practice feeling them. Just writing them down and looking at them from time to time will help.

Lean Into the Pipeline

As a full-time hunter, you're likely going to find a good amount of bugs. Those bugs take time to resolve and get paid out, so you'll likely be paying the bills this month with bugs that you found the previous month. That's fine, but you need to understand how this works and how to adapt surrounding it.

If we can learn to work with the Pipeline system, it is a very powerful motivator for full-time bug bounty hunters. The reason for this is that you get two motivation hits: the first when you find the bug, and the second (weeks later) when the bug gets paid out. Unfortunately, many hackers stall in productivity until they get the bug paid out. You must avoid this. You must consider the first dopamine hit your reward, and move right along to the next bug. Then, when

you get paid out, allow that dopamine hit to help motivate you again. This will take some re-programming of your brain, but it is certainly something worth doing.

Also, it is important to learn how to protect your pipeline. Understand the payout timelines for the various programs you're working with and time your transitions to different programs (where you are less likely to find bugs) around when you should be getting payouts for previous bugs. This will help keep your motivation and finances in check.

Do Check-ins On Your Performance

It is important to vet your performance on a pretty regular basis as a full-time hunter. My recommended metric is the quarterly-bounties-earned metric. You can find this pretty easily in your HackerOne performance dashboard, and I believe Bugcrowd has something similar.

A couple of suggestions in this arena:

- **After a while, experiment with some new stuff.**

We'll talk about it more later, but you may get varying performance from differing types of hacking. Perhaps you say "Alright, this month I'm gonna focus on authentication" - and you see your metrics skyrocket. Maybe authentication is something you've got a knack for. Maybe you should go around from program to program testing the authentication flow.

All I'm saying is this: If you don't experiment with different techniques and measure their results, you're not gonna earn as much as if you did. So do it.

- **Accountability can be helpful.**

If you think you'd benefit from hearing about others' progress and having to be transparent with your own, then select a trusted friend and be completely transparent with them about your income and performance. This will force you to do some analysis on it and present that analysis. Your friends should also be providing their numbers, and you can challenge them on whether they are going as hard as they should be and vice versa. The Bible has a great verse on this endorsing accountability among friends:

"As iron sharpens iron, so one person sharpens another." - Proverbs 27:17

- **Don't take the Ls too hard.**

By experimenting, you will, of course, fail from time to time. That's fine. It is what it is. You've learned what doesn't work. You must apply the same sort of tenacity that you've applied to all other aspects of bug bounty to your professional performance experimentation as well.

Here is one way I'd recommend experimenting: Go bigger than you did before. Go for crazier targets. Crazier bugs. Crazier impact. You've got more time and experience now than you have ever had before in bug bounty. Don't let the big stuff scare you. If you fail, then you learned, and you can always go back to what you were doing before to pay the bills. Especially if you popped an early bug that pays the bills for a while, go hard on something big. This was big for me, it could be for you too.

How to Avoid Burnout - Protecting Your Self-Worth

The #1 reason that hackers quit full-time bug bounty is Burnout. Burnout with a capital B. I like to differentiate the two. I experience many burnouts, but have yet to experience Burnout - though I've been close. That is by design, as I try to know my limits and work within them. Here are my top tips for avoiding/managing burnout:

- **Have a Stable Pillar of Self-Worth**

For some people, their performance at their job is one of the primary factors of their self-worth. This is absolutely toxic in this industry because, as I always like to remind people, there are whole teams of people and millions of dollars allocated to preventing you from doing your job. You cannot tie your self-worth to your performance as a hacker. Instead, find something stable to put your self-worth in. For me, the love and support I feel in my relationship with Jesus Christ, as a Christian, is my rock. For others, it may be their religion, their relationship, their moral code, whatever. I could sit here and explain to you why I feel Christianity is the best place for one's identity, but that isn't the subject of this writing. I'll just say: it has worked wonderfully for me. Just make damn sure your self-worth indicator is not your performance as a hacker. because. trust me, it is a recipe for disaster.

- **Identify the Precursors to Burnout**

After a particularly draining sprint of hacking, whether it be successful or not, you will start to see the indicators that you're approaching burnout. This looks different for everyone, but for me it looks like: lack of interest in objectively interesting functionality/targets. lack of confidence in your sufficiency as a hacker. feelings of panic and stress. and ultimately - said stress resulting in an aversion to hacking.

If you're experiencing similar symptoms, then you may be approaching burnout. Don't push it too hard. Activate your burnout prevention plan. Don't have a burnout prevention plan? I gotchu...

- **Have a Burnout Prevention Plan**

Have a couple things up your sleeve that help you when you're approaching burnout. Here are some of the activities that work well for me: sitting in my hot tub and listening to LoFi, reading and praying, taking the day off, hitting the gym (particularly cardio), going on an impromptu date with my wife, going on an impromptu trip, doing something random and nice for a friend/family member, spending some time with the kiddos doing something odd and fun, working on something non-hacking (for me, normally business, podcast, or tooling related), cleaning my work environment, taking care of my house, making my environment more beautiful, doing something romantic, having sex, eating some stunningly delicious food, hanging with a friend, hitting the onsen, getting a massage, playing a sport, hackathon-ing a new product or SAAS, binge watching an awesome TV show or YouTube channel, and generally, doing your hobbies.

- **Switch It Up**

Maybe you just need to try something new. See the next section.

Grow as a Hacker || Try New Things

The security industry moves FAST. You'll need to stay up-to-date on your current expertise as the industry evolves and also try new things that will force you to evolve.

Are you a hardcore web hacker? Well, then, maybe try Mobile or IoT. Maybe your niche is client-side stuff? Go swing around to the other side and try doing some source code auditing. Trying these different things will not only help you to gain a different skillset and make you more versatile, but it will also give you a different perspective on your own area of expertise. This is how cool new vuln types like Dependency Confusion get discovered.

For staying up-to-date on hacking stuff, I'd recommend making sure you keep a close eye on X, Discord servers, and the Critical Thinking podcast. That should keep you pretty well covered. Keep in mind, this is probably like 2-4 hours a week of reading/experimenting. If I wasn't doing the podcast, that's how much I'd be doing. On a normal week, I do roughly 3-6 hours of this.

Increasing Your Efficiency as a Hacker

Welp, you just made bug bounty your full-time job. Which means your efficiency is pretty tied to your income. If you'd like to experience growth in your income, you'll need to increase your efficiency as a hacker. Here are some of the ways that I'd recommend doing this:

- **Report Templating**

Maybe you've got some sort of bread and butter: BAC bugs, IDORs, XSS, etc. At the end of the day, the overarching impact and techniques used to find these bugs are pretty similar, so it should be relatively easy to implement a templating system for these.

While not released currently (at the time of writing) there will be some awesome AI-based report templating code released in the Critical Thinkers tier before too long, so be on the lookout for that or implement a system you're comfortable with.

- **Batch NMIs**

As your reporting volume goes up, it is likely you'll have to respond to reports more often. This can be distracting from your hacking time. Segment these into a particular part of your day and stick to it. Who knows, you may even get a "Any update?" from the triage team from time-to-time.

- **Protect Your Hacking Time**

Hacking is such a volatile thing. It is very easy for us to look at our list of things to do and say “Ok, well, I can certainly respond to this email” or “I can definitely knock out building this tooling”, so tasks that are less tangibly completable like “Hack XYZ” become much less attractive. You must avoid this and prioritize contiguous, distraction-free hacking time.

- **Outsource Things**

While you may be a jack-of-all-trades, if you’re full-time bug bounty, your primary trade is very likely hacking. Devote yourself to this and try to outsource other projects. I am SUPER guilty of not doing this - I have taken months off of full-time bug bounty to go renovate a rental house. If I enjoyed doing that more than hacking, then there would be no problem, but at several points along the way I would have rather been hacking, and I didn’t simply outsource the jobs. This cost me thousands of dollars in opportunity costs. Make sure you factor in opportunity costs to the decisions you're making, especially if you’d rather be hacking.

- **Write Custom Tooling**

As you get to know yourself better as a hacker, you’ll see places where automation can be done. I’d recommend you take the time to automate things and reduce the friction in your workflow as much as you can. If you’re not one of those people who can just whip up some scripts, then I’d still recommend giving it a shot with the aid of some AI. You barely have to write any code nowadays - AI can generate it all for you. If the project is more complicated, and you don’t enjoy coding, then I’d recommend reaching out to the Critical Thinking Discord community and asking for someone to partner on the tooling with. You may be able to outsource the development of this tool for little to no money.

Dealing with Spikey Income & Planning for Retirement

Alright, last but not least, I wanted to include a reminder to actually implement some of the financial stuff I mentioned before.

You’re gonna get massive spikes in income. You need to deal with this in a way that is smart. Put away a certain amount for taxes, set an aggressive retirement goal, square away some money for medical costs etc. I don't know how it is in other parts of the world, but the US will

babysit some of these things for you as a normal employee. However, you're technically a solopreneur now, so you are responsible for these things. And it is easy to shoot yourself in the foot, so be careful.

One of the cool things about having a very spikey income is that you can afford to invest big chunks into various assets like real estate. In the US, it costs roughly \$50k-\$70k (depending on where you're at) to buy and get a rental property set up. This is something the normal person might have to save for for a long time. However, with a great month of bug bounty, you might find this amount sitting in your account ready to go. I'd really recommend investing your fluctuating income into something like real estate that will give you consistent passive income. It really helps in the long term. Another great way to do this is stocks that pay dividends or investments in cashflowing businesses.

Another thing I've done in this arena is make sure that I'm maxing out my 401k (pre-tax retirement saving in the US) every year for both me and my wife. This will help make sure that we have enough money in place as we move into our later years. I've set a soft retirement goal of 35 (work that I MUST do < 15 hours a week), and I'm on track to hit it. You can do this too.

Happily Ever After

Aaaaaaaaand if you follow my super amazing plan, then you'll never run into any problems and everything will go smoothly.

Yeah, no.

There are gonna be ups-and-downs along the way - that's just a part of how all this works. And that is why it is important to have community around you to support you and to brainstorm with you when difficulties come up. So hold the Critical Thinking discord community or other communities close, and make sure you're paying into those communities so when your time of need comes around, people are ready to help you with their full energy and heart.

Good luck! You got this. HMU if you've got any questions! 🙌

Rhynorater