



# **How To Become a Work-At-Home Mom**

**How You Can Get Out Of The Office And Earn A Great  
Paycheck From Home.**

# INTRODUCTION

Whether you're tired of being away from home, tired of not working anymore or just looking to make some extra money, there are a plethora of opportunities for stay-at-home moms to become work-at-home moms.

If you're like many women you went to school and got your degree. You've spent years working on your education so you could further your career. Now that you're a mother you will probably have vastly different priorities than you did in school. Regardless, today's economy just doesn't cut anybody any slack. You're still going to need to make money and help support your family.

But is it possible to be a full-time mother and still have a profitable, successful career?

Yes, if you learn how to bring balance into your life. One of the easier ways to have it all and enjoy a sense of balance is to strike out on your own and become a work-at-home mom. With your professional background, years of experience and determination, you can make it happen.

Then again you may not have finished school and completed your degree. Does that mean you should give up? Not at all! If you're holding back out of fear that your skills aren't honed enough to turn dreams into reality, relax! Even women who lack formal education will find there are plenty of options for launching lucrative home-based

businesses. It's also possible to land actual on-staff jobs working for others out of a home office. Telecommuting is becoming more common than you might realize. You might even be able to sign on as a contract worker or freelancer with companies all over the world.

It's not absolutely necessary to have a specific skill set to be able to work from home. You still have just as many opportunities as women with degrees; often they're seeking different types of jobs altogether. There are workarounds to overcome almost any stumbling blocks that may stand in your way. There is no reason to get discouraged!

Shifting from working in the field, working at an office or having not worked anywhere for a while to working at home is a big step. Before diving in to the prospect, it's a very good idea to take stock in your chances to succeed at home. Some moms will have to separate their home life from their work life even when they're under the same roof. For others, the work-at-home gig suits them perfectly.

In this book, we'll discuss the things you'll need to consider to have a successful home business. There are some ways to tell if working at home really suits your style and some benefits and pitfalls that are smart to explore before moving full steam ahead to start an at-home career.

Once you decide if working at home is right for you, there will be much more to do. The next step you'll need to take is to determine just what your prospects are and how to overcome some of the obstacles that will invariably stand in your way.

There are going to be bumps in the road, especially for busy moms with hectic schedules. There are also almost always things you can do to get past them. There are techniques, tips and ideas for facing

adversity head on and winning that can help put you on the road to success.

One of the keys to success with an at-home venture is selecting the right field to work in. There are a variety of career opportunities for work-at-home mothers. If you don't want to pursue your present field, you can transition some of your skills to another area of expertise. There are even some incredible places to turn for training or retraining, even from home, if something entirely new is desired.

It doesn't matter whether you're planning to become an entrepreneur of some sort or you want to work on a freelance basis, there are a few nuts and bolts items you'll also want to consider, as well. From obtaining any necessary training and finding jobs to how to set up a home office, we'll discuss what you need to know to turn your work-at-home dreams into reality.

Should contract work appeal to you, finding jobs won't be a huge problem. The world is changing the way the work force is handled, a lot of employers are offering part-time, short-term and even long-term jobs via the Internet. These are perfect for at-home workers.

Once you get started finding jobs, you'll probably need to put a few other things into place. Questions about home offices, benefits and other technicalities are likely to arise. As you explore your opportunities, prepare your home office and set up a life that doesn't involve being away from your child, this e-book is your guide.

# HOW TO TELL IF WORKING AT HOME IS RIGHT FOR YOU



You love the idea of being able to work at home and relish the notion of spending more time with the family, but you're just not sure this is the right road for you. Don't sweat it – you are not alone in your doubts. Just about every woman who has ever launched a successful at-home career has faced them. Still, it's smart to be sure.

As you look into your child's eyes, chances are the thought of donning a suit and returning to the office is a little staggering. Staying at home and working at home can prove to be an incredible experience for you and your little one. It can, however, also be a nightmare in the

making. It all depends on how well you and your family can handle the transition. Some women and their families thrive better when work stays at work. Others shine in the home business setting. No matter what path you choose, as long as it works for you, it is perfect!

Working at home does require a lot of dedication, discipline and patience. It's just not for everyone, and that is perfectly okay. There are a few things that should be carefully considered if you're intending to become a work at home mom. Even if you are a stay at home mom, adding a career into the mix can change things a bit. To make sure you're going in a good direction for you, it is important to review such things as finances, family support and your ability to cope with the prospect of working at home. Some moms thrive in this situation, but others wither.

First off, you'll want to examine your financial situation. To successfully launch a career from a home office, it can help to have a little bit of breathing room financially. Keep in mind; however, by staying at home, you will also save yourself a little bit of money.

Beyond the dollar issues, there are questions you will need to ask of yourself and also your spouse and family members. To make a real go of a home business or moving your full-time career into your home, you are going to need to have the right personality to pull it off. Plus, you will likely need some serious support from family, as well.

Let's take a look at a few of the things you'll want to consider to help you decide if working at home is for you.

## **FINANCIAL POSITIONING MATTERS**

Working at  
many mothers.  
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try to  
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home can prove to be very lucrative for  
It might, however, require a little time  
a steady cash flow going. With this in  
there are a number of things you'll  
to examine before deciding to dive in  
both feet. Should you discover the  
isn't quite right, don't worry too much.  
can still work on a home-based  
business on weekends or at night and  
build it up quickly so you can stay at  
full-time in no time at all

If you're planning on leaving a paying job to work at home, having a good handle on your finances will be a must. In most cases, it will take some time to build up a business or freelance venture enough to replace a workaday job. Beyond the capital needed to launch the business, you will also need a nest egg to cover the startup period.

How much money to set aside will be dependent on a number of factors, including:

- **Your monthly bills**

Take a good hard look at your monthly bills and just how much of a contribution you make. Do remove things from the budget that won't be in place any more, such as childcare and commuting expenses. Now, keep in mind it can take a little time to build up a business enough to cover bills and other expenses. If your contribution is imperative for your family's bottom line,

check your savings. Do you have enough to cover your contribution for at least three months? Six or 12 would be even better. Is this base covered? If it's not, consider transitioning into full-time, at-home work as you build up a nest egg to cover yourself. Getting on a slow and steady path in the right direction beats not getting on the path at all! With a little time and dedication, you can make the dream happen.

- **Anticipated extra expenses**

Starting a business at home can cost you in upfront capital. In addition to making certain your family is covered financially during the transition, you will need cash for setting up an office, buying equipment, advertising, getting licensing and perhaps insurance and so on. It is possible to obtain a small business loan for these things and also to help cover you during the start up months. Keep in mind, however, that this will start your business out in the red. Sometimes it's just better to save up and open the books in the black.

- **Projected "red period"**

While business plans might not always pan out exactly on schedule, have a good understanding of your particular venture's anticipated period of running in the red. You'll want to make sure you have the money available to cover this period and keep growing the business. Be realistic here and do anticipate at least a three-month period for a good build up. This will help you determine how much padding you need in your bank account to remain comfortable as you build your business.

If finances are standing in your way, consider seeking out loans, activating a savings plan or just working at your business part time at



first. The financial side of things can be a very big consideration when you choose to stop working in an office and transition into your own business. Do make sure you have your bases covered. Some of the options that can help you include loans, grants, savings or just starting out as part-time with the business in order to build it up. Money, however, isn't your only concern to deal with.



## **FAMILY SUPPORT IS CRUCIAL**

Going into an at-home work venture without solid family support for the idea can prove to be a huge mistake. If family members do not understand that work time is important or that work calls shouldn't be interrupted with blaring rock 'n' roll music from a teenager's room, then an uphill battle will need to be fought. When you choose to work out of your home, you are not the only one who will be impacted by the decision. Your husband, older children and anyone else living in the home will also feel the effects. For the most part, having Mom at home is a great thing. Families, however, will need to kick in and help. If they don't support your decision, your business venture could be dead in the water before it even gets started.

To make sure your family is onboard, ask yourself these things:

- **Have I discussed the idea thoroughly with all family members?**

If you haven't, you will want to do so. Making sure everyone who is old enough understands that just because you are home doesn't mean that working hours are any less important is vital for your chances at success.

- **Will older family members provide backup during emergencies?**

Work at home moms still need to attend meetings, meet deadlines or get out and network. When the need for serious focus time presents, it is imperative to have someone who can step in and take care of childcare and/or household duties.

- **Help Out Around The House**

It can be very tempting for family members to leave everything for you to do just because you're home. While they might have pitched in to cook, shop, do laundry and so on when you worked outside the house, this might stop if you don't get proactive with establishing boundaries now. It is all too easy for spouses and older children to think that just because Mom is working at home, she's always more available to handle other tasks. While it's likely you'll be able to do more if you can multitask well, you just won't be able to do it all every day.

- **Stay Onboard**

Make sure you and your partner fully discuss the idea of working at home before you dive in. If you don't have 100 percent support from your partner, you will likely fight an uphill battle. Make sure to discuss the situation with an open mind. If there is resistance, share your business plan, your budgeting and other backup materials. Chances are your partner will love the idea of your child not being raised outside the home. Just do make sure your partner is onboard and will stay that way.

- **Help Out In A Pinch**

Juggling home and office life is hard no matter what. If you're running your own business, there are times when you will have to drop the proverbial ball on home duties, childcare or something. With this in mind, it can be imperative to your business and its chances for success that you have contingency plans in place for emergencies. Is your spouse willing to take a day off to watch a sick child if you have a big sale that needs to be made? Will older children or grandparents pick up a younger

child when you just can't be there? Make sure you have a good support system in place and half your battle will be won.

Working at home after being out in the world can be a bit of a challenge for an entire family to adjust to. If you've been a stay-at-home mom, the challenges can be even greater. Working at home can sound glamorous and exciting. This is just not always the case. It can present a number of obstacles that must be overcome to ensure success. After all, everyone is used to having you there to help them. Moving into an at-home career means that even if you are there, sometimes priorities will have to shift focus. If your family is truly onboard, you will have an edge in whatever endeavor you pursue.



## **SELF-DISCIPLINE GETS THE JOB DONE**

It will not matter at all how much money you've socked aside to get started or how supportive your family is, if you can't motivate yourself, you're in trouble. Self-discipline is one of the most important traits to have when attempting to launch at at-home career. This goes for telecommuters who will work full-time for companies as much as it does would-be entrepreneurs. Working at home is perfect for some people, but just not right for others. Either way, it's perfectly okay as long as you know where you stand. You can be an excellent mother and work outside the home. For some people, working in the home and trying to parent full-time just doesn't work out for the benefit of all involved. It all comes down to personality.

To make sure you have what it takes on this front, consider asking yourself these things and answering with frank honesty:

- **Am I motivated?**

If you don't have the motivation and drive to get up in the morning and get to work, an at-home business will be on shaky ground from the start. While half the reward of working at home is to be around more for the family, you will still need to operate with drive to enjoy business success. Just like raising your children, an at-home career will require time, attention and some serious nurturing.

- **Am I Self-Disciplined?**

Working at home is still working. Add in a baby, a toddler or a small child and the job becomes two-in-one for certain. To pull off a business or even to take your full-time job into a telecommuting setting, you'll have to have discipline. If you're

the type that tends to stray when a boss isn't looking over your shoulder, leaving the workaday world behind might not be for you. There are ways to overcome this obstacle, but a little self-discipline will be needed first.

- **Can I Stand Not Having The "Adult" Interaction?**

Working at home does mean spending a lot of time with little people. Some mothers thrive in both jobs when they keep them separate. The truth is work-at-home moms often lack in communication time with adults. For some, this is no problem to overcome. Others, however, discover that dealing with clients on the phone or via e-mail just isn't enough adult interaction.

- **Can I set hours and stick with them?**

When you own the operation or work as a freelancer, you can set your own hours. Actually doing so can be a very big help in making sure life is balanced out better. Of course, you can knock off early to play with the kids once in a while, but you will need stick-to-itiveness on a more-or-less regular basis.

- **Can I resist temptations?**

One of the issues that self-discipline can overcome involves resisting the temptations to do other things beside work during working hours. When no boss is breathing down your neck, it can be all too easy to watch television, play on the computer or even tackle housework instead performing work-related functions. Give in to temptation too often and your venture might not fly.

Working at home sounds fun and rewarding. For many, it is. Others just find they do not thrive in this setting. Be honest with yourself and you will choose the right path to take.

## **HANDLING ISOLATION**

Depending on what type of business you plan on pursuing, you might find yourself cut off a bit from other people. Computer-based careers, for example, can have you working at home and never actually getting out and seeing people beyond the family for days on end. While this is not a problem for many, it can drive some women bonkers. Make sure you know where you stand on the issue before you move forward with a career choice that could put you in this position.

If you want to deal with the potential problem of isolation head on, there are some things that can help. They include:

- **Accepting local clients**

Even if your business happens to be computer-based, there is nothing wrong with accepting and soliciting local clients. This can get you out of the “office” once in a while and help you grow your business, too.

- **Planning off-time activities**

it can be extremely beneficial to plan off-time activities that do not involve staying in the house. Even a trip to the park with the children every few days can keep **sanity in check. Grocery runs do not count!**

- **Volunteering at your children’s schools**

Even volunteering once a week, month or for every field trip that crops up can get you out of the house and help you meet other people. This can also serve as a great way to show your children how much you want to be involved in their lives. After all, if the business is yours, a “boss” won’t be able to say you can’t take off two hours every Tuesday to lend a hand at a school.

- **Join A Moms' Group**

This is a great way to get out of the house and spend some time with your little one away from your new "office." When you join a mothers' group, you'll be able to meet new people and feed your need for conversation. At the same time, you'll give your child much-needed interaction. Many mothers groups offer a full schedule of activities that you can pick and choose from. Some even offer nighttime events to get you out of the house with just the girls.

- **Set Client Meetings Out Of The House**

If you'll be selling, working as a consultant or doing anything that can get you out of the house, take advantage of the time at least once in a while. Although the plan is to work at home as much as possible, going out several times a week isn't a bad thing. In fact, it can be good for you and your child both. A little change of scenery and faces never hurt anyone!

- **Join Networking Groups**

Take the time to join networking groups, your local chamber of commerce or other business organizations. Do this and you can kill two birds with one stone. Not only will you enjoy some adult interaction, but you can also boost your business at the same time.

- **Go To Meetings**

If you will be telecommuting or even working as a consultant; make a point of attending meetings in person once in a while. This will get you out and about and give you some time to recharge your batteries among other working adults.



- **Keep In Touch With Friends**

Rely on the same old support network you've had for ages to keep you going when you work at home. Call on your friends for girls' nights out, fun lunches or movies on the weekends. Just because you now work at home, doesn't mean you can't get out of the house!

- **Plan Date Nights**

Make the time to get out with your spouse or partner. One night a week or even one night a month staked out for working on couple time can be a much-needed change of pace. Plus, this can help keep your relationship fresh and strong.

- **Enjoy A Hobby**

Get out of the house on your own by pursuing a hobby you've always wanted to do. Take a class, learn to play tennis, just do something that sounds interesting to you on a personal level. Volunteering can also be an excellent way to get out and do something enjoyable. Even an hour a week driving meals to the elderly can have a big impact on your psyche. Keep in mind that doing nothing but working and taking care of your family will burn you out fast. You have to have something that's all your own, too. Even if it's one hour a month doing something you love, do it!

Making the choice to work at home can be an excellent one. To make sure the move is right for you, however, do take the time to examine the ups and downs carefully and answer questions about yourself and your situation honestly. Don't worry that working at home will turn you into an isolationist. You can overcome this obstacle fairly easy.

# THE BENEFITS OF WORKING AT HOME

Working at home isn't all sunshine and roses by a long shot, but it can have some incredible benefits that many mothers wouldn't trade for the world. The potential perks of making this decision can impact your life financially, emotionally and right down to the very relationships you hold dear.

Some of the most notable benefits of working at home include:

- **Saving money on daily expenses**

If you're leaving a job to work at home, you will have to offset the loss, but there are some instant savings that can be felt.

Mothers who work at home often save a great deal of money on such things as childcare, commuting expenses, lunches and even dinners. After all, it is much easier to make sure a nightly meal is on the table if you're around during the day to see that this is so.

- **Improved bonding time with family members**

While scheduling can vary based on the business opportunity pursued, many work at home moms find they do have a lot more time to spend with their family members. Even while they are working, they can simply see family more and be more involved in their daily lives. This is a reward that can make the decision very worthwhile.

- **Potential reduction in stress**

Keeping up with kids, a household and work will be difficult no matter what. Doing so with a job outside of the home, however,

can be a stressful nightmare. Moms who work out of the house can experience a drop in stress levels when they get into the groove of actually “being there” to get things done. Tossing in laundry before starting a day’s worth of work, for example, can become second nature. So, too, can taking the time to greet little ones at a bus stop and so on.

- **The personal rewards**

It doesn’t matter whether you launch a business that sells items through private parties or you go into freelance data entry, when you taste your successes they will be truly yours. Creating even a modestly successful at home business can be incredibly rewarding on a personal level.

- **Flexible scheduling**

While some businesses will be more flexible than others, most work at home moms find they are much more bendable in what they can and cannot do than they were when they worked outside the home. This can be an incredible perk for mothers who want to call the shots on when they work, what days they work and how long they put in.

Working at home can be terribly rewarding for women who give the prospect a serious go. The rewards of doing so can range from the financial to the very personal.

# THE POTENTIAL PITFALLS

Working at home can bear a number of rewards that make the venture extremely worthwhile. From finances to your own fears of isolation, working at home all the time is not necessarily rainbows and sunshine every day. You'll have good days and bad days. You'll even face roadblocks that stand in your way of even getting started. Mothers can thrive under these circumstances because the situation does give them the best of both worlds.

As fantastic as working at home can be, there are some potential pitfalls. Understanding what they are can prepare you to face them head on and win. While not everyone will experience the same cons working at home, some of the more common issues that could crop up include such things as:

- **Failure to Balance**

Some work at home moms have a little trouble getting into the swing of balancing career and personal life issues. Whether they spend too much time working or not enough, failing to strike a balance can have the potential to lead to disappointment in one arena, the other or both.

- **Isolation**

As was discussed earlier, some at home careers can be a bit lonely in the grand scheme of things.

- **Guilt**

While the whole idea of working at home very often involves having more time for the family, work needs to be on the priority list, too. This means there will be times moms just have to say

no or go about their business even when a three-year-old is pitching a tantrum. The long and the short of this reality is that sometimes moms will feel guilt for not being there even when they are there.

- **Lack of Professionalism**

In some areas of work, background noises found in a home can be a little embarrassing and may even come off as unprofessional. Talking on the phone to a client while a child has a fit or a dog barks loudly in the background just doesn't "sound" as professional as many would like.

- **Overdoing**

The danger of working at home often lies in not being able to "leave" work at the end of the day. With this in mind, many work at home moms tend to overdo to their detriment. While this might be great for the business, burning out can happen if anyone works around the clock and fails to unwind, relax and breathe once in a while.

- **Letting oneself go**

While it is certainly nice to be able to roll out of bed in the morning and "report" to the office, this can be a double edged sword. It's all too easy to still be sitting in that bathrobe at 6 p.m. on an ordinary Tuesday. This can have a negative impact on self-esteem.

While the pitfalls are very real, there are ways face them down and win. No matter the challenge, having a good plan in place for coping can make a difference.

## **FAMILY RESISTANCE**

Family resistance can also be an issue when you're considering the idea of becoming a work at home mom. As I stated in the first chapter, family support is crucial. If you don't have their full support, you could be in trouble.

Here are some tips for overcoming the issues that may arise:

- **Highlight The Benefits**

Make sure your partner fully understands what you working at home can mean for your family. While you will have duties to tend with, you will, ultimately, be more available to your family.

- **Talk Up The Potential Savings**

Point out how much you will be saving in gas, lunches out, fast-food dinners and childcare. These expenses can add up very fast and even may offset any losses you'd face from leaving your present job if that's your intent. Many moms discover they spend just about as much as they make at work on these expenses that can be eliminated from a budget sheet if you work at home.

- **Highlight The Possible Earnings**

Make sure your family knows you've done your homework on your business idea. Show them the earnings projections, the potential clients and so on. If you have clients signed on already, this can be a quick mind-changer for certain.

- **Give It A Trial Run**

If your partner just isn't sure you can pull it off, prove it. Start your business on a part-time basis and grow it with care. Once it's off the ground, transitioning and not jeopardizing the family's income will be possible. Keep in mind, your partner likely

supports your decision 100 percent, but might fear the “what ifs.” This is okay. Just prove to your partner and yourself that it can be done.

Family resistance is generally very easy to overcome. If you’ve done your homework, you should be able to sell your plan pretty well.

If you’re like most people, however, the hardest sell job will be with yourself. You have to believe you can do it to make a successful go at being a work at home mom. One of the biggest obstacles you’ll face on this front is deal with isolation.



## **FINANCIAL ROADBLOCKS**

Perhaps the biggest obstacle that will stand in the way of opening a home-based business is the money issue.



This might not apply if you're going to become a telecommuter for your existing company or another one. Should you be starting from scratch, however, it can be a huge roadblock to overcome.

To give yourself the best footing to start on, do look at that budget closely as suggested before. If you find you fall short, these tips can help you come up with the seed cash you need to make a serious go at your dream:

- **The Savings Plan**

This can take longer than other options for overcoming cash flow problems, but it can put you on better financial footing over the long haul. Rather than borrow money, this obstacle buster simply requires that you start building your business nest egg on your own. You can do this by remaining in your regular job and saving money from your checks. You can also consider launching your business part-time at night to build up cash, contacts and income. The latter option keeps your day job money coming in and can add to it with the part-time venture. Overall, this is a pretty prudent way to overcome money issues.

- **Loans**

Small business loans, mortgage refinances, second mortgages



and other lending options might be available to you to seed your business. This route can jumpstart your dream and give you cash in the bank to live off for a time, too. The danger here is that you will have to make repayments. Essentially, funding a business with loans involves starting out with the books in the red. Still, if your business idea is good enough and your skills are high enough, it can be a great way to go.

- **Grants**

It is sometimes possible to obtain grants to open a small business. This will depend a lot on what you plan on doing. If you are eligible for grants, they are well worth applying for. The fact is grants can give you money you need without involving repayments. Government and foundation grants may both be available. Do look into the option, but plan on a big application process. If you are successful in getting grants, make sure the money goes exactly where you said it would, too. Doing otherwise can get you into a lot of hot water!

- **Investors**

Family, friends or other acquaintances might want to get in on your business on the ground floor. While this is probably the least recommended option, it can fuel your business dreams rather quickly. Do count on having to pay back these loans or offering up a piece of your business to these “partners.”

Money issues can always be overcome if you have the determination to make it so. Consider your options and move forward with the choice or choices that work best in your case.

# OVERCOMING OBSTACLES

While obstacles will stand in the way of any business venture, some of the hurdles for at-home businesses are a little different. There are ways to combat each and every one. When you have an arsenal of weapons at your disposal, you can clear the path to success.

These tips can prove very effective for helping work at home mothers face down and conquer any stumbling block that stands in the way:

- **Establishing set hours for most days**

While flexibility is important, having a schedule that is stuck to on a regular basis can be, as well. When you put your foot down about working hours and try to maintain a schedule, it is easier to strike a balance that will work in your life.

- **Creating a home office**

Even if it's a closet that you stake out as your own, having a room with a door to retreat to for business calls and serious deadline work can be a lifesaver. By all means, get the laptop so you can work in the living room as your family buzzes around you, but have a haven to go to when it's needed the most. Doing this, by the way, can even help on your taxes, so it's smart from a few standpoints.

- **Having babysitter backups**

If you're going to be a work at home mom with young children, it is imperative to have sitters or daycare lined up for when it's needed the most. It won't matter if your business is sales related or service, there will be some days that you just cannot be available to your family.

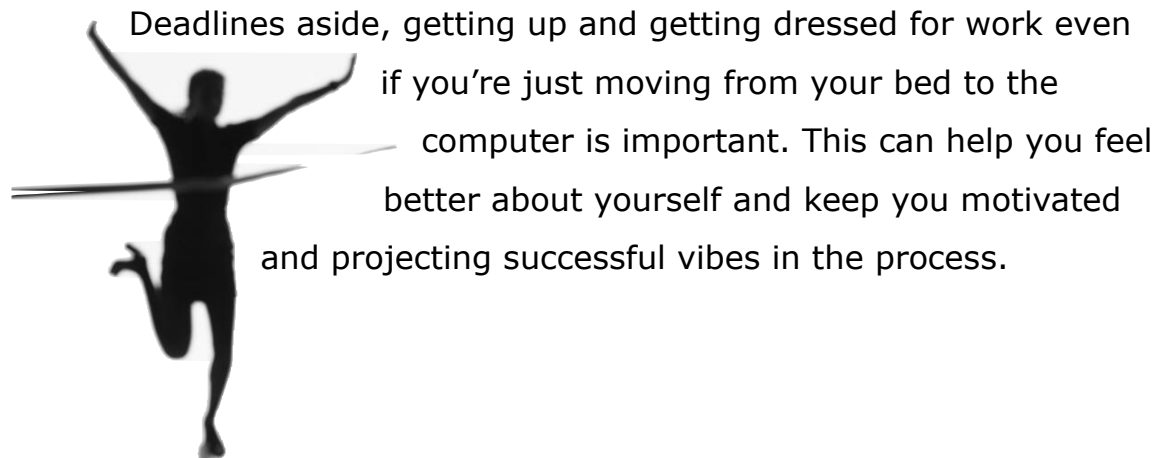
- **Assigning tasks**

If your children are older, an at home business can become everyone's jobs. Assign children chores and tasks they can perform to help out. These can include business-related functions or even just putting the kids on dish duty to free you up to finish evening calls. A little work never hurt anyone and kids who pitch in to help make a family function well learn valuable lessons along the way.

- **Focus on the prize**

Saying "no" to the third trip to the park during a sun shiny week can be hard, but doing so can be important. When your children see you working hard for your family, they can learn by example. Installing a strong work ethic early can put youngsters on their own path to success.

- **Establish a dress code**



Deadlines aside, getting up and getting dressed for work even if you're just moving from your bed to the computer is important. This can help you feel better about yourself and keep you motivated and projecting successful vibes in the process.

# OPPORTUNITIES FOR SKILLED WORKERS



We've already established you've been working in a professional career for some time. This gives you a bit of an advantage when it comes to exploring your options. You have skills in place that very likely could translate into a telecommuting career or a whole new business venture that's all your own. Now is the time to really explore your options and decide how you can make working at home work for you.

If you don't want to take your current skill set into a new business venture, don't sweat it. There are options out there that will require only very little retraining time. Some business ideas are rather intuitive, too, so don't think you have to be pigeonholed into doing what you do now. Unless, of course, you want to!

Let's take a look at a few of the options that you can open the door on.

## **TELECOMMUTING FOR YOUR EXISTING EMPLOYER**

If you've been working for your existing employer for a time and love the job, but want to stay at home, telecommuting just might work for you. Should your employer already use telecommuters, you'll have a leg up. If not, take the time to discuss this with your supervisor and his or her superiors.

Telecommuting is becoming more accepted in major workplaces. There are even a number of Fortune 500 companies that allow their employees to work from home all the time or part of the time. The benefits of taking your work home and staying with your existing company can be extensive. They include:

- **No Learning Curve**

If you do at home what you already do in the office, the learning curve will be nonexistent. This is a great way to have your cake and eat it, too.

- **Extension Of Benefits**

If you do stay employed with your present company, you won't lose out on any benefits offered. This can be a very big deal for some families, so don't discount the value.

- **Guaranteed Income**

Your family won't lose a dime if you telecommute. In fact, it could end up making more thanks to the cost savings of working at home we've already discussed. This can be a huge perk for you and your family. It can also work well as a tool to use in convincing your family that working at home is right for you.

Telecommuting does have its pros, but there are a few cons to consider, too. If you do choose to stay with your existing employer, you will be restricted to a set salary. Chances are your hours will also be monitored. This can take away from some of the freedoms you hoped to enjoy by working at home. Carefully consider the ups and downs of this choice before proceeding. There are other options out there.

## **CONSULTING IN YOUR FIELD**

Okay,



so maybe you don't want to work for your current employer any longer. Or, maybe you have discovered your company just won't allow telecommuting for whatever reason.

Don't take this as a roadblock you can't get past. If you have built up your skills in a particular

field, you might be able to transition yourself into a consultant position.

Should you decide to strike out as a consultant, you might be able to "work" for your company on your terms. Keep in mind, however, that you will lose on-staff status. This also means, however, that you can consult for other firms that can benefit from your knowledge, experience and skills.

Consultants are in high demand in a variety of fields. From legal and operational consultants to design, management and beyond, many companies call on an outside set of "eyes" on a regular basis. Many are also willing to pay a very pretty penny for professional consultants.

If you do want to transition into a consultant position, consider these things to jumpstart your effort:

- **Approach Your Existing Company**

Depending on your skills, this can be the fastest way to enjoy a solid consulting contract. Your company may delight in the idea

of taking you off the payroll and saving on the benefits, but still having your skills available.

- **Join Trade Organizations**

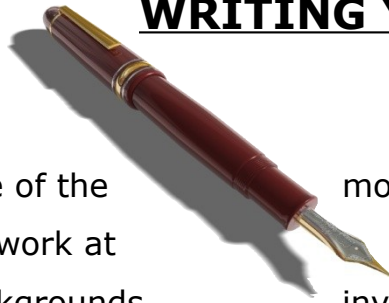
To find other opportunities, make sure you join trade organizations and keep up with meetings, publications and even online want ads these groups put out. This can be a great way to find jobs in your field on a consulting basis.

- **Get On Government Bid Lists**

Make sure to get yourself listed as a vendor with city, county, state and federal agencies that might benefit from your skills. Government consulting contracts can supercharge careers and offer steady income.

There are ways to stay in your existing field and use the skills you've honed over time to earn you money from home. If you want a complete change, however, there are ways to make it happen with little to no retraining. Of course, you can always retrain and launch anew if you want to enter a new field all together.

## **WRITING YOUR FUTURE**



One of the more steady and lucrative options out there for work at home moms with professional backgrounds involves writing for a living. Freelance writers are in high demand in just about every field imaginable. As more companies take their businesses online, they need people to write their content, update their blogs, craft special reports and so on. This option can enable you to work in your existing field, per se, and it can allow you to branch out to other interests, as well.

If you want to get into writing as your new business venture, you will need to have some basic skills. Beyond being able to string a sentence together, it will be necessary that you have a decent writing style, understand grammar and be able to handle the pressures of deadlines.

Some of the options available to freelance writers include:

- Blogging;
- Report writing;
- Public relations writing;
- Search Engine Optimization content creation;
- Technical writing.





## **BECOME A FREELANCE EDITOR**

As a freelance editor you can work at home. Editors work with large companies or webmasters that need help proofreading the content they put on their websites. There are always people looking for editors to proof e-books, press release, sales letters and even content that is supply by multiple numbers of writers. Editor positions range in pay from \$10 an hour to almost \$40 an hour. This depends on the size of the project and the company or person who hires you.

Freelance editors will do various duties, but the majority of the work is reviewing and editing articles and other documents. It is not uncommon for an editor that works from home to have multiple clients. This way, you have a consistent flow of work. You may also have different pay scales for each client. Not all clients offer the same amount of money, although you can negotiate the price before taking any project.

Some moms work outside, at kids sporting events and even while waiting for the doctor appointment. This is the perfect job for someone that needs flexibility and has kids running around all day.

## **GRAPHIC DESIGN FROM HOME**



in great demand with today's internet world. graphics designers as a valued asset to their pment needs. Online, this value is taken much business online requires some form of graphic

a graphic designer to aide in his or her ad designs. The graphic designer helps to create the brand and maximize recollection properties for it. What is more impressive about the job is that it can be done from home.

Website developers need a graphic designer to help create unique designs for clients. Bloggers need the services to help further the visibility of their blogs, and information. With latterly millions of websites already online and hundreds more going up daily, the services of a graphic designer will always be in demand.

## **DATA ENTRY AND OTHER SIMILAR OPTIONS**

Writing might not be your thing, but that doesn't mean you can't put keyboarding skills to work for you. Data entry positions and other related jobs are always in high demand in freelancers and telecommuters. Having a professional background can be a big boost for breaking into these fields, too. You'll see this job option on the *opportunities for unskilled workers* section as well because it's really a versatile field. Your education background will give you a slight edge to who you can data clerk for so it's worth mentioning twice.

Some of the related fields to consider beyond data entry include:

- Medical billing;
- Medical transcription;



## **SALES AND BEYOND**

If your skills lie in the area of sales, you will find a world of possibilities open to you. The reality is that selling is one of the easiest ways to get into a business, but it can be one of the hardest to succeed at. Still, if you're good at it, the sky will be the limit.

Should sales sound good to you, related options include:

- **Working As A Representative**

Big, established companies that sell house wares, cosmetics and other similar products recruit salespeople all the time. In these cases, salespeople are independent contractors that set their own hours, work their own territories and so on. This can be a great way to enjoy "owning" a business without having to reinvent the wheel.

- **Franchise Possibilities**

This is another great way to go if you do want to own your own business and reap all the rewards. Franchises can give your business instant recognition and the support you need to get off on the right footing.

- **Other Possibilities**

It's possible to turn a hobby into a business, create a product to produce and sell, launch a Web site and so on. These options can rely on the skills you already have or enable you to develop new ones to go on a different path entirely. Don't leave any stone unturned on this front if you want to do something entirely different.



# OPPORTUNITIES FOR UNSKILLED WORKERS

It doesn't matter whether you've never worked a day in your life or you're going to leave a long-term post, there are opportunities out there that just about anyone can take advantage of. Working at home and being successful at it doesn't mean you have to have a four-year degree, a ton of specialized skills or a bank full of money. What you do need is a good idea and the drive to pull it off.

There are a variety of opportunities for unskilled or slightly skilled workers. Some of the options include such things as:

- **Sales**

There are a variety of sales-related businesses you can explore that will enable you to base operations out of your home. Many companies that rely on at home moms to sell their products will provide the training you need to succeed. It's also possible to buy into a franchise territory for certain products. Just make sure you can get behind a product before you try to jump into selling it. If you aren't sold, clients won't be either.

- **Online sales**

Many an at-home mom has made a successful living selling items through online storefronts or through virtual auction sites. Whether you create items personally or do a lot of garage and estate sale purchasing, this option is fairly easy to explore. It can pay off with a lucrative part or full-time income, too.

- **Data entry**

If you can use a computer and type with any degree of accuracy, you will find a bevy of opportunities available for the skills you do have. Even if you're not the world's greatest typist, there are ways to hone the skill enough to make this freelance opportunity pay off. As more companies outsource functions, such as data entry, many work at home moms are finding this niche suits them perfectly.

- **Telemarketing**

It is often possible to land freelance and even on-staff positions with telemarketing firms that rely on at-home workers. This type of job won't require a highly specialized skill set. If you can talk on the phone clearly, get your message across and be pleasant in the process, you should be set.

- **Personal product/service development**

Many work at home mothers stumble into their own niche based on their own personal hobbies. Some businesses that are home based and have sprung out of unique ideas or products include such things as crafting, online sales, customized clothing production with online storefronts, soap and candle making and more. The options are limited only by imagination.

- **Personal assistants**

Some work at home moms run errands for others, work in a virtual setting to take the load off office staffers and more. The personal assistant field can be very interesting to explore in either the local or online arenas. The potential here is growing as more businesses outsource and more employees fear taking time off to get personal projects accomplished.



- **Childcare**

In-home daycares are a popular choice for mothers who want their children in homey, nurturing environments. This option can be an excellent one for an in-home business. As a mother, you have many of the skills already required for the job.

- **Writing**

If you can string sentences together with ease, there are opportunities available for freelance writers. While you may lack some of the skills for certain jobs, there are projects out there that can be had by beginners. Many blogging jobs, for example, require “everyday” people to do the writing. This means only a good writing voice and basic skills will be required.

- **Online tutoring**

You may need a degree or specialized training for this, but this field does present some unique opportunities. Reaching out to tutor students online can be an excellent way to earn a living and gain the benefits of at-home work at the same time.

- **Customer service**

Some companies are turning to virtual call centers to handle their customer service. In many cases, these call centers will hire home-based workers to handle shifts of incoming calls. While this type of job will require set hours, it can still provide the scheduling flexibility parents often require. Plus, some call centers might offer true full-time work with benefits to telecommuters. This can be a bonus if you don’t want to launch your own business to work at home.

- **Review Products**

Moms enjoy working at home and caring for their families while

making some money. They work for clients that need bloggers on a daily basis or they design blogs for themselves while relying on Google AdSense and affiliate links to make money. Some people laugh when they hear how blogging moms make money, but the truth is that there is money to be made blogging for yourself. You do have to know how to attract traffic and how to present your affiliate links and Google ads to make money.

- **Real estate**

While short-term training and licensing are required for this field, many who enter this arena find they are able to work at home much of the time.

- **Transcription**

For those who do have a knack for the keyboard, this can be an incredible field to enter. With only a basic amount of training, standard transcription jobs can be tackled at home. With a more in-depth course of study, higher paying medical transcription contracts can be obtained, as well.



# **GAINING NECESSARY TRAINING QUICKLY AND AFFORDABLY**

While many at-home work opportunities don't require special degrees or advanced training, some skills might be necessary for better paying positions. Fortunately, there are a variety of places you can turn to hone the skills you need to succeed without spending a fortune in the process.

Even if you choose a field that requires no special skills whatsoever, it can be important to look into some courses to boost your business acumen. Learning about such things as basic bookkeeping, record keeping, marketing and establishing a business legally can all be important to the success of an at-home venture in many cases.

Depending on the field you're interested in entering, these outlets can be of assistance in providing you with the right training in an expedient fashion:

- **Adult education programs**

Local high schools very often offer night school classes for their own students and adults from the community who are looking to enhance their skills. While curriculum might include stock and standard high school classes, many programs for career development are also typically offered. These can range from technical classes and typing to bookkeeping and beyond. Don't worry – they won't make you take history and math again unless you want to!

- **Technical schools**

Public technical schools can be invaluable resources for training in a variety of fields. Some of the programs that might be offered that could lend beautifully to an at-home career include transcription, marketing, computer operation, basic accounting and so on. These locations also are known for offering higher-tech courses, as well. If, for example, you want to learn how to build web sites, state or locally run technical schools are a great place to turn for low-cost lessons.

- **Correspondence schools**

At-home certification courses can provide the skills and the paperwork necessary to launch careers in no time at all. Opportunities here can include such things as medical transcription, bookkeeping, marketing and more.

- **Online classes**

As more technical schools, colleges and universities tap into the power of the Internet to teach, the availability of courses is increasing. While the offerings can vary greatly, at-home students can do everything from gain insight in how to operate Microsoft Office products to earn a master's degree all from the comfort of their own home.

- **Field-based certification**

Associations that represent certain fields of work may offer certification or licensing training classes with little cost attached. Getting the training for a real estate license, for example, might only take a few months of study though a localized board of Realtors.

- **Small business development centers**

Found in many metro areas, these government funded agencies are known for hosting a variety of programs, workshops and certification classes. These centers can also be incredible resources for establishing a business correctly to meet local, state and federal regulations.

- **Franchise companies or territory sales firms**

If you intend to sign on with a franchise company or work in a territory as an at-home salesperson, training will be provided to you in many cases. Depending on the field or product you choose, associated classes may cost you nothing at all. Sales-based companies that operate using home parties, for example, will generally provide extensive, hands-on training. Many franchises, too, provide a variety of hands-on courses to help those who buy in enjoy success.

- **On-the-job training**

Some freelancing positions will provide basic training to contractors on the job. Companies that hire telecommuters to take incoming calls, for example, may also provide training.

Getting the training that might be required for many home-based businesses is generally a lot easier than you might think. Turn to the right place and the skills you have can be easily added on to.

Going back to college and getting a new degree can be a great way to get retraining for a new career. It can take a little more time than other options, but it's a great way to completely start over. Here is some more specific information regarding technical schools and certification programs:

## **TECHNICAL SCHOOLS**

Technical schools can provide the training needed for a variety of careers. From Web site design and sales to computer repair and beyond, this option can prove excellent for a number of reasons. They include:

- **The Costs**

Technical schools, especially if they are state or county run, tend to be a whole lot more affordable than college.

- **The Scheduling**

Tech schools tend to have very flexible scheduling. In many cases, the courses of study can even be rather short, but still provide the skills necessary to launch a new career.

- **The Targeted Learning**

Technical programs don't involve a lot of "extra" courses that standard college degrees tend to require. This can enable you to cut right to the chase rather than having to spin your wheels in Basket Weaving 101.



## **CERTIFICATION PROGRAMS**

Short-term, targeted certification programs can be the perfect solution for certain career fields. Medical transcription, billing and even Web design, for example, can often be learned during “crash course” certification programs. This is an excellent way to go for a number of reasons, including:

- **The Time Involved**

Certification programs are quite often very short in duration, but do provide the training needed to succeed in certain career fields. When certifications combine with an existing degree, an overall resume can become very attractive.

- **The Costs Involved**

While the pricing on certification programs will vary, of course, they are generally much more affordable than full degree programs.

- **The Targeted Learning**

Like technical schools, certification programs also provide a very targeted course of learning. This is excellent for those who don't want to spend a lot of time on courses that have nothing to do with the ultimate career goal.

# WHERE TO LOOK FOR JOBS

Making the decision to work at home and selecting a field to pursue won't be enough to get the ball rolling. Unless you plan on building your own business from the ground up, you will need to know where to go to find home-based jobs and opportunities. There are a number of options out there that can be incredibly useful for helping you launch into earning money at home. There are, however, a few things to watch out for. The work-at-home world is not immune from scam artists, unfortunately.

## **USING EMPLOYMENT AGENCIES**

Local employment agencies can be an invaluable resource for freelancers, semi-skilled workers and even those looking for on-staff positions with companies that put at-home workers on the payroll. To find an employment agency that's worth working with to fuel your career, make sure to:

- **Define your interests**

Employment agencies can be rather specialized in the types of positions they handle. Make sure your interests and the career area you plan on pursuing are clearly defined to cut out agencies that might not be able to help you.

- **Research agencies in your area**

Once you know what you want to pursue and perhaps even what fields you want to stay away from, look for agencies in your area that have reputations for helping people in your sphere of interest. If you can't get recommendations, call local agencies and ask what they handle.



- **Having Access To Their Contacts**

Employment agencies that are established tend to have a long list of clients. This means they can potentially get you in the door with contracts you may have never even dreamed of getting.

- **The Advocate Factor**

Employment services don't make money unless they find the right professionals for a job. To this end, they work hard to match freelancers, consultants and private contractors directly with companies that can use their services. It never hurts to have advocates on your side as you're trying to start an at-home venture!

- **The Specialty Factor**

There are employment agencies out there that specialize in dealing with contractors and consultants. There are even those who work exclusively in a particular field. Getting hooked up with the right agency can really open doors and serve as an incredible springboard for your at-home business.

- **Research associated costs**

Most employment agencies charge the employer; not the job seeker. Make sure to check on this before dealing with an agency. It's no fun to land a job only to discover a cut will be taken off the top!

Employment agencies can be invaluable resources for launching certain areas of interest in at-home work. Make sure if this is the path you want to pursue that the agency you work with is skilled in your area of expertise or interest.

## **FRANCHISES CAN BE A DREAM**

If you'd rather not invent the wheel to enjoy a home-based business opportunity, working with a franchise opportunity or signing on with a territory-based sales company can work perfectly. Both of these options can offer some big perks when it comes to backing and support, but there are things to consider before signing on the dotted line. They include:

- **Recognition**

Whether you're going to buy into a franchise or just represent a company through sales, make sure the product and/or service is recognized and reputable. Even with growing or new companies, it is feasible to test the water. Just because a company offers franchises for sale doesn't mean its products or services will be in high demand.

- **Level of support provided**

If you aren't walking into the venture with a lot of training in place, make sure the opportunity comes with plenty of support. Many franchise companies offer basic sales and business training, for example. Sales companies, of course, should help you develop a plan for selling their products.

- **Your market**

It won't do you any good to open the 10<sup>th</sup> exact franchise in a 20-block area. Make sure you understand your market and its needs. This also goes for establishing sales territories. Too much "friendly" competition and your chances for success could suffer greatly.

- **The costs associated**

Make sure you have a very good handle on the costs associated with taking this route. Some franchises are very affordable to buy into, but others can prove incredibly costly.

- **Your interests**

It just doesn't make sense to set up shop with a company, product or service that you have no interest in. Chances are the effort will fall flat if you can't get fully behind it. Explore your interests closely and then match them with available opportunities.

- **The time involved**

Some opportunities might sound great until the amount of work involved is clearly understood. If you want to make sure flexibility is retained, having a handle on what is really required to succeed is imperative.

The franchise or sales route can be an easier way to get in on a home-based business that has a real chance for success. To enjoy the results and rewards you crave, however, it is imperative to do some research first.

## **ADVERTISING PAYS**

It won't matter whether you intend to sell a product or a service, advertising will be vital to your venture. Your actual field can, however, impact the best places for putting your advertising dollars. To start getting clients, consider these potential advertising vehicles:

- **Local Sources**

Community newspapers, television stations and radio stations can be a great place to start if you don't want to branch your business out beyond your region. Depending on the type of career you intend to pursue at home, these vehicles can provide an incredible jumpstart for a business.

- **Trade Publications**

If your intent is to consult, trade publications can provide the key to opening the door on success. Advertising in these publications will put your business name in the spotlight with people in the fields that could use your help.

- **Web Sites Make A Difference**

No matter what field you enter, it can be extremely useful to advertise your venture online. If you're selling, you can sell directly online. If you provide a service, you can drum up business by using a Web site to promote it. Companies that have Web sites used to be a rarity. Today, this is considered a hallmark of a professional venture. Even consultants have their own sites and sometimes blogs to explain what they do, how they do it and why they should land the job.

- **Creative Advertising**

Should you plan on selling a product or providing a service that

the general population can use, like bookkeeping, accounting or so on, creative advertising might help you get started. Billboards, bench advertisements, fliers and other similar options can help you get business coming your way.\_

- 

A large, three-dimensional, red 3D text graphic that reads "BIG SALE". The letters are thick and blocky, with a slight shadow cast beneath them, giving it a 3D effect. The text is slanted slightly to the right.

## **WEB SITES CAN BE THE TICKET**

If your plan is to work in the online arena more or less, going online not only with your own site, but also through employment Web sites can really pay off. A large number of employment-related Web sites have sprung up to connect freelancers and small business owners with potential contract employers. The advantages of using services of this type include:

- **Low Costs**

The better online employment matching services do charge a membership fee, but all in all, the pricing tends to be low. For a few dollars a quarter, you can find yourself matched up with more jobs than you can handle.

- **The Bidding Processes**

For this reason alone, going through online employment services can be quite useful. If you intend to work as a contractor or consultant, going through the bidding processes online can help you see where you might need to make improvements. If, for example, you're not being aggressive enough, you'll learn this quite quickly. Also, some bidding environments are open. This means you'll be able to see what your competition is charging. This can help you remain competitive and land jobs in the future.

- **The Exposure**

Online employment sites tend to pull in a huge variety of potential employers. In many cases, employers can come from all over the world. The exposure you and your business can gain from using these sites is incredible.

- **The Training**

In addition to learning how to handle competition, the entire process of going online to garner business can serve as great training for other ventures. Once you master putting together bid packages, for example, you might be better poised for getting through a government bidding process.



## **NETWORKING MATTERS!**

Tapping into the power of the Internet can be an excellent way to find at-home work. In the online arena, you will find Web sites that can help you:

- **Locate companies that hire at-home workers**

If an on-staff, but at-home job is desired, it make sense to seek out a number of companies around the world that are known for putting telecommuters on the payroll. This can make finding opportunities that pay a whole lot easier.

- **Chambers Of Commerce**

No matter what field you intend on entering, this can be an excellent choice for reaching out to your local market. When you join a chamber, you will not only get the word out about your business, but you can also benefit from the chance to get away from the "home office." Plus, many chambers offer valuable business training sessions at very lost costs for members.

- **Freelance Web sites**

There are a variety of Web sites that specialize in matching freelancers in a number of fields with hiring employers. While these are generally short-term contract based positions, they can prove to be very lucrative over time. This is especially so if short-term employers keep coming back for more. Freelance writers, for example, can connect with a variety of employers online and find themselves with more work than they can handle if they play their cards right!

- **Sales companies**

If you love the idea of selling candles in a party setting, for



example, finding the right company to deal with can be much easier online. Here you will discover a variety of sites that can connect you with the right opportunity.

- **Community sites**

Community listing Web sites often have areas that connect at-home workers with potential gigs. While not every offer out there is legitimate, these sites can be worth the time to look over.

- **Employment sites**

Some online employment agencies deal heavily with telecommuting positions and other at-home opportunities. These can offer an open door for finding opportunities for short and long term employment in a variety of fields.

- **Sponsorships**

This is a different way of getting your business name out to the local community, but it can pay off. Sponsor a local event, a sporting team, a classroom. Get your name out to people who will recognize you for your loyalty to the community and they will repay you with their support.

- **Networking Groups**

Like local chambers of commerce, these groups can be quite beneficial for getting your name out in your community.

Networking groups also provide a rather beneficial social and educational function. It never hurts to have other people in your situation to speak with and learn from.

-

The options for connecting with potential employers in the online arena are almost endless; however, landing the right jobs can take a concerted effort. You will need to know where to look, how to get the word out about yourself and how to properly network. Don't worry if you've never done this before. It will come to you over time. Advertising is the easy part, but it will cost money. Networking can be a bit of a challenge for the shy, but this can prove to be just as important as any type of paid ad you can find. There are also some pitfalls to worry about as well.

## **THINGS TO AVOID**

As easy as some locations can make it to find potential at-home work opportunities, not everyone out there is exactly reputable. With this in mind, it's important to avoid the scammers by taking a cautious approach to any proposition. To avoid problems with at-home work opportunities, freelance contracts and more, make sure to:

- **Research companies**

Don't sign on to sell products for a company without understanding exactly what those products are and what the company's reputation happens to be. If you're freelancing, look into the employer's reputation. Freelance sites, for example, will often offer feedback ratings. For other business opportunities, check with local chambers of commerce or the Better Business Bureau for background information.

- **Avoid ads that promise the moon and stars**

Many advertisements for at-home workers offer a ton of money for a very little bit of work. Others will try to charge you for the opportunity to work for them. Unless it's a franchise with a buy-in fee, be very wary of anyone who tries to get your cash so you

can make money. Also, if work at home jobs sound too good to be true, they probably are. Exercise common sense here and do look into backgrounds.

- **Use contracts**

It can become all too easy for freelancers, for example, to slip on this front. Make sure to get clients under contract, even if it's for a single, very short-term job. This protects not only you, but also the freelance employer.

- **Opportunities that don't fit personal plans**

If you're idea is to work at home most of the time and enjoy a flexible schedule, don't sign on for a home-based sales position that will eat up 80 hours a week. Keep all your goals in mind when exploring the possibilities out there.

Finding employers for many at-home positions isn't as difficult as it might sound. There are a number of resources that can make the task rather easy.



# TIPS FOR LANDING THE JOB

While not all work-at-home jobs will require interviewing or proposal creation skills, many will. If you've decided you'd like to work for a company that hires at-home employees or on contract for someone locally, for example, you'll want to brush up your interviewing skills. Should you be planning on Internet-based freelancing, you'll need to know how to present yourself in the best possible light through proposals.

## **GETTING A HANDLE ON FACE-TO-FACE** **INTERVIEWING**

If you haven't interviewed for a position before or it's been a long time, there are some tips that can help you put your best foot forward. To make sure you do the best you can in any interview situation:

- **Dress the part**

While it might not be necessary to wear a power suit and pumps for every interview, dress neat, clean and professionally. First impressions do matter.

- **Do your homework**

Be ready to answer a variety of questions both job-related and otherwise. Understand the position, the company and what your role might be before going in the door. Also, it's a good idea to prepare for anything that might be thrown your way. Plan for a one-on-one interview, but don't lose your cool if it turns out to be a panel. Just breathe and be yourself.

- **Make eye contact**

This is essential for sending the right message to potential employers. This can help you gain a reputation of being confident, competent and honest – all things employers look for even in at-home workers.

- **Have a home setup well under way**

While you might not need a home office or a good computer setup before you land a position, having plans in the works can give you the edge of initiative you need.

- **Relax**

Try to be as relaxed and confident as possible during any job interview. This will help you answer questions more thoroughly and can also assist you in making a good impression. Even if the position is your “dream,” don’t psych yourself out by thinking it will be the end of the world if you don’t get it. This will undermine confidence and will likely give you a tense appearance.

- **Sell yourself**

Don’t be afraid to bring your qualifications, experiences and strengths to the forefront. Remember, an interview is really a sales situation. Rather than a product or service, you will be trying to sell yourself. Perform the task well and you will land the job.

- **Be honest**

Don’t try to make yourself out to be more than you are. Be honest in answering questions. If you don’t know something, admit it. Stress that you are willing to and capable of learning anything that’s thrown your way.

- **Be realistic**

Make sure you are at least reasonably qualified for a position. If the job demands highly specialized skills and you don't have them, it's probably unrealistic to go after the post.

Face-to-face interviews can be rather nerve wracking, but there are ways to ace them. The more prepared and relaxed you are, the better you will come across to potential employers. This can give you the edge you need to bump out the competition.

## **LANDING AN ONLINE JOB**

Interviewing or applying for a job in a virtual setting can be a little trickier. While some positions might also include a face-to-face interview, many do not. This means you'll often have to sell yourself based on credentials and written communications alone. There are some tips that can help you perform here. They include:

- **Prepare proposals with care**

Since it's very likely that you'll have to land the job on written materials alone, putting proposals together right will be imperative. Make sure you take the time to update your resume and qualifications, review your proposal and only offer what you can truly deliver. If you're planning on freelancing, keep your bidding prices competitive.

- **Make yourself available for follow up**

Some freelance employers like to interview candidates on the phone or in chat rooms. Make sure you are available to speak when necessary.

- **Follow through**

Once proposals are submitted, it can be a good idea to follow up with a potential employer and make yourself available to answer any questions. If you're bidding through a freelance matching service this might not be possible, but in other arenas it can be a valuable habit to get into.

Interviewing for a full-time position or even a freelance contract can be a little overwhelming. The more prepared you are for what to expect, the better you are likely to do. With a little confidence, you will make good things happen for yourself.



# SETTING UP THE HOME OFFICE RIGHT

It doesn't matter whether you intend to work freelance, go into sales, buy into a franchise or telecommute for a full-time employer, you're going to find having a home office is a very important consideration. Even if it's just a closet with its own privacy door, having a retreat can be very important for productivity levels and even sanity.

You're likely to discover you don't really have to spend a small fortune to set up a home office right. Even on a relative shoestring budget, you can get the tools you need for just about any career field. The basics to consider include:

- **A workstation**

Elaborate isn't important here. Even if you use two filing cabinets with a desk top stretched across them, having a place to set other materials and spread out paperwork can be very smart.

- **Filing cabinet(s)**

It is okay if these are part of the "desk" or stand on their own. Either way, you're going to need them to keep important files, such as client information, purchase receipts for the business and so on.

- **A computer**

This is the bread and butter for many home-based ventures. A reliable computer with the right office programs can even help with a sales-based franchise. It's also a good idea to have a high-speed Internet connection. This is especially so if you plan



on working as a virtual freelancer or telecommuter. Even if you mean to start a whole new career, having a computer to work on can still be very wise. Invest in a good machine and make sure you have a backup in place, too. Nothing can sideline a business faster than computer problems! It might also be a good idea to consider online hard drive backup services to make sure your bases are covered in a crash. Beyond a basic computer set up, you will need to consider such things as a phone, copier and fax. If your field requires special equipment, you'll have to plan for that, too.

- **A telephone**

Having a telephone line dedicated to the business is a great idea. While you might not want to do this at the start, consider at least putting a phone in the office.

- **Printer/fax/scanner**

To keep costs low, a combination unit can work very well.

- **A planner**

You're going to be juggling a lot. To keep up with it all, it is smart to have a calendar or planner to help schedule your days.

- **Basic supplies**

Don't forget to stock up on other supplies you might need, like pens, paper, record books, files, invoices, business cards and so on.

- **A Door**

Again, you don't have to work in the home office all the time. If you want to be in the kitchen with a laptop while you make dinner, you're the boss! Still, having a door to close when you

need to can be imperative for concentration. It can also help remind you that you're "on the clock." In addition, having a door can also remind family members that you're "on the clock." Remember, your family might have a pretty big adjustment period to you working at home. The private space can serve as a great reminder that just because mommy is home doesn't mean she can handle every single problem that crops up!

- Setting up a home office is a very good idea for giving yourself the space you need to get your work done. Even a very basic setup can help tremendously.

## **WHY YOU NEED ONE**

Even if your house is tiny and finding a space to carve out of your own is a challenge, make it happen. Whether you stake out a corner of the garage, use a closet or claim a spare bedroom, just claim a space!

The reasons why this is so important include:

- Privacy;
- Professionalism;
- The tax deduction, which can be a very big deal indeed;
- Your sanity!

A home office can be a bit of a complication to create, but it can pay off with giving you the space you need to work. It won't matter what your work at home job is, the privacy will be appreciated. You can count on it!

# GETTING ON THE ROAD TO SUCCESS

Unless you've decided to telecommute for a company, there are a few things you're going to want to do to put yourself on the road to success. Selecting a business field to pursue, establishing a home office and even obtaining a little training will not be enough to build up a client list and keep them coming back for more.

Whether you intend to open a sales franchise or freelance for contract employers, there are several other moves you need to make to get started right. Advertising, networking and building and protecting your reputation will all become important considerations once you take the plunge into at-home work.

## **WHY ADVERTISING MATTERS**

Just because you've decided to go into business for yourself doesn't mean clients will start knocking on your door. Advertising is essential for franchises, territory sales, online sales and even freelancing. People simply have to know who you are and what you offer before they will take interest in your products or services. Hanging a sign out isn't enough.

So, how can you get the buzz you need about your new home-based business? These modes of advertising can help people get to know you and your business:

- **Print**

Depending on what you'll be doing, print advertising can be a great way to go. If you plan on selling products in a particular

area, for example, local newspapers can work wonders. Should you want to offer your services as a virtual assistant to small businesses, trade magazines might be able to give you a boost.

- **Online advertising**

Pay-per-click and other search engine driven ads online can work very well for getting online sales sites, freelancer names and more into circulation on the Web. It can also be a very good idea to establish your own site even for a highly localized business.

- **Free advertising**

One of the best ways to get at least an initial boost is to enjoy the benefits of free advertising. If you're opening a franchise or territory sales business in your community, send a press release to local media. If you're going into business online, consider blogging about your experience or field to generate traffic to your web site. You can also write guest columns for others, agree to be interviewed by an online writer or issue Web-based press releases to tout who you are and what you do.

- **Other forms of advertising**

Television, direct mail, radio and other tools of advertising can work well, depending on your budget and the type of business you're going in. Consider your options carefully, however, as these modes for getting the word out might cost more than you want to pay as a startup.

Opening a business isn't enough to ensure success. Once you're ready to go, your potential client base will need to know about you.

Advertising is a must to drive traffic and business your way.

## **NETWORKING SERVES SEVERAL PURPOSES**

Networking is really just another form of advertising, but it is one that can be rather affordable and effective. When you get into networking, you basically are becoming your business venture's best salesperson. Plus, this can get you out of the house doing something very important for building your sales and reputation.

The options for networking are a little more extensive than many people realize. Some opportunities that might be worth exploring include:

- **Chambers of commerce**

Local chambers of commerce offer an excellent platform for anyone who sells a product or service to get the word out. While chambers can be a little time consuming in the grand scheme of things, they do offer valuable training in return for membership costs and they can help business owners and freelancers enjoy a way to become a valuable part of a community.

- **Networking groups**

Many communities have their own networking groups that offer less in the way of programs and more in the face-to-face time with other business owners that might be in search of products or services. Networking groups might meet weekly, monthly or quarterly. In some areas, you will find general networking groups and even those geared to work at home moms.

- **Online options**

If you intend to sell products online or want to work as a freelance data entry professional, you'll find that networking on the Web can be very important for your success. To get the word

out about what you do, consider joining online networking groups, writing guest or expert articles for web sites and so on. Launching a blog for self-promotions can also work extremely well for driving traffic and interest your way. Using social networking sites can also be an interesting and effective way to create a buzz about your business.

- **Sponsorships**

Launching a sales franchise in a local community and starting out on Day One with sponsorship of an event, sporting team or something similar can spread instant good will. Sponsorships don't necessarily have to be costly to be effective. If you're going into an online business, your options might be limited.

Networking is not only a vital advertising vehicle for your business, but it can also serve as a nice "distraction" for you. As a work at home mom, you will find getting out and promoting your business is fun, rewarding and offers a very nice change of pace.

Opening a business without letting anyone know you're there just isn't smart. There are a variety of ways you can get the word out about who you are and what you do. To make the most of marketing, consider taking a multifaceted approach.

**A**



## **GOOD REPUTATION IS GOLDEN**

selling

It doesn't matter whether you plan on products at home parties, you're going to open a franchise or contract work is right up your alley, you will need to

guard your reputation jealously. Build up a good reputation and the benefits of doing so will have a very positive impact on your business venture's success.

Your reputation can impact your repeat business and referrals. If you build great relationships with clients, your business will typically succeed. Fail to do so and you might fall flat.

To make sure your reputation is stellar, make sure to:

- **Keep your word**

Only promise what you can deliver and do just that. This will help you build up trust with customers or clients. In turn, it can lead to repeat business and word-of-mouth advertising for your products or services.

- **Treat clients with respect**

Customer service is the key to building long lasting business relationships. Treat prospective clients with respect and courtesy and this will pay off.

- **Make sure products or services are on par**

While your professionalism will help you get off on the right foot, it's your products or services that will continue to sell your business. Make sure they offer quality and value and customers will keep returning.

Work at home moms can establish lucrative and successful businesses. If you take the right steps to plan your venture, spread the word and deliver service, your efforts should pay off.

## **MORE TIPS FOR SUCCESS**

While the path for success can actually vary a great deal depending on the business you plan on pursuing, there are some generalized tips that can help you no matter what. Some of the best pieces of advice for work at home moms include:

- **Have Patience**

Working at home can be terribly rewarding. It can also be terribly frustrating. When your 8-year-old tells you the same story for the fifth time while you're on a deadline, your patience might just run thin. Take a deep breath, count to 10 and explain to her you'd love to hear it in a little while.

- **Believe In Yourself**

Since you're no stranger to the workaday world thanks to your original career, you should have a leg up on this one. Still, it can be very daunting to have your own business and not have a "company" to fall back on. Believe in yourself, take stock in your skills and move full steam ahead. If you were able to enjoy a successful career working for someone else, there's no reason why you can't do it all for yourself!

- **Set Working Hours**

This just can't be stressed enough. You have to establish a routine for most days to pull off working at home. If you would rather spend all day with your kids, go for it. Just make sure to "clock in" when they go to bed. You have to stick with it to make a go of an at-home venture.

- **Promote Yourself**

Do take the time to get the word out about your venture. If you



don't, no one else will. Your ultimate success will lie not only in your abilities, but also in how well you do at pulling in clients and contracts.

- **Be Persistent**

Launching any type of business takes time and dedication. If you're working at home, you'll still face the same obstacles any business faces. You'll have to be diligent and persistent to overcome them.

- **Keep Your Contacts Open**

You're leaving a career with a company to stay at home with your family and launch your own venture. Make sure you keep your contacts you've established through the years open. They can be valuable sources of business for you down the road. This won't matter whether you are staying in your field or planning to pursue a slightly different track. The reality is your existing reputation can help you out very much no matter the field you enter. Do let your old contacts know what you're up to and keep yourself and your venture in the forefront of their minds.

- **Be Realistic**

Don't expect to build a Fortune 500 company from your garage in 10 days or less. While this is a fantastic goal to shoot for, expecting such success right out of the gate is unwise. You could discourage yourself and harm your chances for enjoying your goal. Just make sure your expectations are realistic.

- **Learn To Multitask**

You have decided to stay at home for a reason – your family. Make sure you do save some time for them. As you work on your business, this could mean needing to multitask. Learn to start

dinner while you're on the phone. Make calls while you're sitting in the car line at your child's school. Put together mass mailings while you watch television with the family at night.

- **Don't Forget Yourself**

It can be so very tempting to put everything you have into your family and your business venture. While this might seem like a great idea, it could burn you out fast. Make sure to carve out a little time for yourself. This will help you relax, unwind and recharge. Even 20 minutes a day reading a favorite book series, meditating or jogging can give you the time you need to just be you. Overlook this and your family, your business and you are all likely to suffer.

## WHAT ABOUT BENEFITS?

Your homework is done, you've selected your business and you're ready to go full steam ahead. Just when you think you've got it all figured out, a friend asks you how you'll make up for those valuable benefits that your present employer provides.

So, how do you answer? Can you fill the gaps? Unless you've decided to telecommute for your current employer, it's very likely this is a question that is keeping you up at night. Even when you have your homework done and your business ready to go, the issue of benefits can burn unanswered.

Chances are you can cover yourself appropriately. From health insurance and retirement to savings, you will find it is often possible to recreate roughly the same type of coverage you enjoyed as a full-time employee in the rat race. The right approach to take will depend on your personal circumstances.

### **GETTING INSURANCE**

If medical, dental and vision coverage are concerns, work at home moms generally have options available to them. Making sure your family is covered should be, of course, a huge priority. These are the most common options open for at-home workers:

- **Relying on a significant other**

If your spouse can get insurance at work to cover the whole family, this can solve the problem entirely. There are some benefits to going this route, too. While private insurance policies can be had and aren't as costly as many think, they tend to be

rather limited in

coverage. Employer PPOs and HMOs will cover more and typically without exclusions.

### Private policies

Unless there are major pre-existing conditions to contend with, it is possible to buy HMO and PPO type private policies to cover the family. Shop around carefully for coverage and the costs shouldn't break the bank. Do aware of the limitations of each

be particular policy you look at. Non-group policies do tend to have a lot of restrictions and "fine print" that should be considered closely.

### Group

If your new at-home venture will employ more than just you, it's possible you could qualify for group insurance coverage. This means you'll have access to the same type of coverage options an employer would provide. The costs on this can vary greatly, but it can be worth considering if you have workers and an entire family to cover.

Insurance is merely an obstacle that stands in the way of self-employment. Explore your options closely and you should be able to find a solution that works. Do keep in mind that costs can vary greatly. It does pay to review all avenues and pick a final route that provides the best coverage for the lowest possible investment. Covering your medical needs might not be as difficult or as costly as you think.

## **READYING FOR RETIREMENT**

While insurance is a big consideration, you shouldn't forget about the future either. If you will be leaving employment that offers retirement benefits or savings vehicles, you'll want to come up with ways to duplicate or even best the tools currently at your disposal. You might lose that corporate match by flying solo, but you can make sure you save for retirement as a self-employed worker.

Some of the options available to help work at home moms put away nest eggs for their golden years include:

- **IRAs**

Individual Retirement Accounts can be very beneficial for saving for the future. Not only do they tend to offer nice interest rate earnings, but they can also offset your earnings when it's tax time. Due to contribution limitations, however, you may want to have more than this card up your sleeve.

- **401ks**

This is another vehicle for retirement savings. The hitch with 401ks is that they tend to be attached to the stock market, which means they can face dramatic ups and downs. It might not be smart to use a 401k as the only option, but they can serve as a good plank in a plan. You'll have to check with a retirement investment company on how to get one started. If you incorporate your business, however, this option should be open to you.

- **Bonds**

Although the earnings on these are not necessarily dramatic,

they can prove to be rather sound investments. Federal and municipal bonds can pay off with good rewards in the long run.

- **Stocks**

Take care when using a portfolio as the only option because of the potential ups and downs. Still, this is a plank worth taking into account.

- **Other investments**

There are plenty of other investment vehicles out there that can help you replace a company-backed retirement account.

Consider investing in gold, real estate and other similar tangible investments. If your business is one that could be eventually sold, this, too, could count as a retirement investment.

One of the potential downsides of working at home comes in the lack of funding for retirement. You can overcome this obstacle if you plan carefully and make sure to put away for your future.

## **A PENNY SAVED IS A PENNY EARNED**

Retirement savings is important, but so is short-term savings. If you plan on helping fuel your family's lifestyle or even funding it entirely, putting away cash for a rainy day is a very smart thing to do. This is also a great way to prepare for downtimes that can occur with any business.

Some of the options worth exploring on the savings front many of those mentioned for retirement investments. Stocks, bonds and other investments can pay off.

For more straightforward savings, you can consider such things as:

- 
- **Traditional savings**  
Just open a savings account and start putting away a set amount every week, two weeks or month. Stick with it and your nest egg will build nicely over time.
  - **Short Term Bonds**  
U.S. Savings Bonds and other short-term ventures can provide a nice way to earn a little extra off your savings.
  - **Money market accounts**  
Should you wish to earn a little more interest on your money, these can work very well. They operate like normal savings or checking accounts, but bear a greater amount of interest.

- **Easy To Liquidate Investments**

Some investments like gold, collector's coins or stamps can also work well for rainy day savings. These can also provide a sound way to earn some money without taking a big risk in the process. It's not wise to use these as the only form of savings, but they can factor in to an overall plan.

Earning a good living as a work at home mom is certainly possible, but it might not be enough to cover your long-term bases. If you want to protect your earnings, your health and your future, it is very wise to make accommodations for insurance, retirement and standard savings.





# HOW TO JUGGLE IT ALL WITH EASE

If you think working at home will be “easier” than any other option available to you, chances are you’re fooling yourself. It is different, more convenient, immensely rewarding, but not necessarily a walk in the park. You can learn how to handle it all and excel in your personal and business lives both.

To make sure you juggle your work, family and home responsibilities with the greatest amount of ease, it can be useful to consider the following tips, techniques and strategies for getting it all done:

- **Set your hours**

This particular tip cannot be stressed enough. Whether you plan to work a full eight-hour day from morning through afternoon or you intend to work at night after the kids turn in, set your hours and try to stick with them.

- **Learn To Prioritize**

Since you’ll be the one at home, chance are you’ll have a lot more on your plate. You’ll feel compelled to not only take care of your child and your business, but also your home. You cannot do it all. Learning to prioritize what must be done and what can wait will be essential. So, too, will be learning to delegate some duties to other family members where possible.

- **Learn To Ask For Help**

You’re amazing, but you’re only human. You will need help sometimes. Don’t be afraid to ask for it.

- **Have A Backup Plan**

There will be some days when you cannot keep up with your child and your work, too. Make sure you have a backup plan in place. Get a relative to watch the child or even have a drop-in situation with a local daycare. It's okay to not always be the one in charge of child care. In fact, sometimes little ones do better with socialization if they are allowed to be in group settings once in a while.

- **Make The Most Of Downtime**

Take advantage of any downtime you have to tackle projects that must be done. While your baby sleeps, for example, make your calls. As your child eats breakfast, get dinner started in a slow cooker. Do remember to carve out some time for yourself, too.

- **Take advantage of down time**

If you do have some downtime during set hours, take advantage of it to do other things on your plate. Tackle some housework, hang out with the kids, get dinner ready or just relax for a little bit.

- **Be realistic**

Even working at home, you very likely will not be able to handle it all every day in and out. Give yourself permission to let the house go a bit in favor of landing a big contract or carving out enough time to take the children to the park. Prioritize what is really important and your juggling act will work.

- **Be patient**

If you've never worked at home before with children running around, you are about to embark on an exercise in patience. Your children very likely will not initially understand they cannot

interrupt you every five minutes. You'll have to learn the fine art of compromise and even how to be firm and loving to pull this off. With a little effort, you can avoid bruising little egos.

Launching into a stay-at-home business can make some things in life a whole lot easier. It can also present with a whole new set of challenges. Be prepared to prioritize what matters and compromise on points that aren't quite as important. If you do these things, you can juggle it all and keep your business going, your sanity intact and your family chugging along just fine.

## **A FEW PARTING WORDS**

Choosing to be a work at home mom can be one of the best decisions you'll ever make in your life. With some planning, patience and elbow grease, you can open yourself up to more time with your family while you earn a good living in the process.

While working at home can be a big challenge, the rewards can be well worth the effort. To make sure you have your bases covered before diving into this decision, don't forget to:

- **Do some soul searching**

It doesn't matter if you're going to telecommute for a full-time employer or launch your own business, working at home just isn't for everyone. Make sure you really explore the potential ups and downs of the decision. It's okay to decide this option just isn't for you.

- **Select the right field**

You do not have to have an Ivy League degree to make an incredibly successful career as a work at home mom. You do, however, need to pick the career opportunity that suits your interests and the skills you have or can obtain. Make sure whatever venture you plan on pursuing actually holds your interest.

- **Get everyone onboard**

If your family isn't behind the decision, you could face a rocky start. Have frank and open discussions about what you hope to do and what that means for the entire family. Having you at home more will very likely be worth any sacrifice other family members may have to make.

- **Establish your parameters**

Set up a home office, establish working hours and get ready to start off on the right foot. Doing these things can help you build and maintain a professional image even if you're wiping baby drool off your shirt as you talk to a client on the phone! The best part is the client won't be able to see what you're doing!

- **Get the word out**

If you won't be working for someone else full-time, make sure you spread the word about your venture. Don't stop with letting friends, family and co-workers know either. Pay attention to advertising, networking and other viable options for bringing in clientele. Continue to cultivate advertising opportunities well after your launch to keep your business venture in the public eye.

- **Cover your bases**

Don't overlook the importance of insurance, retirement savings and a rainy day fund. Plan ahead on how to handle these things and putting away for emergencies and the future will become a habit that your whole family can live with.

- **Relax**

Working at home is a juggling act. There is no way to deny that. Some days will just be better than others. Just relax and do the best you can each and every day. Sweat the small stuff and you'll just drive yourself crazy!

Leaving the rat race for a career that's based out of the home can be an excellent decision for you, your family and even your long-term moneymaking prospects. This decision, however, is a huge one. Don't trudge forward without carefully examining your options.

Working at home just isn't for everyone. Make sure you really explore the options and consider your motivations. If you know you live and breathe by working in an office setting with a lot of people surrounding you, you might not be happy at home. While it sounds nice to be able to spend time with your child, if you truly want to be in an office with people, you could make everyone miserable by doing otherwise. If your personality doesn't fit the work at home profile, don't panic. You can have an outside the home career and still be an excellent mother. Recognizing you need something different can actually be good for your child.

Now, if you've decided the move is truly good for you, the chances of you enjoying success should go up. To truly make a serious go at any at-home career, you will need to have a plan in place. This will need to include startup funding, a business plan and even some prospects for

advertising, marketing and a client base. Do your homework and move ahead with caution. In a little time, your business venture should be up and running.

Remember as you work at home, your playing field has changed dramatically. You'll need to be able to juggle, exercise patience and keep a sense of humor about yourself. Work will be important, but so will your other job – being a mommy.

Set your goals and try to stick with them. Do, however, exercise a little flexibility. There will be days you can't get into the "office" until midnight and others where everything flows smoothly from morning routine straight through to bedtime. The beauty of being a work at home mom is you should have the ability to adapt to the needs of the day. This particular benefit can be worth every bit of effort that goes into launch an at home venture.

Becoming a work at home mom is a very big deal for a career woman. Stick to your guns and be patient. If you do this, you can make your dreams

