

## Work At Home Moms

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# INTRODUCTION

It doesn't matter whether you're fed up with working outside the home or you're just ready to make some extra money, the opportunities available for work-at-home mothers can prove incredible.

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 degrees or high-priced "career skills" 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.

The truth is you don't necessarily have to have a specific skill set in place to work at home. There are workarounds to overcome almost any stumbling blocks that may stand in your way. There is no reason to get discouraged!

Diving into the prospect of working at home can be an incredible decision to make for you and your entire family. It does, however, require careful consideration. Working at home can be a wonderful experience, but it's just not for everyone.

In this book, we'll discuss the things you'll need to consider to have a successful go at it. 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.

Although obstacles will present themselves – especially for busy mothers with hectic schedules – there are ways to squash almost all of 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. The opportunities out there can be a little staggering, however. Exploring all of the options carefully and how they might fit into personal lifestyle should be a top priority before selecting a path to take.

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.

# 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.

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.

## **FINANCIAL POSITIONING MATTERS**

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**

Understand just how big your contribution is to the family's budget on a monthly basis. Make sure to have figure covered for at least a few months. Three months can do the trick, but it's a conservative (and safer) choice to shoot for six to even 12. Keep these figures separate from what you'll need to give your business venture a fighting chance as success, as well.

- **Anticipated extra expenses**

Establishing a business at home can take a little upfront capital. Beyond what is needed to cover the family, you'll also want money for equipment, marketing, licensing and so on. A small business loan might work in some cases, but for many at-home operations, you'll be on your own with startup costs.

- **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.

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. There are ways to make your dream happen even if the cash isn’t available as quickly as you’d like it to be.

## **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, than an uphill battle will need to be fought.

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.

- **Will family members pitch in?**

Just because you’re working at home doesn’t mean you can or should handle everything. It will help you immensely if family members will pitch in with chores and do their part to make sure everything in the household flows smoothly.

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. 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.

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.

- **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-it-ive-ness 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.

## **HANDLING ISOLATION**

Depending on what type of business you plan on pursuing, you might find yourself cutoff 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:

- **Joining networking groups**

This is an excellent way to get out of the house on a weekly or monthly basis. Plus, it can assist you in making sure your business gets its name out there.

- **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.

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.

# 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. 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:

- **A 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.

- **Unprofessionalism**

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.

# 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 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.

- **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.

The opportunities for working at home are virtually endless. With jobs that range from those that never require you to leave the house to those that might have you out and about making sales calls on your own schedule, your choices are not limited even if your basic skill set happens to be so.

# 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.

# 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.
- **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.

## **CONNECT WITH EMPLOYMENT WEB SITES**

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.
- **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.

The options for connecting with potential employers in the online arena are almost endless. As incredible as some of the opportunities might seem, however, it is imperative to watch out for a few potential pitfalls.

## **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 your 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**  
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.
- **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.

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.

# 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**

It doesn't matter whether you plan on selling 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.

# 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?

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 be aware of the limitations of each 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.

## **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**

These retirement savings accounts can help you protect your savings from taxes while you build for the future. IRAs do have contribution limitations, but they can be a valuable tool to use as part of an overall retirement plan.

- **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.

- **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**

Gold, real estate and other tangible investments can be considered as part of a long-term investing package.

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.

- **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.

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.

- **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!

Becoming a work at home mom is an incredible way to combine the most important job of your life with the second most important. If you plan carefully and prepare for some ups and downs along the way, the rewards of pulling yourself out of the workaday world to stay at home will add up fast and keep coming.