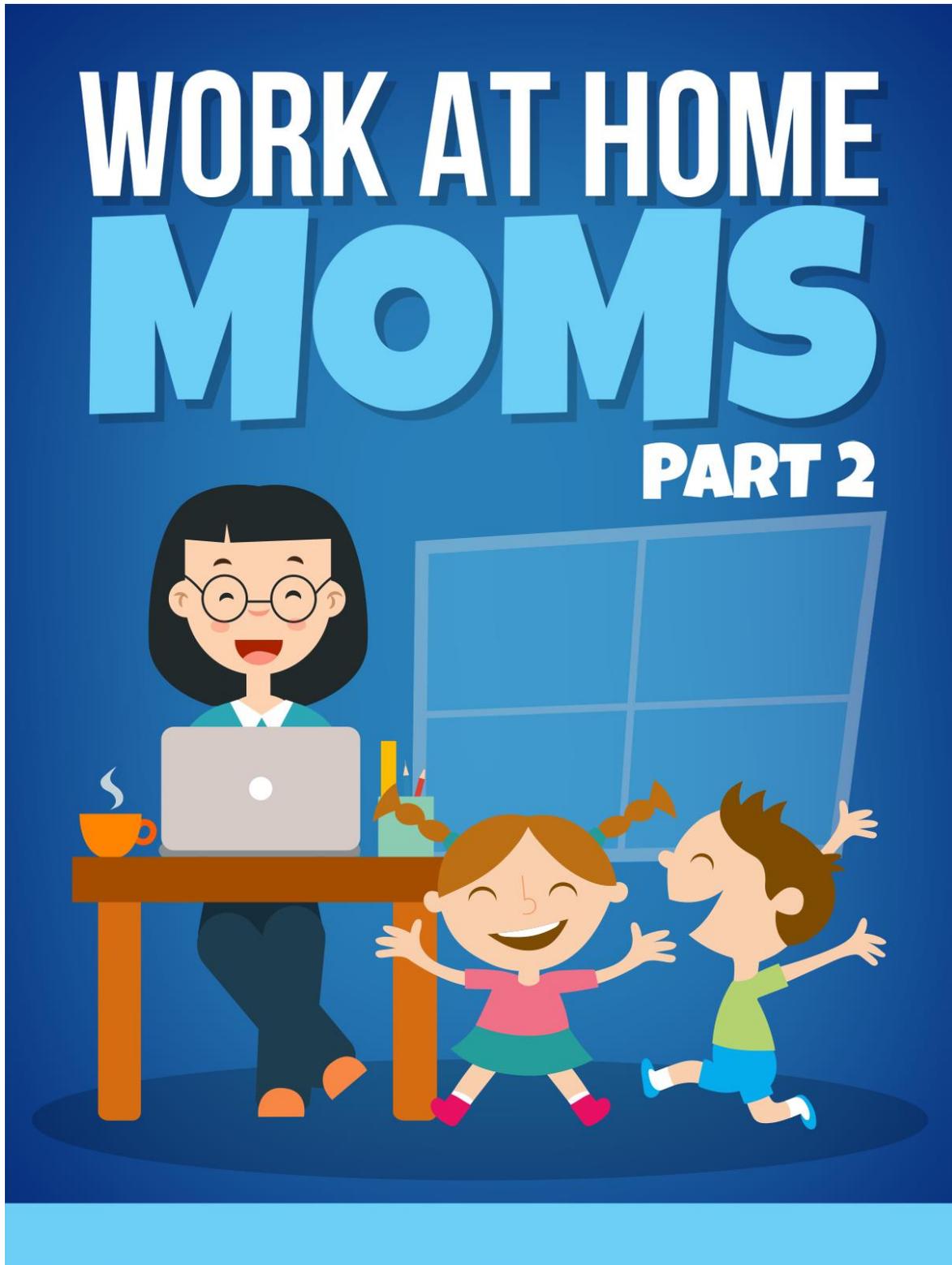


## Work At Home Moms 2



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# INTRODUCTION

You went to school and got your degree. You've spent years honing your skills and building a career. Now, you're a mother and your priorities are shifting in a very big way. Still, thanks to today's economic climate, your need to earn money remains.

Can you have it all? Can you be a full-time mother and still have a lucrative, rewarding career?

The answer is 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.

Shifting from working in the field or at an office to working at home is a big step, however. Before diving in to the prospect, it's a very good idea to take stock in your chances to flourish at home. For some people, shining as a mom and excelling in the workplace requires a little separation. For others, the work-at-home gig suits them perfectly.

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. Don't worry; you can jump the hurdles with relative ease if you truly want to.

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.

Should contract work appeal to you, finding jobs won't be a huge problem. The world is changing. Thanks to this, 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.

Together we can make your dreams of working at home and still having time for your family reality!

# IS WORKING AT HOME YOUR CUP OF TEA?

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!

So, how can you go about determining if working at home really is your cup of tea?

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.

## **EXPLORING THE FINANCIAL SIDE OF THINGS**

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

The basics to consider with finances include:

- **Your Monthly Budget**

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.

- **Your Anticipated Additional 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 startup 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.

- **The "Red Zone" Estimation**

Although you won't be able to plan out exactly when your business will start making money to the day, you can put together a fairly sound estimate. 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.

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 even 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.

## **THE SELF PERSONALITY TEST**

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.

So, do you have what it takes to make a go of a home-based career? Ask yourself these questions and do answer honestly:

- **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.

- **Am I Motivated Enough To Pull This Off?**

Working in an office setting tends to be motivating all on its own. Even procrastinators can thrive in an environment where deadlines are set by others, work is overlooked and a paycheck is riding on performance. Working at home is truly a different ballgame. If you are motivated and have a track record for being a self-starter, you are likely to do well.

- **Can I Set Hours And Stick With Them?**

Working at home does present the danger of setting yourself up for working too much. It is often best to set "office" hours and stick with them. Of course, you'll want to take time off occasionally to visit a park, see a school play and so on. That's okay! The question is, can you stick with a schedule without a boss on a fairly regular basis?

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.

## **FAMILY FIRST**

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.

So, what do you need from your family to make your home-based venture succeed? Make sure your family is willing to:

- **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 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. Before diving into this venture, you owe it to yourself and your family to really explore whether this idea is right for you. If it is, you can go full steam ahead into enjoying yourself as you earn money and soak up time with your kids, too.

The benefits of becoming a work at home mom can be rather amazing. If you desperately need more time with your children and want to be there for them, but you still have financial obligations to your family, this can be the best solution. Just do take the time to examine the situation closely.

# THE OBSTACLES AND HOW TO OVERCOME THEM

No matter what kind of business you hope to start or even if you intend upon becoming a telecommuter for your existing company, there will be obstacles you'll have to face. 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. Fortunately, there are things you can do to tackle just about any obstacle that stands in your way.

## **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.

## **FAMILY RESISTANCE**

Family resistance can also be an issue when you're considering the idea of becoming a work at home mom. 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.

## **FEARS OF ISOLATION**

Working at home can lead to a sense of isolation. Make no mistake about it; you will have to be proactive on this front. Unless you are perfectly happy to deal with people only over the phone and e-mail, you'll want to make some provisions for a social life in advance. Keep in mind that some business ideas will have you outside the home more than others, but you will still likely want to come up with a plan to conquer and overcome fears of isolation.

So, how can you make sure your needs for adult conversation, networking and interaction are met? These things can be lifesavers for work at home moms:

- **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, can be good for you and your child both. A little chance 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!

Don't worry that working at home will turn you into an isolationist. You  
can overcome this obstacle fairly easy.

# EXPLORING YOUR OPTIONS

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 pigeon-holed 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 non-existent. 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, parse, 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.

Writing for a living can be an exciting and rewarding career choice. For work at home moms who can write, the possibilities are almost limitless.

## **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.

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

- Medical billing;
- Medical transcription;
- Transcription;
- Working as an online personal assistant;
- Billing agent.

## **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.

The possibilities for working at home really are limited only by your imagination. Whether you want to stay in your existing field or branch off in a new direction entirely, there are ways to make your work at home dreams become reality. Just take the time to truly explore your options, do your homework and see what road works best for you and your family. If retraining or new skills are needed, relax. You can pick up training a little easier than you might think.

# THE LEARNING CURVE

You've made up your mind, explored your options and have discovered that some training will be necessary to make your dreams come true. Don't fret too much. There are a lot of options open to you to make sure you get the training you need. In many cases, you can continue working at your day job and study online or go to school at night. In some instances, it may even be possible to launch your new at-home career while receiving extra training to bolster your business.

So, what are your options for getting the training you need? There are three main choices to consider: college, technical schools or certification programs.

## **GOING BACK TO COLLEGE**

If you want to make a dramatic change in fields, college might be the best option open to you. Thanks to online degree programs, however, this doesn't have to be quite as daunting as it sounds. It is possible to work during the day and attend classes at night, too.

To help make going back to school easier, consider these tips:

- **Get As Much Funding Help As Possible**  
There are tons of scholarship programs and grants out there for women. Explore every option and leave no stone unturned. Many of these grants and scholarships are now available for online degree courses, too. Pay close attention to scholarships for working mothers, too. There are organizations that will foot the entire bill for moms in search of new careers.
- **Keep Your Eyes On The Prize**  
If you already have a degree, you might only need a few courses to obtain the training you need. Keep this in mind. Should you require a full program of study, focus on the future to keep yourself going.
- **Don't Bite Off More Than You Can Chew**  
Of course you want to be in business right now! If this isn't possible, don't rush it too much. Working, going to school and taking care of a family can be a lot of work. Try to take on only what is reasonable and just work steadily toward the ultimate goal.

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.

## **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.

If your business of choice will demand some retraining to enjoy a success, don't panic. There are options available to you that can fast track the learning effort. It is even possible to keep costs low in many cases thanks to grants and scholarships. Don't let training stand in the way of your dreams.

# LANDING THE RIGHT JOBS

You've selected your field, laid out your plans and you're ready to go. The question now is how do you start making money? Unless you're telecommuting for an existing employer, you're going to need a game plan for drumming up some business. At first, landing the right jobs will likely take up much of your work. There are methods that can help you out, however. What will work the best will depend on your exact pursuit.

## **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.

## **EMPLOYMENT SERVICES CAN HELP**

Going into consulting or even offering freelance skills can be a great way to go. To land jobs in this arena, it can sometimes help to work directly with employment agencies. Since employers are generally the ones who pay for these services, you have nothing to lose by going this route and everything to gain.

Some of the benefits of working with employment services include:

- **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.

## **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.

## **FRANCHISES OPEN DOORS**

Franchisees tend to have a leg up on getting started. If you have opted to go this route, you'll benefit from a few things right away when it comes to landing business to get yourself started. These things include:

- **Training**

Most major franchises and even some of the smaller ones offer training not only in the business model, but also in advertising and marketing.

- **Instant Recognition**

Franchises do have the advantage of having a recognized name. This in and of itself can bring in business right away. If you choose a franchise that is lesser known, make sure it has a good business model and a quality product or service attached. It is okay to get in on the ground floor as recognition is being built. Just make sure the venture is really one that you can get behind. If you're not sold on a venture, chances are no one else will be.

- **Group Advertising**

Many franchises run national campaigns for advertising. They do

this by using some of the franchise fees that come in. In some cases, franchisees in a local area may also choose to do “group buys” to leverage more advertising. Each franchisee in a region, for example, will kick in X amount of dollars for a big campaign. This gets increased exposure without costing any one business owner too much money.

## **NETWORKING MATTERS**

No matter what field you decided to pursue, if you intend to own your own work at home venture, networking will matter. All in all, this is another form of advertising. This, however, doesn't have to cost too much and it can pay off with a ton of rewards.

There are a number of options on the networking front. The best choice or choices for you will depend on the kind of business you plan on getting into. Some of your options for networking include:

- **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 low costs for members.

- **Online Networking**

There are networking groups online that help business owners who operate on the web get to know each other. This is a great way for reaching out to other entrepreneurs. If your intent is to work as a contractor or consultant, these groups can pay off with some serious business, too.

- **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.

- **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.

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.

# ESTABLISHING A HOME OFFICE

You've made up your mind and you do plan to work at home. Good for you! Even if you have your field picked out, money in place and a business plan all ready to go, there's still more work to do. Perhaps one of the biggest and most important steps has yet to be addressed. To work at home and succeed, you do need a place to call your own.

Yes, of course, you want to be with your family and in the thick of it all. Still, if you don't have an office to call your own when you need it, you could be very sorry. The fact is making phone calls to clients with a screaming toddler in the background can be embarrassing. Writing reports on deadline as your family watches television can be distracting. To overcome and conquer these issues, you're going to need a home office. Besides, having one will give you a built in tax deduction!

To make a home office really work for you, it does pay to explore what you truly require. It's also a good idea to remind yourself why having a space of your own is important.

## **WHAT YOU NEED**

A home office doesn't need to be elaborate to be effective. How much or how little space will be required will depend on your own personal tastes and the space you have available. In general, as long as there are utility hookups – phone, cable and so on – and a door, you should be set. You can even “workaround” the utility issues with wireless networking and extension cords.

Beyond the space, you'll likely need these things to set up a home office right:

- **A Desk**  
Elaborate isn't important here. You can go as basic as using a piece of wood laid on top of two filing cabinets. Just as long as you have a workspace for your papers and important files and you should be okay on this front.
- **Computer And Other Equipment**  
Just about any field you go into will demand a computer these days. If you intend to telecommute for your current employer, this will likely be a must. 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 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!

## **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!

# 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?

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.

So, how can you fill in the gaps that will arise by leaving full-time employment for an at home position of your making?

Fortunately, you do have some options. Most work at home moms can cover their bases in regard to medical insurance, retirement and even savings. Don't let this particular obstacle serve as your stumbling block.

## **COVERING MEDICAL NEEDS**

Medical, dental and vision coverage are generally among the biggest concerns for career women who plan on moving into an at-home venture. There are options available. What will work the best for you will depend on your family's unique situation. Some of options you might want to explore include:

- **Putting The Family On Your Significant Other's Insurance**  
If your partner has insurance through his place of employment, your fix is fairly easy. You can have yourself and the children added to his policy. Most companies will allow for mid-year changes like this if a big event has occurred in a family. In the worst-case scenario, you'll have to wait until open enrollment.
- **Private Policy Options**  
It is possible to purchase private insurance to cover yourself and your family. Keep in mind that many private buy policies won't cover pre-existing conditions, however. Some medical conditions, in fact, will make it impossible to buy private policies for individuals.
- **Group options**  
This is a workaround for those with pre-existing conditions. It is possible to put a home-based business in a group pool. The end result will be a policy very much like a regular employer will offer. This means coverage cannot be denied to someone with a medical condition. The downside here is the fact the costs can run quite high. Still, the option can be a good solution for those who need it.

Covering your medical needs might not be as difficult or as costly as you think. Explore all the options closely and go with the one that best suits your family.

## **RETIREMENT AND BEYOND**

Medical insurance is the first and biggest concern that career women have when they decide to transition into at-home work. It's not the last, however. Making sure retirement benefits or savings are in place can be just as important. Keep in mind, you will be your own boss in most scenarios we've discussed. This means if you don't save for retirement, no one else is likely to on your behalf.

So, how can you make sure you have a nest egg for your Golden Years? These options are available to you:

- **Individual Retirement Accounts**

IRAs 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 retirement savings vehicle can put another vehicle in your plan for retirement savings. 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.

- **Stocks And Bonds**

These can prove to be a little high risk, but they can pay off with big rewards. Tread carefully here, however, and don't put all your eggs into a single basket.

- **Other Options**

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.

Just because your former employer won't be funding a retirement policy doesn't mean you can't save for your future. With a good plan in place and some discipline, you can make sure you have a nest egg to make your Golden Years more comfortable.

## **OTHER SAVINGS**

Retirement won't be or shouldn't be the only savings you consider as you launch a new at-home venture. You're probably also going to want a rainy day fund established. This can be used to cover your business in periods of slow times. You might also want it for general savings for vacations, home improvements and emergencies.

Options to make your money work better in regard to general savings include:

- **Money Market Accounts**

This type of savings vehicle won't earn you a small fortune, but it can ensure that your saved money does earn something. Most banking institutions offer these and they do offer interest so you can let your money work for you.

- **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.

- **Easy To Liquidate Investments**

Some investments like gold, collectors 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.

Replacing benefits is not as difficult as it might sound. There are vehicles available to most work at home moms to make covering the bases possible.

# HOW TO JUGGLE HOME AND WORK LIFE SUCCESSFULLY

If you're used to working in an office and having a clear demarcation between work and home life, juggling it all can be a huge challenge. The reality is if you are making the conscious decision to be a work at home mom – even if you telecommute – you will be blurring the lines that create the boundaries. To balance it all, you'll need a plan.

These tips can help you out:

- **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 Let Some Things Go**

If you have a sick child and a huge contract on the line, your priorities are clear. Those two things will demand your attention. If your laundry piles up and your dishes don't get washed, just let it go. They'll wait until tomorrow. Your child and your client won't!

- **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.

Going from an office working career woman to a work at home mom can be a huge transition. Be kind to yourself and learn to keep things in perspective. You can juggle quite a few balls at once. You can't, however, do everything all the time by yourself.

# CLOSING

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 reality.