



Getting Started on the Path to Working At Home

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What do you want?

Most people don't really want to work at home. They usually want something else that working at home can get them such as staying home with the kids, quitting a bad job, or having more flexibility and freedom. Many people jump blindly into the work-at-home jungle without really taking time to consider their goals and this is a mistake. Its true the more people fail to work at home than succeed, and one reason is they don't have their true desires clearly defined. Working at home is hard. There will be frustrations, set backs, disappointments. Most people quit when it gets hard, but if you know what you want and you are working for it, you will persevere. The idea of taking your children to the park or telling your boss to take a hike will motivated you to continue on. So you have to get those images burned into your brain.

What do you want? Write it down

Where are you now?

Again, people often decide to work at home and immediately jump online or search the classified for some sort of sign-up to work-at-home opportunity (which by the way don't exist). You don't do that when looking for a job in the traditional world so why would you in the work-at-home world? Regardless of where you work, you still need to know how much money you need and what work you can do.

The good news is you may need less money than you do working a traditional job and there's likely a skill you have or can learn quickly to work-at-home. But you don't know until you run the numbers and inventory your skills.

How much do you pay to work outside the home? Use the list below to calculate how much you pay to work.

Yearly Salary:

Work-related Expenses (listed below):

Federal Taxes:

State Taxes:

Local Taxes:

Social Security:

Medicare Tax:

Child Care:
Commuting (toll, parking, 2nd car):
Gasoline and mileage:
Car insurance (extra car, nicer car):
Clothing expenses (cleaning, new):
Gifts, special friends etc at work:
Convenience food for meals:
Eating Out:
Housekeeping help:
Grooming needs (hair, nails etc):
Guilt items for kids and family:
Extra cost related to lack of time to research
cheaper prices:
Extra cost related to hiring help instead
of making repairs
yourself:
Total Expenses related to work:

Actual contribution to family income (salary - total work expenses = family contribution):

HOW MUCH DO YOU NEED TO SURVIVE?

Before you quit your job, you need to determine how much your family needs to survive. This requires making the dreaded family budget but it's a necessary hassle if you are serious about wanting to work at home.

Here are some items to include in your budget:

Household:
Mortgage/rent
Homeowner association fees
Taxes (usually included in mortgage)
Insurance (usually included in mortgage)
Electric
Gas
Water
Sewer
Telephone
Maintenance
Other

Insurance:
Life
Medical
Dental

Eye
Other

Automobile:
Car payments
Insurance
Personal Property Tax/registration fees
Maintenance
Gas

Loans or Debts:
Student loans
Consumer debt (credit and store cards)
Other obligations such as taxes

Other Obligations:
Child Support
Alimony

Other Expenses:
Clothes
Food
Grocery
Dinner out
Lunches
Medical
Fun Stuff
Cable
Videos
Excursions
Magazine subscriptions
Vacations
Hobbies/interests
Grooming (hair cuts etc)
Dry Cleaning
Gifts
Cash
Emergency
Savings
Other

Total Expenses:

Take your partner's income, subtract your expenses to determine the amount you need to earn at home. Try to save even more (thereby requiring you to earn

less) by going through your budget and looking for ways to save. You know should have an idea of how much you need to earn to stay home.

What can you do?

At the end of this course, you will be given an activity to help you hone in on your skills and interests to develop a work-at-home idea. However, it helps to have an idea of what you can offer an employer or client before you get started.

Make a list of duties involved in your current job such as typing, writing, phone skills, researching, organizing and more. While you are at it, make a list of other skills, experiences and interests you have. Don't limit yourself. Do you have good phone skills? Are you creative or artistic? Can you write clearly and concisely? Use this space to brainstorm all possible or seemingly impossible ideas.

Go through this list and identify the tasks that could be done at home circling them.

Save this activity for it will be used later to help identify possible work-at-home jobs and home businesses.

Are you suited to working at home?

Many people want the freedom and flexibility that comes with working at home. They imagine sleeping in, playing with the kids, keeping up on housework and a multitude of things...but rarely think about the work aspect. Working at home is great, but it does require that you have some important traits to make it work.

- 1) Can you work independently...without someone telling you what needs to be done?
- 2) Can you make decisions...without input from others?
- 3) Do you like to work alone without other people around?

- 4) Are you disciplined and self-motivated to work when you don't feel like it?
- 5) Are you accountable? Just because you work at home, doesn't mean you aren't a part of a larger group that is counting on you to do your part.
- 6) Are you organized? While not required, this helps a great deal.
- 7) Are you flexible? Things don't always go as planned. Can you adapt?
- 8) Can you problem solve? Working by yourself, you don't have people to bounce ideas off of or to get feedback. You need to be able to problem solve and come up with solutions on your own.
- 9) Are you prepared? Do you have what you need...skills, computer, supplies, etc... to work at home?
- 10) Can you think out of the box? Critical and creative thinking is important to working at home.
- 11) Are you determined to succeed? If you're thinking, "I'll just try it..." odds are you won't succeed. No one falls into work-at-home success. It takes determination.
- 12) Are you willing to invest in you? Are you willing to read or take courses to improve your skills? Are you will to spend time and money to get started and keep your work-at-home situation going?

You don't need to say 'yes' to all of these, but the more the better. And if you said 'no' to numbers 11 and 12, you may not want to pursue working at home at all. Everyone I know who works at home worked hard and was determined to be successful. Further, they spend a lot of time learning and developing skills or techniques. And, even with free programs, you will need to invest time or money. It's not necessarily a lot of money, but you aren't willing or able to invest in you, your work-at-home situation may never materialize or grow.

Work At Home Options

Please note that I have offered only basic information about the different work-at-home options. In some cases I have offered additional resources to learn more about the different ways you can make money at home. Because there is only very general information offered here, I do encourage you to research any option that interests you.

Telecommuting

Many people start out hoping to find typing or data entry work they can just sign up to do. This is a mistake and will most likely result in getting scammed.

Telecommuting MYTHS!

- 1) Companies will pay you to type, stuff envelopes, glue toy houses (or other assembly work), "process" email, or place ads. I have never (remember I have been in the work-at-home industry for over 10 years) met anyone

legitimately making money in these types of jobs. Have you? If these jobs are so great, how come we never meet anyone doing them? (The only exception to typing is in the area of transcription, which usually requires some level of training and experience.) Further, I have heard more complaints about scams related to these jobs. Two things should give away the illegitimacy of these jobs: 1. They require a fee - legitimate jobs NEVER require a fee; 2. If you think about it, its expensive for companies to embark on such an idea. It's cheaper to hire minimum wage workers on site.

- 2) You can just sign-up for a work-at-home job. I'm not sure where this idea originated. Probably from scam ads. Even working at low wage jobs in the traditional world, employers require applications or resumes, and an interview. Work-at-home jobs are no different. In fact, because the employer has to place a greater trust on the quality of work and work ethic, the screening for work-at-home employees can be more rigorous.
- 3) Sending an email that says, "I'd like this job," will get you work. This is another thing that has surprised me. Why would employers with work-at-home jobs expect any less professionalism than traditional employers? The truth is, how you respond to a work-at-home job ad it crucial. It is the first and maybe only time you will have to make an impression. With hundreds and even thousands of people competing for few work-at-home jobs, its not likely a statement of interest will get one very far.

When looking for a work-at-home job, it's important to treat this job search as you would a traditional job search. Know what skills you have to offer, create a quality resume, and always correspond with the highest of professionalism. You must realize that employers with work-at-home options aren't looking for home workers. Like other employers, they are looking for the best-qualified candidate for the position.

Here are a few other facts you should know about telecommuting:

- 1) Telecommuting jobs often require you to live near the office for occasional meetings.
- 2) Not all telecommuting jobs pay a salary or wage. Many are contract positions that pay based on your completed work. This work still can be regular and steady, but is based on performance not on time.
- 3) Not all telecommuting jobs are full-time from home. Some companies allow telecommuting a day or two a week or month.
- 4) Most telecommuting jobs do not have benefits or perks.
- 5) Some companies require a period of onsite work before allowing people to work at home.
- 6) Many companies require that you have some form of childcare during your work hours.

If you are looking primarily online for work, you are most likely to come across contract jobs in areas such as writing, research, computer programming, sales, and transcription. A great way to make this type of job work is to freelance; contract with many companies to provide services. Many people are successfully doing this but it takes a great deal of time and effort not only to do the jobs you get, but also to find and get the work.

When searching online, stay away from search engines. Search job sites are where employers post jobs. When you find a job, you MUST follow the directions for applying. Just because you are using the Internet, doesn't mean the same rules of professionalism don't apply.

Salary or wage jobs from home are usually created between an employee and employer. Most people I know with this type of situation have presented their employer with a work-at-home proposal, which outlines the benefits to the company that telecommuting can offer. The truth is, telecommuting can save businesses a great deal of money, but many are still not very progressive-minded to look at telecommuting as a savings option. In this day and age, I would have thought companies would be more out-come oriented, which is perfectly suited to telecommuting. Instead, they dump the telecommuter who is more productive and keep the onsite worker who the employer thinks is working harder only because he shows up everyday. But study after study shows that telecommuters are by far more productive and happier employers... both of which mean more work for less to the employer.

When you approach your employer with a telecommuting agreement, you MUST always report what's best for the employer. He doesn't care about your commute or childcare hassles. He will care about more work for less money.

Having telecommuted in several positions, I can say that the most regular paying ones are those I created with my boss or went out and created with a business in my area. While I have had regular, steady work through the Internet, it's increasingly competitive and tougher to get. Even the frequently hiring companies continue to take people, but getting selected for work on a regular basis is tough. Further, companies are not loyal to their current, experienced workers. So it's difficult to get work and keep work. The only exceptions to this might be if you are a trained, experienced professional in something like programming, coding, medical transcription, or editing.

While telecommuting is possible, it's difficult to achieve unless you have the skills and are diligent and proactive in your search for work.

To learn more about telecommuting and my favorite sites for finding jobs, visit <http://www.workathomesuccess.com/work-from-home-job-search.html>

Business Opportunities

More and more financial gurus such as David Bach (Finish Rich books), Robert Kiyosaki (Rich Dad books) and more are recommending business opportunities as a way to earn extra money from home. Why? The advantage that comes with a business opportunity is that the product or service is already created, the marketing plan is already in place, and it's very affordable.

Of course, you have to choose wisely. It's not enough to pick one that make a lot of money and is legit. Many people pooh-poo business opportunities because of their failure rates (which by the way are no higher than any other business rates). The truth is that failure is by the person who doesn't do what is needed to succeed. Why would a person invest in a business opportunity and then not work at it? There are many reasons including they didn't like the product or service enough to tell others, they didn't follow the marketing plan, they quit the first time someone criticized them or returned a product, or they didn't commit fully in the first place.

For that reason, it is important to pick a product or service that you can get excited about. You need to understand the marketing plan and use it. Finally you need to stick with it during the frustrations and disappointments (there will be many). Despite what all the work-at-home ads will have you believe, no one finds success at home without a lot of work and enduring many disappointments.

Here are some things you need to consider when looking into a business opportunity:

1. Stick with home business opportunities that have been around OVER five years. Most businesses that fail do so in the first five years. Don't get caught up in the pre-launch or ground-floor hype. The truth is, a good opportunity is good for everyone no matter when they join.
2. Check that the business has third-party credibility. Most businesses you run into on the web have testimonials but frequently, they don't offer a way to verify they are real. A good business will have credible third-party references that you can check. Is it in the Better Business Bureau? Is it a member with good standing in the Direct Selling Association? Is it financially secure i.e. rated. Has it received awards or recognition from other reputable organizations? Be sure to verify any claims a business opportunity makes.
3. Check that it has a money-back guarantee that is long enough for you to work the business to see if it's viable for you. A ten-day money-back guarantee and even a 30-day money-back guarantee are not long enough for you to test if a home business is right for you. The learning curve takes 2 weeks to a month alone. Check that the guarantee covers your start-up costs (kit) and any other products or services that you purchase as well. Read the guarantee carefully

(small print). Many questionable programs have very limited refund policies such as everything needs to be sealed to be returned or you need to prove you tried to work the business.

4. Consider businesses with quality, affordable and commonly used products or services. Many businesses are known for inflating prices or requiring exorbitant purchasing requirements. Who really wants to buy \$100 per month of some odd "wonder" product? The more common your product or service is, the easier it will be to find others who will be your customer. Further, consumable or on-going use products and services such as household products or phone services offer ongoing customer purchases. Finally, choose a company with more than one or a few products or services to insure that you have something for everyone.

5. Understand the compensation plan. Some payment plans are difficult to read. Others, when you actually sit and run the numbers, are not that profitable. Compensation issues to consider are: 1) In a matrix type business, are you penalized for helping someone start the same business who then grows faster than you (breakaways, you don't want that), 2. Conversely, can you do better than those who came in before you? 3. Are you paid based on products/services (to be legal) and what is that payment (% or flat rate)? Most importantly, is the plan fair and reasonable? Many business opportunities have lots of hype such as "we'll do the work for you", "find 3 and it's free", and so on. In having a home business, you need to recognize that work is involved. You can't get something for nothing despite what the scammers say. On the other hand, if you are putting in effort and getting results, your compensation should reflect that.

6. Is there personal support? Just about every program says it has support but too often that support falls short once you join. You should have the name of a personal contact with phone and email that you can call for help. You should attempt to talk to them directly and get a sense of the company. Is it all hype and phony excitement? Is the person genuine and honest? Do they respond to email within a reasonable time? Do they call you back within a reasonable time? Are they invested in your success? Do they offer online training, tools, support, and resources?

The truth is, working at home is not that difficult if you do your research and find an honest, proven, doable home business. If you do that, the only way you won't succeed is if you don't work it. So heed the six criteria for a solid home business opportunity and become one of the growing numbers of people who are working at home!

Affiliate Opportunities

Affiliate programs are a great way to make money online. But again, most people fail because they don't develop a plan for marketing their affiliates. To be a successful affiliate marketer you need to:

- 1) Choose a theme for your affiliates. For example, if you like gardening, join gardening related affiliate programs, which could be gardening books, bulbs, tools, etc.
- 2) Investigate the affiliate programs before promoting them. Make sure you are offering quality products and services. People who click on your affiliate link are trusting you that something is good. If its not, it will hurt your credibility and your business.
- 3) Most successful affiliate marketers promote many affiliates on a single website. Fortunately, you don't have build a website from scratch. You can get a blog for free and use it to promote your affiliates. Plus blogs have the added benefit of being current (if you update it enough), ranked well in search engines, and easy to use.
- 4) Develop a marketing plan. How will let people know about your blog, website or affiliate programs? People can only find you if you let them know you are there. Who are the people who are interested in what you offer and where do they hang out? Will you write articles? Buy advertising? Use a pay-per-click system?
- 5) Create an opt-in list. In cyber space, your list is gold. Your list allows you to email people with information and resources. Many people won't click a link off your site, but will join your list and they will often click a link in your email. Of course, you need to be careful. If you belong to any lists, you know that you read the emails that give you good information...not ads. Using the gardening idea as an example, you can have an email list that offers gardening tips and in it you can also recommend tools or books which are linked to your affiliates.

Like many other work-at-home options, affiliate programs can take some time to implement and see results. But if you stick to it, it's a great affordable way to generate money online.

If you want specific details on how to succeed in affiliate marketing, pick up Rosalind Gardner's [Super Affiliate Handbook](#). Since she makes six-figures using affiliate marketing, she knows what it takes to succeed!

Ebay

I just read where 1.3 million people worldwide rely on eBay for their primary or secondary income. Some people even get paid to sell other people's stuff on eBay.

The advantage to eBay is that it's very affordable to start and run a business. The disadvantage is having a constant source of products to sell. Plus, successful eBayers don't just post their things and wait for the money to roll in. They study eBay to know which features will bring them the most money.

As eBay has evolved it has become easier to use with features such as uploading pictures (you used to have to store them elsewhere), PayPal payments and printing postage. However, it's still a process and it does help to know a bit of HTML to make your auction stand out.

My suggestion is to take a test drive at eBay. Instead of having a yard sale, post your item on eBay.

- 1) Research how other people are doing with a similar item including their pricing and promotion (what they say about the item).
- 2) Sign up for eBay and post your items. I read somewhere that Sunday nights are the best nights to post items for a 7-day auction. Make sure you take good pictures. Also, be honest about the quality and condition of the item. Another feature of eBay is the feedback that sellers and buyers can leave about one another. Don't risk getting back feedback by not representing your product as it actually is.
- 3) When your item sells, use your "My eBay" feature to send an invoice.
- 4) When the item is paid, be sure to package it well and send it right away.
- 5) Don't forget to leave feedback.

Once you've sold a few things on eBay, you either be hooked or discover it's not for you. I do sell things on eBay when I want to make a few extra bucks or I want to unload some stuff. However, I find the posting, packaging and shipping of the items to be tedious so I don't pursue eBay as a business. Other people, however, love it. The best way to find out what you think is to try it.

If you do discover that eBay is a good fit for you, invest in some good books on how to maximize all the features of eBay as well as your sales. These books will help you develop a niche, a source for products, and give you resources to make your auctions profitable.

Sign up for [eBay!](#)

Start from Scratch (info products, services, etc)

Creating your own work-at-home business is a great way to use your current skills and experience, and even your hobbies to make money. Scratch business can be very successful if you are passionate and enthusiastic about what you offer. The disadvantage is that you have to create everything from the ground up... the product and service, the payment options, invoices, marketing plan and materials, etc. There are many ways to can start a scratch business:

- 1) Offer a service. This can include anything such as bookkeeping, virtual assistance, consulting, pet sitting, proofreading, researching, errand running, and so on. You can take skills from your existing job and offer them on a freelance basis.
- 2) Offer a product. If you are handy or crafty, you can create and sell your creations. This includes woodworking, jewelry, soap, books, etc. Or you can find a wholesaler, and promote its products.
- 3) Offer an electronic product. You've probably run into ebooks in your search for work at home. But "Internet marketing" and "making money at home" are not the only subjects for ebooks. I have seen ebooks on party planning for children, getting organized, biographies, parenting, travel and more. If you have an interest, knowledge or hobby, it could be a good ebook. The advantage of ebooks is that once they are written and your sales page is set up online with payment processing (you can use Paypal or Clickbank among others), all you have to do is market. The system will take care of payment and delivery.

If you decide to turn your skills or hobby into a business, find books on starting a business or freelancing, and if possible find one specific to the product or service you want to market. These books will help you through the entire process of creating your goods/services, setting prices, creating a plan and much more.

Making the choice

This is the hard part; deciding what to do. The good news is that all options are good options IF you commit to being a success. And there is no reason why you couldn't do more than one thing. For example, if you start a craft business, you can sell some of your work on eBay. You can even write an ebook on making crafts, starting a craft business or selling crafts on eBay. However, before you jump into multiple streams of income, start with one idea, get it running, and then add on.

So, where do you start?

Brainstorm your skills, experience, talents, passions, missions, and current assets. Write them all down without thinking about whether or not it could be turned into a business. This is important! After all, who would have thought a talent for baking cookies would make Mrs. Fields a well-known name?

Using your brainstorm, think of business ideas or jobs (wacky or not) that could result from your gifts, etc. To help, use the books that list a zillion ways to make money from home. While these books aren't so helpful on specifics, they are full of many different ideas you might not think of on your own. Some interesting ideas I have seen are: bartering club, holiday decorator (for homes and businesses), consultants (of anything) and brokers (of anything), education consultant, doll house making, genealogy researcher, sales lead generator, referral service (from child care to bed & breakfasts), and so on.

Pick a few ideas and begin to research it. Is there an existing opportunity you can join in this area? What is the feasibility of creating a business? For example, let's say you are a travel agent now. You could start your own agency, join one of the business opportunities in travel, or write about travel. Which of these would be best considering the money and time it would take to start them. Also, begin to do market research to determine if there are people who will pay for what you want to offer.

Whatever you choose, be sure it is something you want to commit to spending a great deal of time working on. If you are sick of bookkeeping, you probably shouldn't start a bookkeeping business.

Write a business and marketing plan. This is vitally important because businesses that fail to plan, plan to fail. In fact, most business failure starts by not having a business or marketing plan.

Commit to your plan and your business. A business doesn't grow overnight. Persistence and dedication are required. Find books and people to help you stay motivated and confident in yourself and your new venture.

Next week we'll go more into the planning process. For now, do the activities in this report and begin to narrow in on a work-at-home idea.