

Working from HOME

WORKING FROM HOME—IT SEEMS TO be many people's dream. Women are especially enticed by the opportunity to earn money so they can take care of family responsibilities at the same time.

But, don't think that you will get rich quick! In Utah, only 4 percent of those who worked at home made \$100,000 or more, according to a Census Bureau survey. Most (55 percent) made less than \$15,000 a year—even though 65 percent of them worked full-time.

There are basically three ways to work from home:

- Direct Marketing—selling Avon, Tupperware, Mary Kay, Pampered Chef, etc.
- Running your own business
- As a regular employee of a company

Direct Marketing

Selling products to your friends, and their friends, and their friends is one way to make money working out of your home. The following web site

offers some ideas on selling for some of the larger companies: <http://home.ivillage.com/homeoffice/homeoff/topics/0,,4tn1,00.html>

To do this kind of work, you must love to sell and be very self-motivated. No one is going to come knocking on your door to buy your product. You must know yourself and whether you will be able to arrange “parties” and do the other work involved to make a profit. If you are the shy, retiring type, this isn't the job for you. Often you must do a whole lot of work to earn your commission.

Running your own business

Starting your own business allows you to pace your work and do something you love. Since you're the boss, you can decide when to work and when not to work. Taking care of family matters may be easier. The resources at the end on this article can provide you with some ideas of manageable home businesses.

Remember the returns to a home business will be commensurate with

the time you spend. Don't expect to make lots of money unless you put in lots of hours—especially in the beginning. Also, it is a rare home business that doesn't require you to spend some time away from home.

Work at Home Scams

Beware! The National Consumer League lists work-at-home offers number seven on its Top 10 list of Internet frauds. In addition, the Council of Better Business Bureaus last year fielded more than one million inquiries about such schemes. The most common scams include medical billing, envelope stuffing and “unclaimed funds” processing. The advertisements usually leave out the fact you may have to work many hours without pay or they don't disclose all the costs that you will have to pay. Many work-at-home scams require you to spend your own money. There are legitimate opportunities, but they are very difficult to find.

Working at home is not for everyone; be sure to check the pros and cons before making a decision.



The Utah Better Business Bureau advises that work-at home companies should be willing to offer details of their programs in writing. Some questions you might ask include:

When will I get my first paycheck?

Who will pay me?

Will I be paid a salary or will my pay be based on commission?

What tasks will I have to perform?

What is the total cost of the program, including supplies and fees?

Working at Home for a “Real” Company

There are opportunities to work at home as a “normal” employee. The Internet has made telecommuting possible for many workers. However, typically before a company will let its workers work from home, that employee must have an established work history. If a company knows the worker is reliable and it is possible to do the work from home, some employers will permit telecommuting. Nevertheless, most telecommuting is still done on a part-time basis.

The few-and-far-between opportunities to work from home typically involve workload that can be easily monitored. The important part is to establish a great working record with an employer in an occupation that can be transferred home.

Keep in mind that, in this case,

working from home will allow little time for family responsibilities. Your employer will expect you to be working for the time that he’s paying you—not changing diapers and nursing boobos.

Tips for Working from Home

Regardless of what type of work you’re doing at home, Doreen Nagle offers some suggestions to make it work.

- Balance priorities at both ends. Sometimes, in order to get the work done or meet a client’s needs, work must come first.
- Keep work and family commitments separate.
- Make a schedule and stick to it.
- Find shortcuts and bundle work/home chores.
- Choose the kind of job that makes sense to do out of your home—writing, artwork, freelance, data entry, phone sales, etc.
- If you aren’t organized, hire a professional.
- Be aware that working at home isn’t usually a picnic.

The Mistakes

Ellen Parlapian and Pat Cobe, authors of the *Mompreneurs, Online*, suggest there are 10 top mistakes that women make when they first start out working from home.

- Not bothering to do their homework. Research is important for making your job or business work.
- Failing to get the support of their family.
- Having insufficient savings to bolster cash flow before they get their business running.
- Neglecting to write a mission statement.
- Thinking it’s not necessary to set a schedule.
- Not carving out a work space exclusively for your job or business.
- Being too timid about negotiating fees for a home business.
- Getting backlogged on bookkeeping.
- Remaining glued to the computer day in and day out.
- Believing working from home means having it all.

Working from home is not as easy as it appears on the surface. If you’ve worked outside the home before, you may miss the interaction of co-workers. Also, it isn’t for those with low motivation. Balancing work and child care will be difficult. Of course, it is possible to manage the work-at-home dream. Just be sure you’ve got what it takes and do your homework! ☞



Work From Home Internet Resources:

- <http://www.hbwm.com/>
- <http://www.mymommybiz.com/>
- <http://www.momsnetwork.com/newmomsnet/>
- <http://www.ftc.gov/bcp/edu/microsites/moneymatters/jobs-work-at-home.shtml>
- <http://www.internetbasedmoms.com/>