

99 Ways to Make Money From Home

Chapter 1: Getting Started

Whether you purchased this book to help you make some additional cash on the side, or to begin an entirely new home-based business to replace your current source of income, I'm sure you're anxious to begin reading through the at-home business ideas and begin planning the one that's just right for you. Before you do, though, let's go over some things to keep in mind. As with any new venture—be it exercising, earning money, or saving money—it's important to begin with the right frame of mind, so that when the challenges comes, as they inevitably will, you will have the resolve to continue your hard-working efforts.

Be Positive

It's crucial that you begin this venture with a positive attitude. Henry Ford once said, "Whether you think you can or think you can't, you're right." If you begin this journey with the determination to earn as much money from home as you need to, and truly believe that you can, you will. But if you have doubts about whether you can find a work from home business to suit your needs, or really see it through with your hard work and determination, then in the end, you won't. You will determine the outcome right from the beginning. So ask yourself, what is it going to be? The only true failure is the failure to try.

Be Adventurous

It's natural to have some concerns about beginning a new business, even if your goal is just to work part time, making some additional money for the family budget. Try looking at it as a great adventure. And as with any adventure, there is some fear and

trepidation, along with great excitement and hope. Have confidence in yourself, though. You might be a bit skeptical, but all of the ideas listed here can help you earn more money from home.

In addition, at this point, it's important to acknowledge the fears you have about getting started. Right now those fears are draining you of energy and brain power, causing you to worry around and around on the same issues, getting you nowhere. To deal with them more effectively, take five to ten minutes to write down all of your concerns, from the biggest and most obvious ones, right down to the smallest nagging detail. List everything that's causing you worry or concern. Then, when you are finished, read over the list and put a star next to your *top five concerns*. These are the biggies.

Now, the next thing that we're going to do is reframe these concerns, because ignoring them altogether would be like opting to fail, right? So write out the top five concerns again; but this, time reframe them as questions to explore. For example, let's say that you're worried about whether you will make enough money with your home business. Reframe that concern into a question like, "How can I make sure that I earn enough money?" By reframing your top concerns into questions that can be answered, you're giving yourself the opportunity to resolve the issue directly, instead of letting it weigh you down and destroy your prospects.

Know, too that more than anything you listed on that piece of paper, the biggest risk is actually doing nothing—deciding not to put forth your best efforts toward making the money you need while working from home. Consider what will most likely happen if you don't get out there and try something. Will your debts continue to grow? Will you continue to be unable to put aside money for your future, and your children's future? Even worse, will you regret not every having given your business ideas a try? It's

crucial that you weight not only the risks of starting your at-home business, but also the risks of *not* starting your at-home business. Chances are that, ten or twenty years from now, you will more likely regret what you did not attempt to do, than what you did.

[Sidebar] Let's take some time right now to do some visualization exercises:

1. **Imagine in your mind what your life will look like if you don't begin an at-home business to generate the ongoing income you need.** If nothing changes, and things stay exactly as they are, what consequences will you face? Is there something you will have to say no to? Place yourself in that moment, explaining why you don't have the freedom to do as you please. Feel yourself being stuck there and what that feels like for you. Does it show up as anxiety in your stomach? A knot of tension between your shoulder blades? By choosing to do nothing, what misfortune are you allowing to come your way? What will you eventually have to do in order to get by? Work more hours? Sell your home and move to another neighborhood? Allow yourself to envision what this would feel like for yourself and those you love.
2. **Next, imagine what your life will look like when you succeed at building your own business.** Place yourself in that moment when you've "arrived." You know with certainty that your hard work is paying off. What does it feel like? Where are you standing? What do you see? What to you taste? Visualize yourself experiencing the fruit of your success. Of all the changes that have come about as a result of your thriving business, what is the one thing that you could now no longer live without? Is it the sense of peace that comes from not having to worry about your finances? The confidence in knowing that you're doing

with your life exactly what you were made to do? Spend some time envisioning that successful person within you.

Be Determined

Finally, give yourself permission to fully go for it! This is your time to pursue the dreams you've kept hidden in your heart for a long time, and grant yourself the freedom that will come with decreasing your debts and increasing your net worth. More than anything else, this is ultimately about taking responsibility—not only for your finances, but for your life, as well. For that reason, this very day in your life is an important one. Grab your calendar and put a big star on today's date—you're going to want to remember, years from now, the day you decided to go for it!

Chapter 2: Developing an Action Plan

Now that you're in the right frame of mind for achieving success, you're ready to begin envisioning the business that will allow you to make money from home. It's important at this stage to consider your interests, your talents, and your available resources (not just money, but time as well), in addition to your passion. Not every idea in this book is for every entrepreneur, but you will find one or two ideas for which *you* are particularly well-suited. You'll recognize them because when you read about them, you will start to get excited and dream in your mind about what this type of thriving home business would look like for you. When this happens, grab a pen and make a note of it right here in the book. These are the ideas that you want to consider further and begin to pursue.

In addition, don't be afraid to try two, or three, or four different ideas at once. As you will see, some of the business ideas presented here require more time than others, and

some can be used to help you develop the start-up money you may need to employ the one idea that really makes your heart sing.

Once you have identified several ideas that you want to explore further, make a commitment to yourself to make it happen. This involves developing an action plan for getting your business off the ground. You'll find a tool called "Initial Action Plan" in the appendix of this book. Use it to begin planning the steps you need to take during your first three weeks of business.

Let's say you're planning to begin with a simple part-time lawn care service. It's tempting to begin with a financial goal, like making \$50 during your first two weeks in business. This sounds like a good plan, but beginning with a certain financial figure in mind can actually work against you, since that becomes the highest goal you're reaching for. Instead, be very intentional about focusing your goals on the *things you can control*—like how many people you tell about your business. This will help you to spend your time and energy wisely, on the things that will ultimately have the biggest impact on your bottom line. After all, you can control how many people you invite to receive your product or service, but you can't control how many people say "Yes." That's why the "Initial Action Plan" involves sharing your business with as many people as you can, right from the very start.

Keep in mind, too, that what you have to offer is a service to your customers. It's not just about the money you will earn—although that will be beneficial. More than that, it's about what you have to offer your future clients. The service you are providing them that will make their lives easier and more enjoyable. When you approach marketing your business from that angle, it becomes a lot easier to talk about what you do and spread the word about the at-home business you are starting.

So take some time right now to turn to the appendix and get starting mapping out your “Initial Action Plan.” Then move on to developing some milestones for your business. What will need to happen in order for this business to be successful? What do you need to accomplish this week? Next week? By next month? Within three months, and within six months? Use the “Milestones” worksheet included in the appendix to help you plan each step that needs to be accomplished as you build a successful at-home business.

Chapter 3: Overcoming Obstacles

As with any new venture, it is important to be aware of the obstacles that may potentially get in the way of your ultimate success. Pay particular attention to the following success road blocks as you begin to build your at-home business:

Road Block #1: Attitudes

Remember, it is your own attitude that is most important. Instead of worrying that someone else will be judgmental about your attempts to build a thriving at-home business, focus on about how envious they’ll be of your success! If you doubt that possibility at the moment, I challenge you to pay attention to the shift in attitudes that you will see in those around you regarding your business. They may be skeptical at first, but as they begin to glimpse your growing success, they will gain respect for you and for the hard work you’ve put in to your venture. This is a profoundly satisfying to experience, of course; but, ultimately, other people’s opinions—good or bad—are not your goal. Your goal is about sharing the unique gift you have to give the world, and using it to meet the financial goals you have set for yourself and your family.

[Sidebar] Where Do You Get Your Wisdom?

Make sure that you're seeking out wise, experienced individuals for wisdom when it comes to building your successful business. Let's say that you have a certain family member who has never had his own business, never made money from home, has always had to work for someone else, and is nearly broke. When you share your business idea with him, let's say he starts going on about how it will never work, and tries to steer you in another direction. Why would you listen to him? That would be foolish, because your own observations tell you that he isn't a wise entrepreneur. Always get your wisdom from the wise.

Road Block #2: Finances

You'll notice that many of the ideas presented here require a small amount of start-up money. For example, if you're going to begin a photography business, you may need to purchase a new camera or professional back-drops before you can really get started. If you find yourself in the position of really wanting to begin the business of your dreams, but not having the start-up money you need to get started, begin with one of the no-money down options included in Chapter 8 until you've earned your start-up money.

[Sidebar] Teresa is a stay-at-home mom who has always wanted to start her own photography business. Her husband was supportive of her dream and recognized that she had the talent to be extremely successful, but together they realized that they did not have the disposable income available to invest in the photography equipment that her new business would require. So, for a period of six months, Teresa delivered newspapers on the side. This allowed her to not only earn the cash she needed to purchase the equipment, but also gave her time develop a photography portfolio by taking pictures of her friends' children for free. In the end, Teresa was able to go from no business to an income-generating business in just nine months because she made the

decision to give an alternative option (delivering newspapers) a try while working toward the business she really wanted to pursue.

Road Block #3: Time Management

Another obstacle that may get in your way, particularly if you are already working full time or tending to young children all day, is time management. As an entrepreneur, you will be responsible for many diverse tasks, some that will take more time than others. Yet all of the efforts you put in to your at-home business need to be efficient.

To make the most out of your time, begin each week by mapping out a basic schedule for yourself. What days will you set aside for each task that needs to get done during the week? In addition, make sure that you schedule time for the most important tasks that need to be done. For example, if your goal is to work as a freelance writer, build time into your busy schedule to get the actual writing done. Don't just spend your "working hours" searching for new assignments. Once you've created your schedule, make sure that you are doing a little bit each day to work toward your goals. Try not to let days or weeks go by without doing something toward building your business. Allow your excitement to create a momentum that keeps you going, even in between big events.

And finally, don't be afraid to recruit some help. There will be times when you have more to do than you can possibly accomplish, or you find that some of the tasks that take up much of your time are assignments for which you are not well-suited (like bookkeeping, for example). Hire another individual to work for you for just a few hours a month to do these tasks, or even take care of various household chores for you, so that the hours you put into your at-home business can be a fully dedicated and efficient investment.

Chapter 4: Ways Mum Can Make Money

1. **Gardening** – Mums who possess a green thumb instinctively know what plants will grow in various soil types, how to plant flowers so that they will bloom in succession, and how to prevent excessive weed growth. If you enjoy gardening, and find that you're good at it, then gardening for other people would be an ideal at-home business option for you. Take pictures of the parts of your own garden that represent your best work, and incorporate them into your business marketing materials. In addition, if your home is located along a busy road, post a sign out front, right in your garden, advertising your services

Expand Your Business: Add consulting to your list of services. This way, you can also work with clients who want to do the actual gardening themselves, but need help choosing plants, mapping out their placement, and creating a planting time schedule for their entire yard.

2. **Ironing** – Every family needs to get at least some ironing done approximately once a week. If ironing is a task that you enjoy, and if eliminating wrinkles and maintaining the integrity of various fabric types come fairly easily to you, consider starting your own ironing business. Before you get started, call around to several dry cleaning establishments in your area to find out what they charge to press basic items like shirts, slacks, and skirts. In addition, build free pick-up and/or delivery into your overall cost structure. After all, your clients are busy people; that's why they're coming to you for this service. The more you can tailor your offerings to meet their need for convenience, the more your customers

are going to want to come back to you again and again—and tell their friends about your services, as well!

3. **Start a Day Care Service** – Running an at-home day care service actually has a lot of flexibility built into it for stay-at-home mums. If you enjoy caring for young children, possess a high degree of patience, and enjoy planning crafts and learning activities for children, and don't mind sharing your home and, potentially, your children's toys, then an at-home day care service could be an ideal business for you. Before you get started, make sure that you consult your local governing agency to determine whether you need a permit to run a day care service out of your home.

Variations: Instead of offering traditional day care, consider creating an at-home child care business for sick kids, either in their home or yours. This is a service that working parents would definitely be willing to pay a little extra for. Another option would be to offer drop-in care for parents who only need child care occasionally, or to offer evening or overnight care to parents who work second and third shifts. These variations would allow you to become known in your community for offering a specific type of child care that is very much needed in today's society.

4. **Mum's Taxi Service** – As a mum, you may already feel as though you run your own taxi service. What if you were paid, though, to ferry other people's children to and from their extra curricular activities? This type of service would likely be in high demand, particularly among working parents. Please note that in order to protect yourself from potential litigation, in the event of an accident, you should plan to have each parent sign a release form before you take them on as a

client. Make sure, as well, that you have all of the safety gear needed, including child seats of various sizes, and that you never put a child under 12 in the front seat. In addition, contact your local police department to inquire about providing your clients with a valid, thorough background check of yourself, so that they can be comfortable with your driving record and overall citizenship.

5. **Errand Service** – Imagine being paid to run other people's errands, such as picking up their dry cleaning, waiting in line for them to register for classes, or making copies for them at the last minute. These simple services are tasks that many individuals and business owners need assistance with regularly, and they would be willing to pay a high premium for you to take the task off their hands. To get started, make a list of all of the errands you'd love to pass off to someone else, and then determine which ones you'd like to offer as services. Do some informal market research, too, to find out what errands your friends would love to pay someone else to do for them, and use that information to expand your list of services. In fact, drop an email to your friends right now, and ask them what tasks and errands they absolutely hate doing. Their responses will tell you exactly what services you should advertise! In addition, consider offering a discount to your first few clients, and using their comments about your services to write up some client testimonials, which you can use in future advertising materials.

6. **Virtual Assistant** – Many businesses are in need of ongoing assistance with tasks such as typing, transcription, data entry, sending e-newsletters, and more. If you enjoy completing these types of tasks, and would be able to establish a flexible schedule to meet your client's needs, even on short notice, then this at-home business option would be ideal for you. This is another business that will

depend, in part, on positive customer referrals, so make sure that you under-promise and over-deliver when committing to a particular job.

7. **Thank You Note Service** – Many mums have a lot of difficulty writing thank you cards and getting them mailed out in a timely manner. If this is a task you enjoy, though, you could charge others a per-card fee to take this burdensome task off their hands. This at-home business is ideal for creative mums who possess excellent writing and organizational skills.

Expand Your Business: Consider offering your services to newly married couples, as well. You could then advertise your services to wedding coordinators and in wedding dress shops. In addition, since many young couples know other young couples, you would very likely receive additional work through the referrals of existing clients.

Variation: Similarly, many families do not have the time to run around buying gifts for various events. Let your clients know that they can hire you to take care of those gift-buying errands for them.

8. **Manicurist** – Are you skilled at painting nails and creating small, detailed images? Consider starting your own at-home manicure business. This home business option includes a lot of flexibility, because you can either invite clients to your home, or take your manicure business on the road. (Note that in some areas you may need to obtain a beautician's license to perform manicure and/or pedicure services.)

Expand Your Business: Add little girls' birthday parties to your services, as well, and you are sure to gain more clients. In fact, whenever you do a child's party, make sure that you pass out coupons to all of the girls' mums, too, so that they can also become loyal customers.

9. **Teach Yoga** - Do you enjoy practicing yoga and learning about the latest yoga techniques? Consider starting your own brand of yoga classes. If you have the space in your home, you could offer classes there, or you could offer to teach yoga classes in other people's homes or in a local church or community center. If you ran just three separate yoga classes per week, and each class included ten mums, at \$10 each per class, you would earn \$1,200 per month! In addition, consider offering a reduced rate for mums who commit up front to an entire 12-week session of weekly classes, or charge slightly more (such as \$12 a class) for drop-ins.

10. **Be a Fashion Consultant** – Do you possess an innate sense of style? Do other mums frequently compliment your clothes, or ask you for advice updating their wardrobes? Consider going into business for yourself as a fashion consultant. This would involve being paid to help other mums sort through their clothes, decide what fits and what doesn't, and then help them shop for clothes that compliment their personalities, lifestyles, and body types. Consider creating a contract to use with clients, where they sign on for a minimum of five consultation hours. After that, they can pay an additional per-hour fee.

[Sidebar] Client Motivation #1: Power

Some individuals are motivated by the desire to gain power, influence, and control. Consider how the service you have to offer will make your clients be and feel powerful

within the context of their own lives. For example, the mum running her own home business as a fashion consultant will find that her service sells itself when she taps into the feeling of *power* her clients can experience just by choosing classy, smart clothes and accessories so that they always look and feel their best.

- 11. Do Bookkeeping for SOHO (Small Office/Home Office) Businesses** – Many individuals who own their own businesses are skilled at the services they offer, but find themselves ill-equipped to maintain their own financial records. If working with numbers comes easily to you, and you're a highly organized and motivated individual with the ability to establish flexible work hours, consider starting your own at-home bookkeeping business. Be careful not to underbid your services, though. Because what you have to offer is something that is especially difficult for your clients to do—and yet necessary to the success of their business!—you can charge a premium rate. Make sure, as well, that you stay up-to-date with the latest software applications to make your own work easier to manage.

Chapter 5: Ways Dad Can Make Money

- 12. General Auto Repair Business** – Do you know cars, inside and out? When there is a problem with your car, or a friend's car, do you instinctively know what is causing the problem? Then get the word out that you are available to do repairs as needed. This at-home business has great flexibility, because you can decide which types of repairs you want to do yourself, and which ones need to be referred to an outside repair shop. In addition, you can decide to do the repairs at your home, or travel to the home or business locations of your clients. Because

cars require ongoing maintenance and frequent repairs, you will find that this at-home business will be in high demand.

13. **Oil-changing Business**— Cars usually need to have their oil changed every 3-5 months. Many times, though, this errand is time consuming and inconvenient for the car owner. For this reason, bringing an oil-change service directly to your clients, either at their homes or at their places of business, has the potential to be an extremely lucrative at-home business. Consider various add-on options, as well, such as topping off fluids or changing windshield wiper blades as needed.

14. **General Handyman** – Are you gifted at fixing things around the house? Do you enjoy solving problems and working with your hands? Consider starting your own business as a handyman, charging \$25-\$35 per hour to do repairs. Make sure that your clients know up front, though, that you will be also charging them for any supplies you need to purchase. To boost your business, offer free estimates, and let your potential clients know that there's no job that's "too little" or "too big" for you to take on.

[Sidebar] Don't forget to make business cards for your new at-home business, too. Include your name, email address, and phone numbers, as well as the name of your business and a brief tag line explaining what you do. For example, if you're a repairman, your tag line might be "Repairs done right, the first time." In addition, consider buying double-sided business cards and, on the back, inviting clients to refer their friends and neighbors to you. For example, you might include the blurb: "Referrals are the biggest compliment I can receive from my clients! Refer a friend within the next 30 days, and receive 10% off your next service."

15. **Master One Niche Skill** – Is there one particular skill that you're really good at, that others find annoying or difficult to do? Consider starting your own at-home business doing just that one thing. For example, maybe you excel at installing ceiling fans or window air conditioners. Ideal niche skills tend to be jobs that others frequently put off or resist doing, and may be seasonal in nature. Think about the unique skill you have to offer, and how sharing that skill with others can make their lives easier, while also increasing your personal wealth.

16. **Trimming Trees and Hedges** – This is another task that many families resist getting to, because it is inconvenient and often requires tools that they may not have lying around the house (like hedge clippers, apple pickers, and extension ladders). Create your own home business by offering this service to others for a reasonable fee. Consider, too, whether you will include discarding the remaining branches in your service agreement, or offer to chip the remains on site to become mulch for your clients' flowerbeds.

17. **Painting** – Are you good at painting, especially in areas that others find to be most challenging, like trim work and high ceilings? Consider starting your own painting business. This is especially ideal if you have some friends who would occasionally be willing to help out with large jobs, but it can certainly be done as a one-man service, as well. As with other home businesses, consider specializing in something that makes you stand out among the competition, like painting doors or wood work.

18. **Installing Fences** – Many individuals have no idea how to install a fence, but once you've mastered this niche skill, it's not that difficult to do. If you don't mind manual labor and have the ability to specialize in this area, consider

making a name for yourself as one who installs a variety of fence work. This at-home business will likely require the purchase (or, initially, the rental) of specialized equipment, such as an auger for digging the fence posts.

19. Painting House Numbers – In emergency situations, it is imperative that police and emergency personnel can read house numbers. However, this information is often obscured by poor lighting, shrubbery, or is just plain missing. Create a niche for yourself by charging a flat-rate fee, such as \$15, to paint house numbers onto the curbs in front of homes. To do this, you would begin by painting a black rectangle, allowing it to dry, and then using large stencils to paint the house number on top of it with white or yellow reflective paint. Keep in mind that you may need to obtain a permit from your local governance before approaching individual home owners.

20. Fertilizing Lawns – Are you familiar with different types of soils, weeds, and pesticides? Why not open your own at-home business fertilizing other people's lawns? You could charge a flat-rate of \$20 per application, in addition to the cost of the chemicals, and offer additional a la carte services, as well, such as weeding or mulching. With this type of service, it would be ideal to have some professional posters made for yourself, too, that can be inserted directly into the ground, to advertise your service on your clients' lawns. Once their neighbors begin to see the impact your service is having, they're going to want to have your number. In addition, remember to give your clients specific instructions regarding when to next water their lawns, and when children and pets can safely play on them.

21. **Repaving Driveways** – Here's a task that most people would prefer to avoid.

However, it's not a job that's particularly difficult to do. Why not make a name for yourself by being the go-to-guy in town for this service? Consider charging at least \$125 per application, on top of the cost of materials, to make the job worth your time and effort.

22. **Hanging Christmas Lights** – Do you typically have extra time on your hands before and after the holidays? Start your own business hanging, and later removing, other people's Christmas lights. Since this is another task that many people avoid, it's likely to be in high demand. After the holiday is over, gain additional clients by cruising nearby neighborhoods and knocking on the doors of people who seem to be "late" taking down their decorations. In addition, if you have extra storage space in your home, you could even charge clients a nominal fee to store their outdoor holiday decorations for them.

Chapter 6: Ways the Kids Can Make Money

23. **Lemonade Sales** – One of the most time-tested and simple ways for kids to make money is the old fashioned lemonade sale. In order to boost sales, consider offering a price reduction for individuals buying more than one glass of lemonade. In addition, be sure to buy your supplies, including paper cups and lemonade mix, at a discount store in order to minimize your overhead. Finally, be sure to supervise your kids while they're running the lemonade stand, as they will likely run into some customers they do not yet know.

24. **Knitting Hats** – Purchase a kids' knitting machine from your local craft store, and teach your children how to knit their own hats. Make sure that you

purchase a variety of yarns, as well, and consider making bulk purchases in order to minimize costs. Once the first ten or twelve hats have been made, consider selling them online, as well, through sites like www.ebay.com and www.etsy.com, or even setting up your own web site and taking direct orders from around the world.

25. **Making Rag Rugs** – Rag rugs are fairly easy to make. In fact, the hardest part is tearing old fabric into long strips. Children who are old enough to tie their shoes can participate in making and selling their own rag rugs. Allow your children to create their own designs, and aim for making rugs that represent all different shapes and sizes. Finally, consider selling the finished products at local craft sales or online through sites like www.ebay.com and www.etsy.com.

26. **Making Stationery** – Letter writing is becoming somewhat of a lost art, but it's an art that people still long for. This home business involves having your children design and create their own style of artistic stationery. Consider using finger paints, water colors, stencils, photographs, or even paper twirling to help your children create their own unique forms of stationery. Personalized options can be included for regular shoppers, as well, and web sites like www.shutterfly.com or www.snapfish.com can be used to print photocards, if digital photographs are used.

27. **Washing Cars** – We've all seen children make money for different organizations by holding an old fashioned car wash. But what about offering to bring a thorough car washing service directly to your clients' front doors and businesses? What's nice about this service is that there is very little overhead, and it's a project your children can work on together. Consider offering different

service options, as well, including exterior washing, interior vacuuming and cleaning, and waxing.

28. **Selling Toys** – Children can also earn money by selling “big ticket” toys they no longer use. With mum or dad’s help, an ad can be placed in the local newspaper’s classifieds section, or the items can be listed on web sites like www.ebay.com or www.craigslist.com. Note, too, that the children should aim for selecting toys that either include the original packaging, or at least have all of their pieces and are in good condition. Keep in mind, too, that not every toy you choose needs to be a “big seller.” Selling several toys at a modest price will still bring in quite a bit of money.
29. **Doing Chores** – We all have certain chores and tasks that we don’t look forward to doing. Children can offer to do these chores for their neighbors and extended family members, for a price. Have your children brainstorm which chores they think would be most in demand, and which chores would be well-suited to their own personal skills and interests. Examples include mowing the lawn, weeding, raking leaves, and cleaning out garages or basements, just to name a few. The children can either create a price structure based on different types of chores, or charge a flat per-hour fee for their services.
30. **Babysitting or Being a Parent’s Helper** – Children can offer to babysit for families living nearby. Keep in mind, too, that even if your child is “too young” to babysit just yet, he or she could work as a “Mother’s Helper” to a neighbor who works from home or just needs another set of hands nearby to help with the children while she makes dinner each evening. Many libraries and community

centers offer babysitting classes, too, which make a nice credential for children just getting started in the world of babysitting.

31. **Run a Backyard Sports Clinic** – Is there a sport that your children are particularly good at? Have them put together a sports clinic or camp, teaching younger children how to train for and excel in the sport your children enjoy. For example, if your son is an all-star baseball player, he could offer a batting clinic to help young boys learn batting skills. Or, if your daughter excels at soccer, she could help other children master basic offensive and defensive fielding skills. The amount your children would charge for these clinics would most likely depend on their own level of skill, the length of the camp, and the degree of skill participants will be able to demonstrate after each session.
32. **Tutoring** – Similarly, if your children excel academically, they could start their own at-home business tutoring other students. For safety reasons, it would be wise for your children to meet their clients at a public location, such as a library, rather than at home. In addition, they can ask their teachers to write brief testimonies to accompany flyers advertising their services, and offer a free first hour of tutoring during the initial stages of their business development.
33. **Host a Neighborhood Carnival** – Another way for children to make money from home is to host an annual neighborhood carnival. They can run several games, such as ball throwing, bowling, and bean bag toss stations, and even sell refreshments, such as popcorn and soft drinks. Organizers can even “hire” additional children to run the stations, and give them a portion of the profits when the event is over.

Chapter 7: Ways to Make Money Together as a Family

34. **Yard Sale** – Do you need to make money quickly for a special purpose?

Consider having a family yard sale. It's a great way to make instant cash, and clean out your home's storage rooms and general clutter at the same time. Keep in mind, though, that parting with certain toys may be difficult for your children, even if they recognize that they no longer play with them. For this reason, it's important to have your children help you select the items that will be put out for the yard sale. You may also want to offer your kids an extra incentive by allowing them to spend \$10 of the overall profit on something new that they've been wanting to purchase.

35. **Selling Vegetables** – Do you have room in your yard for a vegetable garden?

Consider growing vegetables and selling them at your own road-side stand or at a local farmer's market. When choosing which vegetables to grow, focus on those plants that you have had good experience with thus far, and are unlikely to be easily damaged by climate changes over time. For example, zucchini is easy to grow, while tomatoes tend to be more sensitive and may bruise easily during transport.

36. **Photography** – Do you enjoy taking pictures? Consider starting your own at-

home family photography business. You could choose to invite clients to your home for photo sessions, or select several nearby outdoor locations as your signature backdrops. In addition, bring your kids along to each session, and tell them that their job is to make your youngest laugh and smile throughout the session. Keep in mind, too, that you'll need to build a portfolio initially, so that prospective clients can see your work for themselves. To build your portfolio in

the beginning, consider offering to take pictures of your friends' families at no sitting fee, in exchange for their allowing you to include their pictures in your portfolio.

37. **Deliver Newspapers** – Newspaper delivery has long been a home business option for entrepreneurs. What makes this ideal for families, though, is that each of you can assist with the process of sorting and assembling the different sections of the paper, and stuffing them into plastic bags (when needed) or securing them with rubber bands. As well, let your children pair off and handle portions of the actual delivery route. Working together in this way will allow you to accomplish the chore in less time.

38. **Selling Eggs** – Do you have room in your yard for a chicken coup? Consider buying some chickens and making the eggs available for sale, either along the side of the road, at a local farmer's market, or by individual delivery. Many families would love to receive fresh eggs on a regular basis. And since taking care of the chickens is a daily chore that requires attention day and night, it's an ideal home business for families looking to share a portion of the business-related responsibilities with each member of the family.

39. **Buy and Resell Army Surplus Gear** – Do you enjoy going to yard sales, estate sales, and flea markets? And do you have ample storage room at home for organizing, cleaning, and sorting purchased goods? Then consider buying and reselling Army surplus gear as an at-home business. The buying process is something the entire family can take part in, as is the process of cleaning, organizing, and sorting the items for resale.

40. **Make and Sell Fleece Blankets** – Buy several bolts of fleece fabric and cut them into various sizes. Then, cut a fringe border all around the perimeter of the fabric, three inches. Next, allow your kids to work their way around the blanket, tying every two pieces of fringe into a knot. By repeating this process many times over, you can work together to create large blankets, casual throws, and youth blankets. Charge different prices based on the sizes, and sell the blankets at local craft sales or online.
41. **Toy Rental Service** – How many toys and baby gear items, like cribs, strollers, and baby swings, do you have on hand that your children grew out of long before actually wearing them out? Take these items, clean them up as best you can, and rent them out to other families in need of similar items. If you drive a van or truck, and could also offer to deliver the items, remember to factor that additional service into your fee structure. And once you have begun to rent out the items you have on hand, buy additional items at local consignments shops or thrift stores. As long as they're in good condition and in high-demand, they will make a nice addition to your inventory.
42. **Selling Clothes on Consignment** – Children often outgrow their clothes before wearing them out. At the end of each season, sort through your clothes as a family, and set aside those items that no longer fit, but are still in good condition. After washing and ironing them, bring the items to a children's consignment shop. You can typically earn \$2-\$4 per item, which begins to add up very quickly. And by getting into the habit of doing this each and every season, you can easily earn enough money to fund a large portion of your children's clothing budget.

43. **Start a Family-Friendly Entertainment Business** – Does your family enjoy putting on puppet shows, juggling, and performing magic tricks? Funnel that energy and creativity into a family-friendly entertainment business. Begin by performing at children's birthday parties and family events, with the goal of eventually performing for community events and larger venues.
44. **Gift Books** – The problem with gift books is that the pictures and sayings are often impersonal. But what if you could create personalized gift books, using family photographs? Begin by going through your own family's library of digital photographs and selecting a 15-20 colorful, poignant images. Then, match each photograph to a famous quotation or Bible verse. Finally, use a web site such as www.shutterfly.com or www.snapfish.com to produce a finalized, hardcover gift book. You may choose to sell your family's sample online or at craft shows, or take orders and make personalized gift books using other people's family photographs.

Chapter 8: Ways to Make Money with No Money Down

45. **Collect Recyclables** – Keep a large trash bag in your car, and get into the habit of collecting recyclable cans and bottles everywhere you go. Then, every two weeks or so, turn them in to receive the deposit reimbursement. This is an easy way to make additional cash on a regular basis.
46. **Leaf Raking Service** – Another home business idea that requires no money down is raking leaves. Let your friends and neighbors know that you are available for this service, and charge an amount based on not only the size of the

yard, but also on the amount of trees present. Consider offering a last-minute option, too, such as charging an extra \$20 to finish the job within 24 hours.

47. Teach Computer Skills – Does working on the computer, using email and the internet, come easily to you? Approach several nursing homes and assisted living centers in your area and offer to teach the residents there how to access files, use email, manage digital photographs, and search the internet. Charge a nominal fee of \$5-\$7 per customer, per hour, and aim to teach three or four individuals at once.

48. Window Washing – Here's another job that homeowners often resist. Put the word out among your family, friends, and neighbors that you are available to wash windows, inside and out. Plan on using the homeowner's cleaning supplies and ladders, as well.

49. Cleaning Houses – Do you enjoy creating sparkling clean living spaces? Use your gift to begin your own house cleaning business. In addition, by using your clients' own cleaning supplies, you can start this at-home business with no money down. Begin by letting your friends and neighbors know about your service, and offer to clean for them for one month at a discounted rate of 50% off your usual rate. At the end of the month, interview your clients to find out what they liked best, and then use their comments to hone in on what makes your cleaning service different from any other.

50. House Sitting Service – Many families are uncomfortable leaving their homes empty while they go on vacation. Eliminate their concerns by offering your own house sitting service. You can either opt to stay in the home while your clients

are away, or simply visit for a few hours each evening, making sure that different lights throughout the home are turned on and visible. You can also add various a la carte services, such as looking after your clients' pets, bringing in their mail, putting out the garbage cans on trash day, watering the plants, and taking care of any other miscellaneous services they need while they are away. Like many other service-based home businesses, you will likely enjoy many repeat customers and referrals from clients who have appreciated your service.

51. **Plant Care Service** – Another service that many families need is someone to care of their plants while they are out of town. This at-home business is ideal for individuals who enjoy caring for plants and intuitively know what type of care is needed in various situations, including more or less water, sunlight, and fertilizer. Having a flexible schedule and your own transportation are a plus, too.

52. **Dog Waste Removal Service** – Here's a task that many dog owners loathe, so much so that they would gladly pay good money to have someone else come to their home on a weekly basis and do the chore for them. All that you need initially are some plastic bags to pick up the waste. Eventually, after you have begun to work with several clients, you might choose to invest in a shovel made specifically for picking up dog, to make your work go more quickly, so that you can services more homes in the same amount of time. To begin marketing your business, make some flyers with your business name and contact information, and bring them to local veterinarians' offices, pet stores, and pet grooming businesses.

53. **Dog Walking Service** – Another service is that requires no money down is walking dogs. This isn't just for dog owners who are away on vacation, but also for those who work long hours and can not get home at lunch time or in the early evening to walk their dogs. Use the same marketing strategies mentioned above, and aim for securing several clients within the same town or neighborhood, to minimize travel time and, potentially, even allow you to walk two or three dogs at once.

54. **Jogging/Exercise Coach** – Do you love to jog or exercise? Consider starting an at-home business as a personal jogging or exercise coach. You could charge clients up to \$12 per run, earning money while getting the exercise you need, as well. Over the course of a month, if you worked with three clients, two or three times a week, you could earn an extra \$300 or more. Keep in mind, too, that you could work with each client individually once per week, and then arrange for a second weekly session combining all of your clients, which would allow you maximize your per-hour earnings.

[Sidebar] Client Motivation #2: Affiliation

Some individuals are particularly motivated by their connections to other people. Consider how your product or service will help your clients feel connected to the world around them and remind them that they are valuable, contributing members of their communities. For example, a person running a business as an exercise coach has the opportunity to help his or her clients tap into the feeling of being affiliated with individuals who pursue a healthy lifestyle. Not only does this help the business owner to retain clients, but it also helps those individual clients redefine themselves through their affiliation with people who chose a healthy, active, and fit lifestyle.

55. College Application Process/Scholarship Coach – Have your children already been through the college application process? Consider sharing all that you have learned through an at-home college application business. Parents whose children are gearing up for college are hungry for expertise and guidance when it comes to applying for the top colleges and universities, securing financial aid, and ensuring that their teens do not pass up a single scholarship opportunity. This at-home business is ideal for individuals who've been through the process themselves and who enjoy researching information about high education options and scholarships. In addition, make sure that you share your marking materials with local high school guidance counselors, and even offer to run a few free (or low-cost) information sessions for parents in your community.

Chapter 9: Ways to Make Money with Your Creative Talents

56. Freelance Writer – Is writing something that comes easily to you? Do others often compliment your ability to write clearly and concisely? Consider starting your own at-home business as a freelance writer. Business owners are frequently in need of freelance writers to complete sales letters, articles, and brochures. Begin by creating a few sample projects to share with business owners in your area. In addition, consider whether you want employers to hire you by the hour or by the project. You can also search for freelance writing projects online, at sites like www.elance.com, www.sologig.com, and www.craigslist.com.

57. Traditional Scrapbooking – Is scrapbooking a craft that you enjoy and do well? Consider starting your own at-home scrapbooking business, where you complete

other people's unfinished scrapbooks for a per-page fee. To minimize your expenses, be sure to purchase your scrapbooking supplies in bulk.

Expand Your Business: You can also teach scrapbooking classes to help others learn the art of traditional scrapbooking. Classes could be run through your local library, school, or house of worship. Branching out from your original business in this way is beneficial because you can charge participants a per-class fee, and those same individuals may very well become your core group of clients, suggesting referrals and—through word-of-mouth—spreading a positive word about your business.

58. **Digital Scrapbooking** – A similar option would be completing others' unfinished digital scrapbook pages. What is different about this home business, though, is that it can be done from anywhere. Particularly if you set up a web site to advertize your services and display sample pages, you will have the opportunity to take on clients who live in virtually any location.
59. **Crafting** – Do you enjoy making various crafts? Consider starting your own at-home business as a crafter. While there may be many different crafts that you do well, choosing one type of craft—such as hand-painted Christmas ornaments or quotations painted onto wooden signs or pieces of driftwood—to focus on will help you more easily make a name for yourself in the world of crafting. In addition, to maximize your efforts, begin by producing two to four of your very best creations, in mass, to sell at local craft shows, on www.ebay.com, or on www.etsy.com. Remember, too, that packaging your products is important. Anything you can do to make your work stand out from the very moment your

customers first set their eyes on them will help the quality of your work stand out.

60. **Write Poetry** – If you're an experienced and gifted writer, consider writing poems and prayers for special events, such as births, birthdays, weddings, baptisms, graduations, and funerals. Begin by writing up a few samples and creating your own portfolio to share. In addition, share your marketing materials with local caterers, wedding coordinators, funeral directors, and pastors.

61. **Teach an Instrument** – Are you a gifted piano, guitar, or flute player? Share your gift with others by teaching children and adults to master the instrument you so enjoy. This at-home business is ideal for those who have free time between the hours of 4 and 6 pm on week days, or on Saturday mornings. Be sure to share your marketing materials with local music teachers, who often receive requests from parents regarding where to secure lessons for their children. If teaching adults is your focus, approach your local community education foundation to inquire about teaching a class, which will likely lead to additional one-on-one students.

[Sidebar] Client Motivation #3: Achievement

Some individuals are motivated by accomplishments. Typically, these individuals stand out as successful, "go-getter" people. As a business owner, you can entice these individuals to become loyal customers by showing them how your product or service will help them achieve the success they desire. For example, if you teach individual guitar lessons, have your new clients tell you about their desire to learn how to play guitar. Has it always been a life-long dream? How will they feel when they master their

first song? Your awareness of this aspect of their motivation will help you not only equip them for success, but also retain them as long-term clients.

62. **Sing** – Do others tell you that you have an exceptionally beautiful voice?

Consider starting your own home business as a singer. Begin with small events, such as birthdays and family reunions, with the goal of eventually securing opportunities to sing at larger community events and venues. To get started, contact local recording studios to find out how to make your first demo recording.

Expand Your Business: Consider branching out into the world of teaching singing lessons, as well, which can be a lucrative addition to your business.

63. **Cut Hair** – If you previously worked at as a hairdresser in a beauty salon or barber shop, and you either have or can secure an up-to-date license to cut hair, consider running your own at-home hair-cutting service. This is a business that can be run directly out of your home--with a barber's chair in your basement, garage, or spare room--or it can be taken on the road. Many families find that making the time to squeeze in a hair cut is nearly impossible, and they would surely appreciate having a skilled hairdresser come directly to their home to cut hair for the entire family. In addition, consider adding a magnetic sign advertising your business on the side of your car. Before you know it, you'll be gaining new customers while you're driving to and from appointments!

64. **Teach** – Is there something that you're really good at, that you could teach to others? Turn that hobby or skill into an at-home business. Contact your local office of community education and offer to teach an evening class, or gather

together a bunch of mums who would be interested in learning more about your topic. You can meet in people's homes, schools, libraries, or community centers.

Expand Your Business: Add the option of one-on-one consulting to your business, as well. When you teach a class, make sure that every student knows how to reach you in the event that they need additional assistance in the future. In addition, remember to include your contact information on all of the course materials you pass out.

65. **Embroidery** – Are you able to embroider names, initials, and simple images onto fabrics? Start your own home business personalizing items such as backpacks, luggage, bedding, and clothing. Begin by making some sample products to sell at craft shows in your area. In addition, give customers the option of placing orders for items they would like to have monogrammed or personalized.

66. **Home Decorator Consultant** – Do you enjoy decorating and often receive compliments on the colors, styles, and patterns you have chosen for your home? Go into business for yourself as a freelance home decorator consultant, charging clients by the hour to assist them with brainstorming new decorating ideas, rearranging their living spaces, and choosing new themes for certain rooms--or for their entire home. Work hard to stay within your client's budgets, and they will be sure to recommend your services to others. In addition, each home you work on will serve as an ongoing advertisement for your business.

Chapter 10: Ways to Make Money in the Kitchen

[Sidebar] Before you begin an at-home cooking business, make sure that you research the laws in your local jurisdiction and follow any specific regulations pertaining to the preparation and distribution of food products.

67. Muffins by Mom – Do you have a gift for baking? Consider honing in on one particular specialty, such as “Muffins by Mom,” for your home business. You could market your services to local schools and businesses who regularly serve catered breakfasts for clients and guests, and have grown tired of serving the same old thing. Make your business stand out, as well, by offering a unique menu of freshly made muffins, and by changing your menu several times a year to incorporate seasonal tastes.

Expand Your Business: Consider how you might tailor your muffin recipes to meet the needs of individuals who have food allergies and/or food sensitivities. For example, if you could make a selection of moist, delicious gluten-free muffins, you could very well develop a large base of loyal, repeat customers who will want to buy your muffins on a regular basis.

68. Make Specialty Pies and Cheesecakes – Another option would be making specialty pies and cheesecakes. This type of at-home business would be ideal for those who want to earn extra income around the holidays, focusing on desserts designed specifically for seasonal holiday celebrations. For example, you might specialize in pumpkin cheesecakes at Christmastime, and strawberry-rhubarb pie at Easter. Keep in mind, too, that you could offer a free batch to your local coffee shop or specialty store, and ask them to pay only for the items that they are able to sell. That way, there is no risk at all for them until they are confident in your product and decide that they want to order regularly from you.

Expand Your Business: Consider the option of turning your home business into a fundraising opportunity, as well, by offering to sell your baked goods through school and community organizations, pledging a portion of the sale to the organization itself. This would grant you a wider pool of potential customers, leading eventually to greater sales and increased profit.

69. **Bake and Sell Homemade Breads** – What’s nice about a bread-baking business is that you can begin with the same basic dough recipe and create a variety of different products for your customers, including sandwich breads, dinner rolls, cinnamon bread, bagels, and sweet breads. It might be helpful to have a spare freezer on hand, too, so that you can bake breads ahead of time and freeze them until you’re ready to sell them at craft fairs and community events.

Expand Your Business: Again, consider how you can meet the needs of customers who struggle with dietary restrictions or food allergies. In particular, really delicious gluten-free bread is hard to come by. If you can create a recipe that adheres to your customers’ dietary restrictions, you’ll find that you can easily build a large base of loyal customers who would be willing to pay top dollar for your breads.

70. **Recipes in a Jar** – Have you ever received a “cookies in a jar” homemade gift? Purchase a bunch of large decorative jars, research jar recipes online, and assemble several different varieties of cookies in a jar, brownies in a jar, and/or soup mix in a jar. Add a square of fabric, tied with a ribbon, to the top of each jar, as well, for a decorative touch. Then, sell the jars at craft fairs or through local churches or community organizations.

71. **Make and Sell Candy** – Candy is another ideal at-home business you can begin right in your own kitchen. Start by making simple candies, such as chocolate molds, chocolate lollipops, and chocolate-covered pretzels. Then, expand your business into hard candies and fudge. To market your candy, bring samples to local shop owners and ask them to consider allowing you to sell a few tastefully packaged items in a display case near their cashier's station. In addition, contact local banquet halls and wedding coordinators to inquire about making your candies available as party favors.
72. **Create and Sell Unique spice Blends/Rubs** – Do you have a knack for creating spice blends and specialty rubs for poultry, beef, and fish? Package your creations in small decorative jars or sealed bags, and begin selling them at craft shows. (Be sure to have samples available of foods that have been made with the spices combinations you're selling!) In addition, take samples of your products to local business owners, and inquire about selling them in their stores.
73. **Recipe Books** - Do you enjoy creating new recipes? How about simplifying your life by making lists of everything you need? Start your own at-home business by creating recipe books that include not just the recipes themselves, but also the shopping lists of all of the ingredients needed. Sell your recipe books as ebook downloads on sites like www.clickbank.com or www.click2sell.com. Or, have hard copies printed through www.lulu.com and sell them at craft shows or through school or community fundraisers. In addition, try emphasizing low-cost meals in your recipe books, so that your customers will also have a financial incentive to buy your product.

74. Teach Cooking Classes – Invite groups of 8-10 adults to your home for cooking lessons. Develop each class around a central theme, such as Mexican or Italian food. Then, teach your students how to prepare a three to five course meal, taking breaks in between each course to enjoy what you have prepared together. Market your business by distributing flyers and brochures at gourmet shops and specialty stores in your area.

75. Deliver Lunches – Unfortunately for their employees, there are many businesses that are just not located near convenient, inexpensive, fast lunch establishments. You can capitalize on that deficit, though, by creating your own home business making and delivering fresh, healthy lunch options to local businesses. Begin by delivering a few sample items to five to seven businesses nearby, along with fax order forms and instructions for how to place an order (including the time you need to receive their order by, and the estimated deliver time). Once you know that you can handle the amount of orders coming in from those businesses each day, expand your business by bringing samples to additional nearby offices.

76. Start a Catering Business – If you enjoy cooking for large groups of people, consider starting your own catering business, either out of your home, or by renting the kitchen of a nearby church or community center. To get started, come up with a menu of various options, and bring samples of several dishes to wedding coordinators and event planners in your area. In addition, let them know that you will temporarily be offering a discount to their clients.

77. Buy and Repackage Specialty Foods – Pay attention to appealing, specialty food items that can be purchased in bulk and repackaged. For example, you could sell hot chocolate mix with crushed peppermints sprinkled throughout as a

Christmas stocking stuffer. Be sure to include a label on each individual package with information about ingredients and potential food allergens. To market your products, begin selling them at local craft shows and to specialty stores in your area.

Chapter 11: Ways to Make Money with Your Home

78. Sell Parking – Whether you have extra space in your garage, or just an extra spot on your driveway, you can earn money renting that space as a premium parking spot. Particularly if you live near a popular venue or in a metropolitan area, what you have to offer is prime real estate, and could be rented out by the day or by the month. Keep in mind, though, that you will need to communicate with your customers about whose liability their car is while it is parked on your property. If you do not wish to take responsibility for other vehicles, you would be wise to have your customers sign a waiver absolving you of responsibility in the event that their car is damaged by circumstances out of your control. In addition, be sure to contact your insurance company, as well.

79. Rent Out Your Basement or Spare Bedroom – Do you have more space in your home than you are using currently? Consider renting a spare bedroom or finished basement to a boarder. Be sure to interview each prospective renter thoroughly and communicate to him or her your expectations and house rules. You should also let your homeowner's insurance agent know that you plan to take in a renter, as well, in case you are required to purchase a rider for your existing insurance plan.

80. **Rent Out Storage Space in Your Basement or Garage** – Another way to use your home to make money is to rent out your basement or garage as storage space to an individual in need of a secure spot to store a car, boat, furniture, or belongings. Many people would be thrilled to be able to store their treasures in a safe location where individuals are currently living, as opposed to paying for a cold, virtually abandoned mass storage facility. To market your business, create flyers with a tear off section that includes your contact information, and post them in local coffee shops, at nearby universities, and community centers.
81. **Host Garden Tours** – Are you an avid gardener who loves to create beautiful, tranquil outdoor spaces? Consider turning your own garden into a location for garden tours. Contact local women's groups and senior citizen centers to advertise your group and individual rates.
82. **Rent Out an Artists' Studio** – Do you have an extra room or space above your garage or in an outdoor barn or shed? Rent it out as an artists' studio. Charge by the month, and advertise the space at local art schools, coffee shops, and community centers.
83. **Run a Staging Business** – Do people often compliment you on the condition of your home, saying it's so clean, organized, and beautifully decorated that it should be in a magazine? Use your home as a model for your own staging business, helping individual homeowners turn the houses they're trying to sell into beautiful, appealing spaces. Market your service directly to realtors in your area, communicating to them how much easier it is for your clients to sell their homes.

Expand Your Business: Consider teaching a class on staging techniques, as well. You can do this directly from your home, teaching classes geared toward real estate agents, sellers, and buyers.

84. **Laundry** – Do you have a spacious, efficient laundry room in your home, and do you enjoy the task of completing a load of laundry? Consider running a full laundry service. Advertise your business to local college students, and place flyers in or near residents' mailboxes at local apartment complexes.
85. **Paint Murals or Stencils** – Are you gifted at painting murals and wall stencils? Turn your home into a showcase of your work. Then, take plenty of pictures and begin to advertise your services. Consider specializing in kitchens or children's bedrooms. When marketing your services, don't forget to let local real estate agents and home remodeling specialists know what you can do for their clients.
86. **Grow Greenhouse Plants** – Do you have a greenhouse on your property where you could grow and sell plants? Specialize in those plants that are known to thrive in your local area, and run clinics on Saturday mornings to teach your customers how to care for various types of plants.
87. **Long-term Pet Boarding** – Unfortunately, many families have been forced to give up a beloved pet because they had to move into an apartment or rental property that would not allow animals. What if you could run a home-based business taking those animals in temporarily? Depending on how much space you have at home, and how many pets you already have, you could potentially take in 2-4 animals each month, at a rate of approximately \$35-\$50 per month, per pet.

Expand Your Business: Branch out to include customers who travel for extended periods of time, too. Consider advertising your services with local travel agents, who will likely know of many families who are struggling to find a temporary home for their beloved pet.

88. **Breed Pets** – Another animal-related home business is breeding animals. Depending on your preferences and experience, you could breed cats, dogs, or even hamsters, guinea pigs, or ferrets. If you have a larger amount of land, you could also breed pigmy goats, horses, or alpacas. Be sure to your research before getting started, though, and be selective when choosing which breed to begin with. Depending on what type of animal you decide to breed, this home business can be quite lucrative.

Chapter 12: Ways to Make Money on the Internet

89. **Write an eBook** – Each of us has something that we are particularly passionate about. What is that for you? Is there a hobby you've enjoyed for ten years or more, or a skill you possess that you could share with others? Turn that knowledge into an ebook, and sell it on the internet through sites like www.clickbank.com or www.click2sell.com. If this business idea is interesting to you, sit down right now and write out a list of the topics you would like to cover. Then, create a writing schedule for yourself, writing at least one chapter per day.
90. **Sell Stuff on eBay** – Begin your at home eBay (www.ebay.com) business by selling the things you have on hand that have value, but that you don't wish to keep any longer. In this way, you'll be earning money and de-cluttering your

home at the same time. Then, after you've gained some experience writing eBay product descriptions and pricing items, begin to frequent yard sales, flea markets, and thrift stores to build up an inventory of things to post and sell on eBay. Pay close attention to eBay's specials, too, such as two-for-one listing fees and discount days, so that you can minimize the expense of listing the items you want to sell.

91. **Freelance** – Do you possess a skill that others would be willing to pay you to do, on a project-by-project basis? Perhaps you're a writer, or someone who is good at doing data entry. Let small businesses in your area know that you are available, and create a brochure listing your skills and prices. In addition, visit sites like www.elance.com and www.sologig.com to search for projects.

92. **Run an On-Demand IT business** – Many SOHO (small office/home office) businesses are not large enough to have their own IT departments, yet find themselves frequently in need of technical assistance. Make yourself available to these professionals for an hourly rate, or work with them on retainer for a larger monthly fee.

Expand Your Business: Teach IT classes, as well, to SOHO businesses. Not only will you earn money through the classes you teach, but those customers are likely to return to you when they need additional one-on-one assistance.

93. **Blog** – Create your own blog, or write for an existing blog site, and share what you know best with the world. In today's culture, more and more businesses are looking for professional bloggers who can attract regular readers by writing

about subjects that compliment the products they have to offer. Look for blogging jobs at sites like www.elance.com and www.craigslist.com.

94. **Sell Adds on Your Blog** – If you already have your own blog, add affiliate links, such as www.amazon.com, www.cj.com or www.linkshare.com to your site, in order to bring in ad revenue. In addition, you can earn money with pay-per-click advertising through sites like Google's Adsense (http://www.google.com/services/adsense_tour/index.html), which will also generate ongoing income for your blog.

95. **Sell Photography** – Are you a gifted photographer? Make a list of all the scenes and poses you can think of that would be useful to bloggers and webmasters. Then, begin taking those pictures, and sell your photographs to stock photography companies such as www.istockphoto.com and www.shutterpoint.com.

96. **Design Websites** – Are you a gifted website designer? Make your services available to small business owners who are unable to write their own code, but who would like to maintain an online presence.

Expand Your Business: Offer web hosting services, as well, to those companies whose web sites you design.

97. **Set Up Your Own Ecommerce Web Site** – Research drop-ship web sites, and make their products available on your own web site. As the site owner, you'll be the one earning the profit, but you won't have to maintain a difficult-to-manage inventory or overhead.

98. **Cafepress.com** – Have you created a logo or saying that people can identify with? Make it available on various products, such as T-shirts, mugs, and mouse pads, through Café Press (www.cafepress.com). Then, earn money each time someone purchases your product.
99. **Etsy.com** – www.etsy.com is a site where creative individuals can sell handmade items, crafting supplies, and vintage goods, including crafts, jewelry, candles, and much more. Through Etsy, you can have your own online storefront, enabling you to easily market and sell your creations all over the world.

Appendix:

List of Business Ideas

Use this space to brainstorm all of the business ideas you are interested in trying.

1. _____

With _____ clients per month, I could earn approximately _____.

2. _____

With _____ clients per month, I could earn approximately _____.

3. _____

With _____ clients per month, I could earn approximately _____.

4. _____

With _____ clients per month, I could earn approximately _____.

5. _____

With _____ clients per month, I could earn approximately _____.

Reality Check

As you continue brainstorming business ideas, use the following questions to guide your selection process.

1. How much money do I need to earn each month?
2. What are my skills and interests?
3. How much time do I realistically have to devote to my business each month?
4. How much money do I have to put into any start-up costs right now?
5. What additional training would help me succeed in this business, if any?

Initial Action Plan

Once you have chosen the home business you wish to pursue, use this worksheet to develop an initial action plan.

Week One:

The first thing that you need to do is plan how and when you will communicate with others about your new business.

1. On a separate piece of paper, make a list of **100 people** you know, from family member and friends, to coworkers, neighbors, and acquaintances.
2. Choose 15 people from your list to call or speak with personally about your business venture. Invite them to become your first clients.
3. Next, determine which individuals you will contact through email, and which potential clients from your list will receive a flyer about your business.

Now that you know who will be receiving the message about your business, it's time to develop the actual wording for the message you are going to share.

1. Write the initial email inviting a potential client to receive your service or product. Go ahead and send that email!
2. Write a flyer about your service or product, and distribute it to the remaining people on your list.

Week Two:

Now that word is starting to get out about what you have to offer, it's time to follow up with your potential clients.

1. Determine the purpose of your follow-up communication. Focus on how you can help them with your product or service. For example, will you be offering a special discounted rate for new clients?
2. Make those follow-up contacts, either by phone or email.

Week Three:

Now is the time to focus your energy on providing the best product or service you possibly can.

1. How can you better serve your existing customers?
2. How can you offer them the opportunity to share their experience, perhaps through a referral system or client testimonials?

Milestones

Use this tool to map out the things that need to be accomplished over the next few months as you build your business.

[illegible]

Future Ideas

Use this space to record any home business ideas you'd like to try at some time in the future.

Evaluate Your Success

Use the following questions to periodically evaluate the success of your at-home business.

1. What is going extremely well so far in your home business?
2. What are your clients and customers saying to you about what makes your product or service stand out? How can you weave that information into your marketing materials?
3. Are you meeting your current financial goals? How can you improve in this area?
4. What do you need to do this week to maintain or further develop the success of your business?

Income and Expenses

Use this worksheet to keep track of your monthly business income and expenses.

Business Expenses for the Month of _____, _____:

[illegible]

Business Income for the Month of _____, _____:

[illegible]