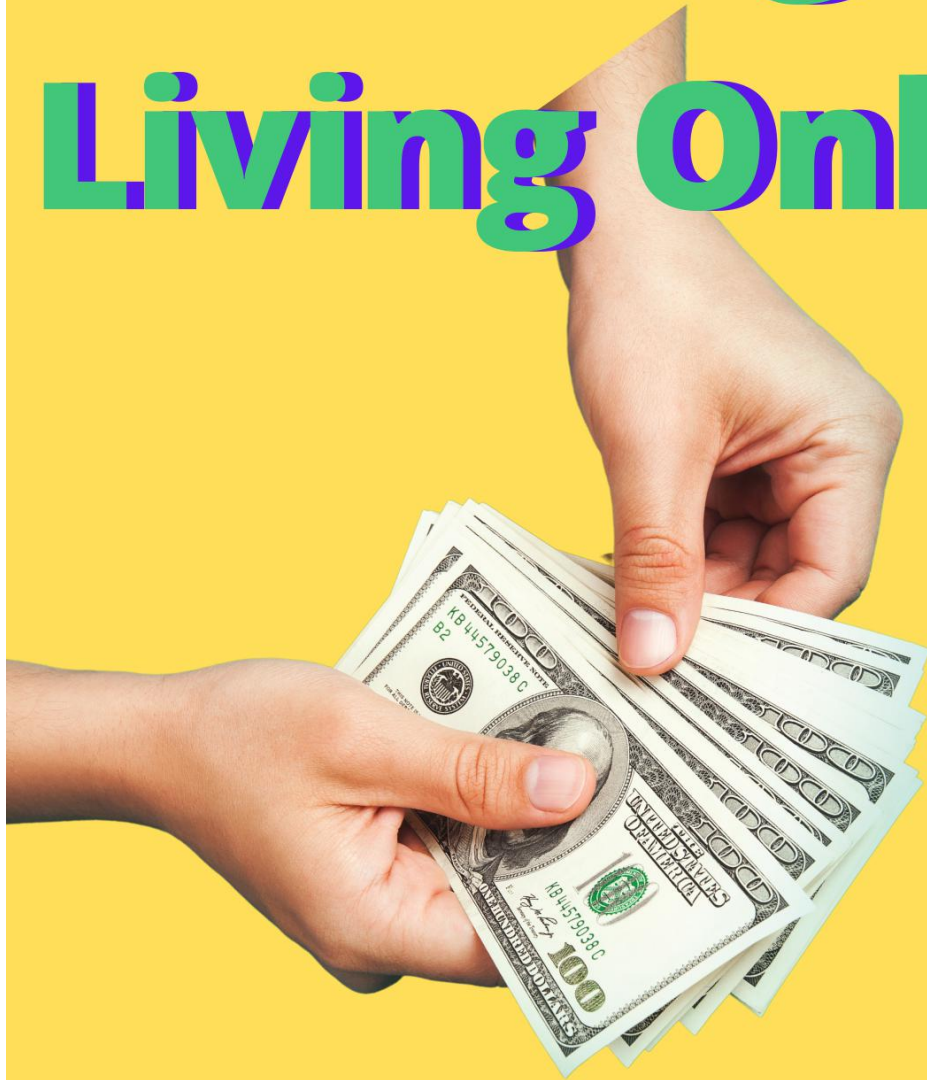


Making A Living Online



**What Do I
Do First?**

By Rhonda Grice



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Making A Living Online
Should I- Could I- and What Do I Do First

By Rhonda Grice

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Introduction

Welcome. Hopefully this book will help you organize your thoughts and select the best home business for you and your family.

It's always easier to start and do something if you have some help along the way. What you want and need is a real online or home business that actually generates sales!

It can be done NOW, but let me ask you...

Do you sometimes get overwhelmed at the thought of creating your own business, but you know in your heart of hearts it's something you just have to do?

If this is you... which is a lot of people, then you are going to be thankful you picked up this book.

Everyone seems to think that working from home is the answer to their problems, yet they have no idea of what they want to do, or even how to get started. They dream of no more commuting, putting up with a boss they hate, or in some cases not having to just pay daycare.

Sounds great, right? Well it can be, but there are also some drawbacks that come from working at home.

Once you know what they are you can sit down and decide if being an online entrepreneur is something you really want to do.

I have been working from home for many years now and I love it, but that doesn't mean I haven't had to overcome some obstacles. Nothing good in life seems to come without a price. Are you willing to pay the price?

In this book I will go over the good, the bad, and the ugly. So buckle up and get ready for the ride! Right off the bat we will go over the problems that could surface when working from home, just to see if you are up to the challenge. See you in chapter one!

****Disclaimer – All facts in this book were researched and are correct to the best of my knowledge. No claims are made by the author that you will have a successful home business when following these techniques, however it is truly believed your chances will be very good if you put in the work!**

Table of Contents

Chapter one	The Good, Bad, and Ugly of Working From Home
Chapter Two	How Do I Choose the Best Online Business For Me
Chapter Three	Fighting Feelings of Insecurity
Chapter Four	It Doesn't Always Take Money to Make Money
Chapter Five	Self-made Millionaires – Could You Be Next
Chapter Six	Success Stories
Chapter Seven	Ideas For a Home or Online Business
Chapter Eight	How to Price Your Service or Product
Chapter Nine	How to Handle Clients and Customers
Chapter Ten	Getting Paid
Chapter Eleven	You Can Whine or Do The Time
Chapter Twelve	My Success Story
	Conclusion

Chapter One

The Good, Bad and Ugly of Working From Home

Let's just get this chapter out of the way because you need to know both sides of working from home in order to make an informed decision as to whether it's right for you and your family. If you can get to the end of this chapter, and feel you have what it takes to work from home, you probably have what it takes to succeed.

I understand you want to get right into the meat of things, but it's always better to start at the beginning when learning something new.

Working from home, and having a home business are two different things. Most people associate working from home with a business of their own. Today most of the success stories come from people making their living online.

For the most part an online business is what we will be talking about in this book; however, there will be some information here that talks about some home businesses that aren't entirely online. The choice is yours.

No More Company Benefits

The first thing you need to consider is the lack of benefits. When you work for a company there are usually sick days, vacation days, and insurance benefits.

Working from home means all those things are gone, unless your spouse can cover

you at their work. Insurance is a really big deal and something you should definitely think about before quitting your job to work from home.

Group insurance is always less costly than an individual policy too, so unless you have some way to obtain insurance you need to think long and hard about this before taking action. I was lucky enough that my spouse was always able to carry me on his insurance, so that was not a problem for me.

When you have your own business at home there is no one to take your place unless you have a partner or employee you trust. So when you don't feel good you go to work anyway, unless it's simply impossible.

The good news is that working from home allows you to do the minimum of what needs to be done that day and you can then lie down and just check emails throughout the day. Only one time was I was too sick to finish a client's work. I simply contacted them and explained the situation and they were fine with waiting a little longer.

Vacations aren't paid anymore, so you can get that right out of your head, but you will learn to save ahead and get your work done up so you can leave the business in someone else hands during that time.

When my first business had clients I worked around that by letting them know ahead of time I'd be out of town. Whenever possible I'd get their work done ahead of schedule.

Now I realize some of this is certainly not exciting, but don't get too discouraged. The good stuff is coming up! If you want some great ideas for working online stick around!

Friends and Family

First and foremost you need the support of your family. It's nice if friends support you but it's your family you have to live with. If they are not behind you on this adventure it will be a lot harder for you to succeed.

My husband has been extremely supportive of my working at home, although it was less money in the beginning.

He loves the fact that I always have dinner ready when he gets home from a hard work day, and the fact that I'm in a good mood most of the time now as well. You see I didn't hate cooking before; I just hated cooking after being at the J.O.B. all day long, then commuting and sometimes stopping at the store...and THEN cooking!

Today I am able to stop work by four or four-thirty and enjoy cooking our dinner. It is now one of my favorite times of the day!

Treat your online business like a real brick and mortar business and your friends and family will respect your business as well. Even if you are selling Mary Kay or Tupperware as your home business, always treat it as if you are the CEO! Be organized, have a plan, and work that plan.

Don't know how to plan? We will go over that in another chapter, so don't worry about the how. Right now you just need to decide if working from home is for you.

If you have a desire for freedom, flexibility, and more money then I know working online is for you!

Another problem you will have unless you put your foot down right from the get-go is friends and family interrupting your day. In fact it's usually friends that do this. Your friends are used to you being at a JOB and now you are home they call, text, or even pop over.

Family knows you need to work to make money, but for some reason your friends seem to think that if you work at home you can talk to them any time you please and goof off any time of the day. After all, you aren't REALLY working, are you?

Try not to hurt their feelings but let your friends know that your daytime hours are your work day, just like when you worked for a company. I'm sure most companies don't let people make personal phone calls all day long, and you shouldn't at home either. You are working from home to make a living, so you really need to work hard in the beginning to get the momentum going. Don't let anyone get you off track.

Most of my friends understand now because I gently told them that I couldn't talk during the day because I'm working, but that I'd love to talk with them at night or on the weekends. They know that if they really need me they can leave an email or text message for me stating their problem and I'll of course call them right away in most cases.

Getting Lonely

This is one you may not be expecting. You may eventually have employees for your home business, but for most people they start out as the only person working the business. If you are a people person this may be hard on you in the beginning. No more jokes at the water cooler or lunch with co-workers. It's just you and your need business.

During my years as a freelance writer I worked alone all day long and in the beginning I thought how nice, but after a few months I thought maybe it's wasn't so much fun. I became kind of lonely.

After a while tho I made many online friends who are either online marketers or other writers. We stay in contact and bounce ideas off each other using Skype. For those of you who don't know what Skype is, it is a system like Zoom or Face time where you can talk to people anywhere in the World.

It's really a lot of fun and helps me not to get that feeling of being closed off. I still have to be careful that I don't let this chitchat get in the way of my work. I would take two breaks a day and that is when I talked with my friends.

After writing for others for years I closed down my lucrative freelance business to write books for Amazon and to become a blogger and You tuber. It's a lot more flexible for me and I love it.

Procrastination

In your own business you should never use the philosophy of “putting off today what you can do tomorrow”. Why? Because tomorrow may be the day you get a huge order to work, or some other problem could come up and then you find yourself behind.

Once you get behind that causes stress. Working at home is supposed to help you relieve some stress, so don't procrastinate.

Let me just say right now, if you are the type of person that needs someone standing over you to make you keep working, you should not work from home! At your present job if you are a take charge type person and one who gets their work done as quickly and efficiently as possible you will probably do very well at home.

Even for those of us who are self-starters it is sometimes hard to keep your nose to the grindstone. You see, if there is no sense of urgency, it is too easy to put things off. This is one reason I wanted to put this chapter with all the negative stuff first, because you certainly don't want to quit your job to work from home and then realize you didn't really understand what was involved.

The rule at my house is no TV and no music while I'm working. I think TV should not be on for anyone working from home, however soft music in the background is probably okay for many.

Because of the research I have to do for my books and blog I can't concentrate with any noise to distract me. This of course is a personal preference. Once you are at home you will find what helps you to work the best.

Getting Organized

Making sure you stay organized will insure your business runs smoothly. If you don't start out right away keeping good records you will find yourself in a real pickle when tax time comes around.

Make sure you learn to use a spreadsheet to keep revenues and expenses on the computer, plus have file folders for any paperwork you need to file and keep.

In the early stages of your new business, before you get swamped, is the best time to set up files and learn how to use the spreadsheets if you don't already. Trust me; you will be glad if you take this step from the beginning.

Self-Employment Tax

Another problem you have when working from home is you pay more taxes unless you have enough deductions to counteract them. Beside the normal withholding taxes you are used to, you will also be responsible for self-employment taxes. You can pay these quarterly to make tax time go a lot smoother.

You will be able to deduct part of your office expenses and utilities in most states. Check with your tax person to see what your options are. I'm not an accountant so will not delve into that in case I steer you in the wrong direction.

Business Know-How

This is the last problem we will talk about and then we will get on to the benefits and fun of working from home. Stick with me to the end. It will be worth it!

Once you have decided what your chosen business model will be you need to understand to a certain degree how that type of business is run. If you are starting a brand new venture then you should make sure you have plenty of resources on that business to refer to during your learning curve period. You know, the time where you really learn from your mistakes what you should have done!

Take for example my business. I had been writing for online brokerage firms for several years, but I didn't know the first thing about starting my own ghostwriting business; let alone how to get clients. So before embarking on this adventure I paid my dues. I studied everything I could get my hands on about having a freelance writing business.

Finally [I purchased a course](#) that really helped me to understand what I needed on my website and other things I could do to promote myself. Sometimes you have to invest a little money in yourself to save money down the road!

I am happy to say that writing is how I made my living for many years and it's always nice to do what you love and still be able to pay the bills! The important thing is to go into a business as prepared as you can be. This doesn't mean you will know everything about the business, but you will have a great start.

Well, that's enough of the bad and the ugly, so let's get on to some of the benefits and fun parts of working from home. Once we go through these benefits I have some business ideas later on to help you come up with an idea for your home business if you don't already have one.

If you made it through the bad and ugly section and still want your own business, you must be serious about working online from home. We can now go over the good you can expect from working online from home.

Some of this you may already know, but I thought a refresher might be just the thing to remind you of what you have to look forward to... if you decide to GO FOR IT!

Flexibility

Working from home has lots of benefits and if you decide to work from home I'm sure you will love all of them. First is flexibility of hours. This particular benefit depends on what your chosen business is, but in many cases the work can be done on your schedule.

In my writing business I chose to write in the daytime most of the time, and if I had a doctor's appointment or wanted to spend the day with a friend, I could always do my writing in the evening. The choice was mine as long as I met the deadline the client had given me.

If you have a laptop many online businesses can be done from anywhere in the world. You just take your work with you.

There will be many times your business may be so busy you can't take off and your time isn't that flexible, but that is a good problem to have because it means your business is booming. I'll admit there have been times I've worked on a weekend, even though it's not my idea of fun.

You need to have the mindset that you will do what needs to be done to succeed. If you can do that, your business should flourish.

Even in those times where I may have worked more than I wanted to, it was still a hundred times better than answering to a boss!

No Commuting

One of my favorite benefits of working from home is no commuting. It saves lots of money on fuel and it saves you time. When I get up in the morning the first thing I do is get a caffeine fix in the form of a diet coke and then walk into my home office.

For the first couple of hours of the day I actually do work in my pajamas. When it's time to take my morning break I take a shower, get dressed, and head back to my office. I then work until lunch, stop to eat, and take the dog for a walk. I find the fresh air helps clear my head and I am much more productive in the afternoon. After that it's back to work until time to cook dinner.

If you have to start your online home business part time you will learn to get up an extra hour before heading off to work and will also put in a couple of hours when the family has gone to bed. It will be hard but ever so worth it!

The freedom working at home provides is so beautiful. There are times I find myself smiling for no reason, and then I realize that I'm happy, just happy to be working from home.

When you have to commute to work you must deal with all types of elements in the weather too. I can't tell you how excited I was the first time we had ice on the roads after I started working from home. I hate driving on ice and was so glad to be snug and warm at home, yet still getting paid!

I hope you are starting to get the picture here. Working from home has some great benefits. You will also find that you are more productive when you work from home. Happy people work better and harder than those who are unhappy with their job.

More Time

Working from home actually gives you more time to spend with your family and to get things done around the house. First you are able to start work sooner because you aren't commuting. And, as you learn what your normal business interruptions are going to be, you will get more organized.

When I have an extreme amount of work to do I start my workday an hour earlier. Why? Because I know that I want to quit early enough in the afternoon to cook dinner, or maybe even stop during the day to do a couple of loads of laundry. Or maybe you have children that you have to pick up from school by 3:00, so you make sure you get all your business done before then. Children love having the attention of their mom or dads even if for just an hour when they get home each day.

There are times your schedule will get a little hectic but you will learn how to adapt. If you have business errands to run, like picking up business cards or equipment, you can save those things for when the children are home and take them with you. This frees you up to do other business things that need concentration while they are at school.

There are so many self-proclaimed gurus that act like you can run a million dollar business in only four hours per week. Not so, unless you have enough money to farm out all the work.

If you have a family it's important to discuss your plans with them as they may have to sacrifice things as well to help you succeed. While you are working the business they made need to do more chores around the house.

By now you should start seeing your business and time allotted for the business coming together. You should have a clear picture of what it takes to succeed. It's all about working the plan and planning the work!

If you are committed, then nothing is impossible!

Getting a Raise

Working from home means if you want a raise you have to figure out what needs to be done to make more money. Do you need more sales, more products, and more clients? You don't have to wait until raise time comes annually anymore, just to receive a small pittance!

As I said earlier you need to write down your plans and goals for your business and visit them periodically. You will find, just as I did, that as your business grows and you learn more, your goals change.

It is wonderful to know that you are in charge of your destiny, which means you are in charge of how much money you make. Read books in your chosen profession and also read positive thinking books as well.

Staying encouraged makes you more productive. The task of staying motivated is up to you, so don't drop the ball on self-motivation.

No Guilt and Great Satisfaction

Most working moms feel guilt at leaving their children in daycare and some even feel this makes them a bad mom. Of course this is not the case, but it is very understandable that a mom would like to be with their children more.

Working from home allows you to be more flexible and that is worth all the sacrifices you may have to make. When was the last time you were able to go have lunch with your child at school? It may be never for some people.

There is also a great satisfaction and feeling of accomplishment you experience when you run a successful business out of your home. You will take pride in the fact that it is something you built, put together, and used your creative skills to make it work!

The benefits above are the ones that mean the most to me, but there may be other things about working from home that excite you. It really doesn't matter which parts you like the best as long as you are living your dream and getting what you want from your business.

So...let's start finding out what businesses are out there!

Chapter Two

How Do I Choose The Best Online Home Business For Me?

That my friend could be the million-dollar question! You may very well be the next millionaire that started a business at home. It happens all the time, you just don't hear about all of them.

The business you choose should probably be in your area of expertise, as this is a very important factor that will contribute to the success or failure of the endeavor. Having the necessary skills or knowledge to pursue this particular home business option is what [gives you the edge](#) in the market place to stand out and be noticed.

This does not mean you can't select an area that you aren't an expert in, it means you will have a lot more of a learning curve if you choose a business like that. But if that is where your passion is, then go for it!

Another point to consider is whether or not the item, idea, or service sold is something that would be needed regularly and consistently. Having a home business that does not require repeat sales is actually putting a lot of unnecessary pressure on the business owner. This dictates the sales patterns towards seasonal or perpetual.

A consumable product is always better because you will have repeat business from the same customers. When I say consumable it's not always something like toothpaste. You might be a writer that writes books about your niche and sells

them on Amazon. The person who buys your first book will likely buy all the rest as well!

Considering the general economics of the business environment and the effect it would have on the home business is very important. Most home businesses depend on a certain amount of consistency and if this consistency factor varies too much and too frequently, then the end income base will not be a bankable feature.

So don't pick a business that only works great for holidays. You want a business that people need all year long.

You have probably heard of Mrs. Fields Chocolate Chip Cookies. Debbie Fields was a homemaker with absolutely no business experience when she decided she wanted a cookie business.

Everyone had raved about her cookies from friends to her family, so she wanted to make a business out of it. The idea may have started at home, but she simply took her business to a retail shop. This means you need to consider, when thinking of your business, how big do you want it to grow, and do you want to ever leave your home to run it.

These decisions play a big part in how you run your business. Debbie Fields opened her first cookie store in 1977 and now has almost 400 locations in the US and over 80 International locations. On top of that a huge part of her business is now done online. Her cookies can be ordered and shipped with a few clicks of your computer mouse.

What I want you to realize about this story is not how she ended up working out of a shop first, but the fact that everyone said making a business from a chocolate chip cookie was silly.

Debbie didn't have the opportunity to work online in the early days but today all kinds of food is ordered online! Even Debbie's husband told her not to do it, but more importantly he backed her anyway because she believed in herself. So, don't count something out just because it's been done before or sounds silly.

Step One

If you already know what you want to do for your home business you can skip this step in the book; however you might find it useful to help you think of other products or services you can merge with the idea you already have.

First, make a list of all the things you love to do, or have a passion about. Don't worry if they don't sound like business ideas at this point, just write them down. Second, make a list of all the things you know you are good at, and things people have even complimented you on.

Are you a sharp dresser and could teach people how to spruce up their wardrobe? Or maybe your poetry is so funny it would make great humorous greeting cards. Think back even to your childhood days if you need to.

What did you achieve in school, or get awards for? And lastly, make a list of the things you think you would like to do, but are afraid you don't know enough about.

This does take you about 30 minutes or so of your time but I guarantee you it is quite eye-opening.

Nothing on this list may end up being what you use for a home business, but nine times out of ten it will, or it will give you an idea you have never thought of before.

Here is part of my “love to do” and “things I'm good at” list. I'm mixing them together to save space.

Motivate people

Sell things eBay

Fish

Play Poker

Build a Website

Cook

Read

Write

Teach people

Those are just some of the things I first put on my two lists, but I noticed a common theme. Some of the things I loved to do and was good at were things I did on the computer. So I built a website that teaches people how to save money and live on one income for my first website.

I have built several websites since that one. One of the things I love to do is build up a website and then sell it. Cha-Ching!

Let's look at my list again. I am utilizing four things from my list. They are to build a website, motivate people, teach people, and write. So, items on your list may intermingle, and again, they may not.

But the problem for me, after some time went by, was some of those things by themselves didn't excite me and weren't enough. After a couple of years it just wasn't challenging enough and so I sold it. Sometimes we get to where we really should have been going all along by taking baby steps.

There is something good that comes out of everything you do, so don't worry too much about making the wrong decision. Remember the learning curve we talked about earlier. Those learning days will serve you well later on.

The thing I love about creating websites and blogging is the creative flow it takes to fill these websites up with content. Content that will draw my readers in and make them want to visit my site again.

Step Two

Once you make your list of what you are good at and things you would like to do you should have at least 20 items on each one of them. Now see if any of them can be used together, or if anything on your list gets you feeling a little bit excited. If there is nothing on your list that does excite you, don't worry because we have some other ways of coming up with a viable business as well.

When you find some things you are interested in, start looking at them in a different way. For example, can you sell it, make it, bake it, teach it, or grow it?

You see how this goes. Take each thing on your list that you are interested in and start thinking how it could be a home business.

Then go even further and think, can I sell it online, sell it at flea markets, leave it in consignment shops, teach it to people in classes at my home, or do a service of some kind for people.

Step Three

Brainstorming with others is the best way to get the creative juices flowing. Take a family member or best friend and ask them to help you with the exercise above. Your friends and family will come up with some ideas that will completely amaze you.

As you are making your lists and writing down what you could or could not do with certain products or services you will see a plan unfolding right before your very eyes. How exciting this is so don't leave the planning and brainstorming out of your business.

Don't forget to put hobbies on your list. Many a millionaire has been made by teaching or sharing their hobbies!

Step Four

Up to this point we have not mentioned start-up money. I'll be honest with you, some home business ideas do take money, and even the ones that don't take a lot of start-up capital will require you to either start part-time while still earning a living

elsewhere, or having enough savings in the bank for at least one year to help you out.

Not all businesses take a year to get off the ground. My ghostwriting business made me over \$1500 my third month in business. There is a lot to be said for supply and demand.

Here is something to remember while doing your research. I quit my freelance writing business for two reasons. It limited me. I could only write so many hours per day and so the amount of money I could make was limited.

Any time you trade time for dollars you will have this problem. Also the clients had different deadlines and so my time really wasn't my own all the time. That's why I suggest an online business that has more of a passive income model. Like affiliate marketing, making video courses, books, etc. Anything you can sell online and not have to ship is pretty passive income.

Businesses that don't require a lot of start-up capital are selling products online or offering a service online. The reason a business online is so much easier to start is that you can do a lot of your advertising for free, it just takes up your time.

I have several friends who make a great living online. Two of my friends are associates for Amazon. They build blogs and write reviews about Amazon products that people are searching for online. Then they drive traffic to their websites by marketing them.

When someone clicks from their website to Amazon, and purchases a product, they get a nice commission for sending business to Amazon. Another of my friends is an associate for eBay. She does the same thing but her website pages link to eBay where she gets a good commission for the sales she brings them.

All this cost those people is about \$12 per year for the website name, about \$10 a month for hosting that website, and lots of hard work and their time. In all fairness I will tell you they have more than one website. You see the key to making money online is to find something that works and repeat, repeat, repeat!

Here is something to think about when you select a business as well. Again, I'll use myself as an example. I used to write new content every month for a variety of clients in order to make a living, which means each month I had to do it all over again, if I want to make money.

But, now that I write books for the Kindle program and blog, I make money a another way. I write the information once but sell it over and over again each month without having to work on it again. This is called passive income.

Passive income is why many entrepreneurs get so excited about multi-level marketing. Personally I have done those types of businesses and don't care for them, but many people have made hundreds of thousands of dollars that way.

The concept is to build a network of people and you get residuals off their sales as well as your own. My problem with that is I hate depending on what others are doing for my living. I work hard and expect everyone else to as well, but that is not always the case.

I am not down on this type of marketing; it's just not for me. This type of business may be something you should consider because it's extremely flexible for the stay at home mom or dad. You might be shocked to know that there are women making over \$300,000 per year with Avon!

Again, most of it is passive income. The managers can sell to their friends, recruit others to sell and reap the benefits. That being said, the managers do spend time motivating people and taking care of their organization. But they don't have to depend on their sales to make a good monthly income.

Sounds like a pretty good plan if you want a large company like Avon, Mary Kay, or Amway behind you for support and training.

Step Five

Once you have figured out what excites you, and have a plan of action on how you are going to implement it, the fun begins. Here is where you make another list and answer these questions.

How much money do I need to get started?

Can I work this part time to test it out?

Am I starting part time on going all out?

Am I going to market my product or service online, or will people physically come to my home?

Do I have a place to set up a home office?

Do I have all the equipment I need to start this business?

Do I need any kind of permit or license?

Do I have all the skills needed or do I need to take online courses or read more books on the subject?

Have I sat down and made my goals and a simple business plan for the first year?

Can I run this business alone, or do I need to hire someone right away?

Can I be a self-starter and work this business like someone was paying me thousands of dollars?

You may even think of other questions that need to be answered, but the idea is to further help you with your plan and also to let you know what things you need more education on. This doesn't mean you can't go ahead and get started, but you need to know these things on the list can all be done or settled very quickly.

After doing all five steps you should know exactly what you want to do and what you need to do to get it going and make it through your first year. Without proper planning you are more likely to fail, so be sure and take the time to have the answers to all these questions before starting on your new business.

Chapter Three

Fighting Feelings of Insecurity

Okay, you've just got started in your new business but Aunt Bertha tells you selling blue widgets will never work because Walmart already sells them. Before you barely begin your new business many kinds of doubts and fears have started to come up in your mind. You start to wonder if you can really start you own business and make money.

Don't worry because this is normal. In fact, as much as you may not want to hear this, you may fail the first time or two you try something. Why do most people fail? They fail because they don't do their due diligence and their homework.

Just do your homework first and remember what is special about your product or service that makes it better than others on the market. Maybe your blue widgets can fly and the ones at Walmart can't.

Always ad more value than your competitor. You can stack the odds in your favor and build your self-confidence by doing your due diligence. Let's pretend for a moment you want to start your own catering business from home. You love to cook and every time you have guest over they just rave about your foods, so you decide catering is the business for you.

First ask yourself some questions. Have you found out what kind of health, food, or business licenses you will need? Do you have any testimonials from groups you

have cooked for that you can place on your website? Do you even know how to get a website?

Have you decided how large a group you can cook for based on the size of your kitchen? There are many more questions you could ask yourself about the catering business. Once you have written down the questions it's time to figure out how to get the answers. Did you know there is almost nothing you can't find the answer to online?

For example, if you have only cooked for dinner guest at your home but need testimonials from unknown people, you can offer to cater a small affair for free if they will just reimburse you for the cost of the food. You can do this for small wedding parties, birthdays, business luncheons, etc. These are easy to find when you start asking around. If you are good, word will spread.

As far as a website goes, there are many free places you can use, but it is better to pay for a professional one since they are so cheap!

The point of this example is for you to see that whatever business you choose to go into, it is important to have all the questions answered up front. Study your business from top to bottom and read everything you can get your hands on about the subject. You will be amazed at how much you learn and how ready you will be when the time comes to open shop.

Some businesses you can even start on a part time basis while still working a job. This gives you a good insight into how well your business will be received as well.

And once you know as much as possible about your business you must then learn to be a sales person and marketer. You can't just hang out your sign that says open and expect people to just knock your door down.

Getting clients and customers is an art that has to be learned as well. So again, if you have no clue as to what to do, start reading and studying ways to market yourself. The easiest way is to find a video course or book in your niche and learn from someone who is already having success.

If you are insecure and don't believe in yourself no one else will either. People want to do business with confident people and that is how you must come across. Don't be afraid to tell everyone you come in contact with about your business. Even if your business is worldwide online it still pays to pass out business cards everywhere you go.

Word of mouth is the best kind of advertising there is. And if you have good customer service, or you sell a service like I did, you will find that soon you will be getting referrals from some of your satisfied clients.

Chapter Four

It Doesn't Always Take Money to Make Money

Money may be short or even non-existent for you when you first start working from home but there are ways to work around that. If your business is something that is going to need cash to get started, like a daycare, then you will need to use other people's money.

As I said earlier an online business is much simpler to get started but if your skills are in a home business where people are coming to your home then go for it.

There are many places to apply for grants and small business loans. This book is not going to go into how to apply for these, but here is a link that will lead you in the right direction for a Small Business Associate loan.

<https://www.sba.gov/funding-programs/loans>

Just know that if you are going to apply for any help you need to have at least a five to ten year business plan prepared with information on how you plan to get there. The route of an SBA loan is best taken by people who have already had their business in some form and have some revenue to show for it.

You could let your friends or relative invest in your business and give them a percentage of your business until the loan is paid back. Or, if your credit is good and you are certain you can make a go of your business, then possibly take out a loan. I would not suggest this unless you have been working your business part

time for a while and you are already making money, proving you can make more full time.

So what are some other ways to get your business going without much, if any, money? Let's consider getting some publicity for your new business. Publicity is one thing that you need when you start any new business and there are some ways to get free publicity in the beginning. First you need to obtain a press release.

A press release is nothing more than a one page announcement about you and your new business. You will find plenty of press release templates and instructions for free on the Internet by searching for them. I write my own and it is not that hard. I did however pay someone else to distribute the press release for me, but it was under \$25.

You can also pay someone to write it and I have found a place where you get a press release for \$5. I have not tried this place for press releases, but I have used them for other things.

At this same place you will also find people who will submit your press release to 25 sites for another \$5. The name of this place is Fiverr.com Although this avenue is not completely free it sure beats paying \$79 like other places charge.

Every business needs a website, even if they are not working online. It's expected today and it's a good way for people and your customers to find out news about your business or specials you are running. Before getting a press release written and released, make sure you have your blog or website up and running so that your press release will link back to your website.

Your website will then of course have contact information and your new clients or customers can contact you that way. Plus your phone number is usually on the press release as well.

For any kind of business where you are going to offer your services and products online there are even more ways to advertise for free. Again, the press releases are good to use, but you can also do blog and forum commenting, and article marketing. I will explain what those things are for those that have not done any marketing online.

Blog Commenting – Most blogs or websites today have a section at the bottom where visitors can leave a comment. To do this effectively you must already have your business website in place. You look for blogs that are related to your business and then you go to those blogs, read them, and leave a comment.

Try to make your comment interesting by answering a previous questions that might have been asked, or add some information that might be helpful to the conversation that has been going on.

The key to success here is that these blogs will let you leave your website address by your name, and people who found what you had to say interesting will sometimes click through to your website. Free traffic!

If you do this regularly it will bring you traffic and potential customers to your website. To find these blogs that are related to your content you can search for them on Google.

Forum Marketing – This is very similar to blog commenting because you get involved in conversations on the forum, make friends, and really have a good time. You learn a lot as well. On a forum you are allowed to have what is known as a “signature”. This means when you fill out your profile for the forum you will be able to list your services as well as a link to your site.

I used to get about 90% of my writing clients by participating in forum discussions, so I know this works! If you choose an online business for your work at home business you must include this!

Things like commenting on blogs and forums, plus writing articles does take some time but it’s well worth it. These three things are just the beginning of marketing your services or products online, but that would be another complete book and part of that homework you need to do.

Chapter Five

Self-Made Millionaire – Could You Be One?

Not everyone that has money inherited it. There are many self-made millionaires in the world today. Many from investing in real estate, and some from their inventions, or just starting a home business that grew into a giant of a business. You may not want to be a millionaire but thinking like a millionaire will help your business to grow.

When doing research on how millionaires think and work I found that all set a fortune goal. To set a fortune goal you have to know what you really want. Millionaires will tell you that before they were rich they wanted many things.

Some wanted financial security, to be able to travel, a luxury home and car, or security for their children. One common thing millionaires found is that the bigger your goals, the bigger your income will be! You should think about that for a few minutes because it's a very profound statement that can change your life forever.

The truth is that self-made millionaires do work hard, but not any harder than many other people in this world. However, the difference is their goals. It amazes me, even in my own family, how many people have never written down a goal. They say things like “I wish”, but wishing will never get you anything or anywhere.

Bernard Baruch, an American Financier once said “The first requisite for making a lot of money is to WANT to make a lot of money”, and that is very true. It's really

the time that more people should take the bull by the horns, so to speak, and make a path to their future as they want it to be.

I truly believe that any successful business can be the basis for a million dollar company. Once you get a method of making money that works, repeat it over and over again.

Age is the excuse that many people use for not starting their own business, but that is just a bunch of hooey! Do you remember Colonel Sanders from Kentucky Fried Chicken? Of course, everyone has eaten some of that delicious chicken. But what you might not know is that Harland Sanders was 66 years old before he even started trying to get people interested in his fried chicken recipe. He was a good way into retirement age before he became a millionaire.

Some entrepreneurs have gotten rich because they solved a problem. Take for example Carl Magee. He was so tired of all the good parking spots downtown being taken that he invented the coin operated parking meter.

He was 70 years old at the time. If you think positive and set goals you will be ahead of 95 percent of the public that starts a home business, and you have a very good chance of succeeding.

Whether you are wanting a part time business or a full time one you need to put pen to paper and see what you need to make to make it worth your time. I can guarantee you the millionaires put pen to paper many times over and kept scaling their business in an upward trend.

Find out what others in this type of business are making and see if it is still in your top five choices. It may take a while before the choice is narrowed down to a couple of plausible options but the elimination process is both prudent and necessary to ensure the merited focus is given.

Chapter Six

Success Stories

When venturing into a new endeavor it is always wise to have some sort of benchmark to measure against in order to ensure a certain level of success. This can come in the form of learning from the successes of others.

In this chapter I want to share with you some businesses that got started in the home and have become very successful. This is to show you it can be done and is being done by people all over the world. You are no different and can make your business a success as well.

Some of the home businesses went on to become billion dollar companies, which of course are no longer run out of the home, but then some are making over \$300,000 per year and still able to work from home.

Melody Spiers is one woman who has a successful business out of her home. She started in 2002 and now makes a six figure income every year while still taking care of her family and enjoying both worlds.

She lives in rural Tennessee and runs a virtual assistant business from her home office. With over 15 years of office experience she decided to use those skills to take over the day to day tasks that many business owners don't have time to do. To

keep in the loop she still takes online courses and training to be sure her skills are in top shape.

Melody also outsources some of the skills to other women who work from home so that she can take in more business. According to Melody it is great to work a business she loves but still be at home with her family.

Jose Muniz

This story made me smile when I heard it because Jose Muniz took and made a business out of something that others would have thought crazy! The story goes that a friend of Jose bet him that he couldn't sell a butterfly, so Jose took that bet to heart. After all it was a \$100 bet!

Today Jose Muniz owns Amazing Butterflies and is making a fortune. It is very popular today for butterflies to be released at wedding receptions and other functions, so Jose decided to get a piece of the butterfly pie. They sell for from between \$50 TO \$100 a dozen and according to their website they are farm raised.

He may own the farm or just buy them from a farm, but the main thing is that he took an idea and made a great business out of it.

Resume Writing is Big Business

With the economy we have today and the lack of jobs in most cities, a good resume and cover letter could be what makes you stand out from 200 other applicants. One person that knows this is **Teena Rose**. She first starting making money from home as a virtual assistant but found that many people were looking for resumes, and she

liked doing them. It wasn't long before she specialized in writing great resumes to help people get the job they wanted.

Teena now has a business that keeps her busy and gives her the income she needs to work from home.

Skip and Karen McGrath

This couple took a home business and ran with it. They started selling antiques on eBay. Within two years they were making over \$5,000 per month. In fact, Skip and Karen know many people who are making six figure incomes selling on eBay, and it's a business that doesn't take a lot of money get started. Skip suggests that people start with vintage items that can be bought for pennies at garage sales and flea markets.

The Facebook Start

As I said earlier many business were started at home and ended up being enormous businesses. Facebook was actually started in a Harvard dorm room by Mark Zuckerbery. He was fascinated with search engines, keeping in touch with friends, and many things associated with the computer. It wasn't long before Facebook was born.

At one time he actually turned down one billion dollars from Yahoo, who wanted to purchase Facebook. He did however take \$240 million from Microsoft just to sell them a 1.6% stake in his business. This little business, started in a dorm room, is now worth over 15 billion dollars! The point here is to not let anyone tell you that your ideas aren't viable.

Google in A Garage?

Would you believe that Google was actually started in a garage? It was a search engine that in the beginning was called BackRub, but it wasn't long before the entrepreneurs involved decided to change the name. Today Google is the biggest search engine, and one that most people use. They have incorporated many programs such as Adwords and Adsense to make extra money as well. The rest, as we say, is history.

I hope these success stories have your mind whirling with ideas for your home business because it just goes to show you that almost any kind of idea can work if you do some proper planning.

Chapter Seven

Ideas for a Home Businesses Online and Off

This chapter won't be very long; I just wanted to get your mind to clicking with ideas of some of the types of businesses that people are going in to. I will list the offline business ideas first, then the online business ideas.

Offline Business Ideas

Daycare

Pet groomer

Ironing

Multi-level marketing

Homemade products to sell

Artist

Musician

Answering Service

Wedding Planner

Food Business

Tutoring at home

Aerobic classes

Bookkeeper

Buy and Sell Cars

Baby Shoe Bronzing

Cabinet Making

Childbirth Instructor
Alterations/Sewing
Handyman
Music Teacher
Self Defense Instructor
Cake Decorating

Online Businesses

Blogging/websites
Resume business online
Typist/thesis writer for college students
E-book Author
Freelance Content Writer
Affiliate Marketing (places like Clickbank, Amazon, eBay, etc.)
Crafts sales on eBay or Etsy
Selling antiques or other items on eBay
Product sales online from other companies(like water filters, exercise equipment, etc.)
Online Services, such as writing, or website building
Sell stock photographs online – take pictures and sell to online photo sites
YouTube Channel creator
Virtual Assistant
Graphic Designer (printables, t-shirts, coffee mugs, etc)
Online Tutoring
Selling your own courses online
Teaching your hobby online

There are probably hundreds more that I didn't list and more than enough businesses to go around.

Online Marketing Techniques

In one of the earlier chapters we talked some about blog and forum commenting and how it can really get you customers in a hurry. Also writing articles for your website will also bring in traffic.

The truth is when you have an online business it comes down to one main key ingredient. That ingredient is traffic! You may have the most beautiful website in the world, but if no one knows it's there it will do you absolutely no good.

This key ingredient has some qualifications in order for it to work. That traffic needs to be targeted traffic. If you are selling blue widgets and the people coming to your site are looking for red widgets, you probably won't make very many sales. So how do you reach your target audience? It's not all that hard. When you post on blogs and forums, make sure they are related in some way to what you sell or what service you offer.

By now you may be wondering if that's all there is to it? The answer is no, but you are on your way. It is also important to learn about keywords and how to use them. Keywords are words that are used in your articles or on your website a special number of times.

When I write an article I like my keyword or keyword phrase to be about 1 to 1 ½ percent of the total word count. You need to have a keyword because that is how the search engine spiders and bots, as they call them, crawl your site to determine what it's about.

Once they determine what your site is about, they understand how to start ranking you in their search engine list. Your goal is to eventually end up on the first page of the search engine so that when someone is searching for blue widgets, your site is right there in front of them.

In the meantime while you are learning the ways of getting your pages set up for traffic you can get your website set up and start doing the blog and forum promoting. This book is not on how to build a website, but you can find those all over the Internet, so don't think you can't do it. If you use WordPress as your platform you will find it very simple and easy to use. I have created websites and used WordPress for them all.

Chapter Eight

How to Price Your Service or Product

Knowing what price to set on a service or product is sometimes difficult, and if you start out with one price and then need to change it, this could cause you to lose customers. Getting it as close to right to start with will save you a lot of headaches.

This doesn't mean you won't be raising your prices over the years. Everyone has to do that because materials and fuel and everything else go up too. So a cost of living and manufacturing expense may have to be adjusted at times.

When I first started writing I did set my prices too low but I felt like I should not up the price on my customers right away, so here is what I did. For the customers I had already quoted a price, I told them that price was good for three more months.

This gave the client a chance to purchase more product or services now while the price is lower, and a chance to get used to the idea. If they love your product or services they will not want to change when you raise the price. I've only lost one customer doing this. If you lose one, don't worry, because there are plenty more fish in the sea!

Any new prospects that came in I would give the new higher price right away because they didn't know some clients were paying less. That helped me to get my prices where they needed to be for all my different writing services.

Pricing a service – This one is relatively easy because you usually don't have much expense that would be involved. If you are doing a service from home that doesn't require anymore equipment than what you already have, you need to merely figure up what you want to make per hour for your time.

Now, I'm not advocating you have an hourly mentality when it comes to working at home, but it certainly can help you set a price.

If you know you don't want to spend your time working for less than \$15 per hour, figure up how long it will take you to provide your service and multiply that times \$15. If your business is making e-book covers for authors, and you know you can make one in 45 minutes, you would still use the \$15.

Never quote anything below at least an hour's worth of work. Why? It's just not worth the time if you don't, that's why. If you are going to have to stop what you are doing to perform a service then it's worth at least an hour of your time.

Pricing a Product – This one is a little more complex because if you are making the product yourself, you must consider what the materials cost you, postage cost, fuel cost, time involved in making, etc.

All kinds of things need to be considered because your time is worth something as well, not just the end product.

Maybe you make hair bows to sell to several little boutiques and need to set a price on them. You of course will have many types of ribbons and accessories that go on the bow, plus glue, clips, etc. First add a little percentage to the materials, and then

add in your time. If you see you can buy \$20 worth of materials that were shipped to your home, and you can make 6 bows out of that material, here is how you would set a price.

Materials \$20 plus 15% for time spent purchasing or going to get them yourself five hours of your time to make the six bows.

\$20.00 plus \$2.40 for 15% mark-up and \$75 for 5 hours (\$15 hours) equals \$97.40. You need to sell each bow for at least \$8.11. Now it's obvious that most people aren't going to pay \$8.11 for a hair bow, so you can see how important pricing can be. In fact you should figure out if your product can even be sold for a price that will make you a profit.

Many retailers today buy from other countries and pay mere pennies for items. This means your product must be something they can't get anywhere else and must be made of high quality.

This kind of pricing falls into cost-based pricing. There is also customer-based pricing where your product is based on customer demand or need for the product. If your bows light up and sing Christmas carols during the Christmas season you may be very much in demand and get \$8 a bow easily.

Again, put pen and paper together and figure out what you need to do. I know I've told you to make several lists and figure this and that out but it's the only way to see right before you what will work and what won't.

Also remember when you are figuring a price for your product to include any other overhead you might have such as contract labor, equipment needed to work with, etc.

Other factors to consider in your pricing are the discounts you will sometimes be offering. You want the normal price to be good enough to make up for the times when you offer your product for less. For example you may use coupon books, holiday specials, or even buy one get one free promotions.

You make less during these promotions but they usually bring in more business to you in the end and are something every business owner should consider.

Chapter Nine

How to Handle Clients and Customers

We all need customers and clients to make our home business successful, but there will be times you wish you didn't. The good news is that most people are very kind and will never cause you a minute's trouble.

So how do you handle the ones that are trouble? Each scenario will be different but here is the way I have always handled customer and clients. If you are talking to them on the phone or corresponding by email, be sure and tell them you understand how they feel. This puts them at ease. Try to put yourself in their place and you might understand their complaint a little better.

Maybe they just didn't use your product correctly, and you can share some tips on how to best utilize it. Or maybe they thought you were going to do something in the service you did for them which was not included. There could be a hundred reasons why someone is upset.

If possible go with the premise that the customer is always right, but if it's a principle you don't feel you can compromise with, then don't. It is important to remember that getting publicity by word of mouth works both ways. The bad news of your company will spread just like the good news, so try to remember that when handling customers.

A dissatisfied customer yelling over the phone is no fun either. If you will start talking while they are yelling, yet talk so soft they can't hear really what you are saying, it won't be long before they will shut up and listen.

Remember when people are yelling that you should respond, not react. They are not really yelling at you, they are yelling at the situation.

One problem I have had as a writer is worth mentioning here for those of you that will also be offering a service oriented business. There have been times that I have quoted a price for doing a particular job for someone and after they pay you and you start on the work, they call or email you with some extra's they would like done at the same time. In my case here is what happened.

One client wanted me to write his article and post to his blog, which I agreed to do. Within the first few days he asked would it be too much trouble for me to put some links to other sites in the articles. I agreed, thinking that was it. In about a week, he asked could I take that same article and submit it to an article directory for him.

After all there was no more writing involved he said. I still had to take time to log into the directory site, post the article, write the keywords, and do a few other things which took an extra 15 minutes of my time which I wasn't getting paid for. You can see where this is going. I was fairly new at the time and so I agreed because it was regular work coming in from this person week after week.

The problem was it was taking more and more of my time to make the same amount of money. After a while I told him I could not do all that for the same low price. Yes, he took his business elsewhere and it was the best thing that ever

happened to me because I found that I don't need any ONE person to make my business a success. I was soon booked with more work than I could handle, so don't let anyone take advantage of you.

Good customer service is important no matter what business you are in, so remember to treat others in the same manner in which you would like to be treated. If you do this everything will work out just fine.

Chapter Ten

Getting Paid

Getting paid for online work is easy. If you are selling as an affiliate for eBay, Amazon, Clickbank, or other companies they take care of collecting the money. You merely drive people to their websites where the sale is made and you get credit. Most companies like these will pay you once a month, and this is either by check, bank transfer, or PayPal.

If you don't know what PayPal is you certainly need to find out. For those home business people like me, PayPal is the main way we get paid. PayPal is a company that will handle all the credit card payments for you and put the money in your PayPal account.

Once the money is in your account you can spend it to buy other things online, have the money sent to your checking account, or even spend it from your PayPal Debit Card.

There are other ways to get paid for items you sell as well and one of those is by having a Stripe account, or Alert Pay. I suggest starting out with something simple like PayPal to start. PayPal even has capabilities for you to send invoices for billing purposes. This works great for me as an online entrepreneur.

If your new home business is online the first thing you need to do is set up a business account so that you will be ready to accept payments. It's completely free to open a PayPal account and easy to understand.

When you sale a product or service online of course the payment is upfront, usually through some kind of shopping cart, but if you sell a service like I do things are different. I personally make an invoice for my clients in my word processor and email it to the client.

Once the client makes full payment I start work on their writing projects. Again, there is one exception I make to this rule.

This is not set in stone but I ask for payment upfront unless I'm dealing with a brand new customer. For new customers I will allow them to pay half up front and the balance upon delivery. The next time they order, its payment up front. This builds trust for new clients.

Chapter Eleven

You Can Whine or Do The Time

Building a business out of your home is not always easy. There are many challenges that will come up and you have to decide how much time you are going to devote to your new business. In the beginning you can't expect a full time income if you aren't putting in full time hours, plus some.

There have been countless times I have seen advertisements online or TV that promise a life of luxury, traveling, and nice cars. They promise you that not only will you have financial freedom but you don't even have to put in much time working the business.

All you have to do is send them your application fees, yada yada yada! There is an old saying, "Fool me once, shame on you...Fool me twice, shame on me". When starting your own business at home you really have to keep your ears and eyes open for con artist and scammers.

This doesn't mean that some businesses, especially online businesses or multi-level marketing systems, can't build up a passive income where you don't have to work all that much. But....and this is a big but..., those people put in thousands of hours to get their business built up to this level.

The moral of this story is, if you want to experience wealth and time off, you have to put in the time and not whine about it.

How much time are you going to devote to your new business? Knowing how much time you can spend on any new enterprise determines the goals you set for yourself and your long range plans as well. It will also help you to set a realistic income goal.

If you have another job you have to keep for the time being, set yourself a realistic goal of 10 hours per week. You could work the business two hours every evening and five hours over the weekend. This is not easy after working an eight hour shift somewhere else. What you have to do is keep reminding yourself of the payoff. Remind yourself of where you want to be and what it's going to take for you to get there.

Make a story board and take a look at it. Are there pictures there of your children attending an expensive private school? Or maybe you look up and see a picture of that new convertible you've had your eye on? Don't let your dreams die just because you are tired.

Push through the tiredness because the results are well worth it. I have found that times when I didn't feel like working anymore, that if I just pushed those thoughts to the back of my mind and kept going, soon I had renewed energy and got much more work done.

If you aren't working another job and your business will be full time, put in full time hours even in the beginning. You say you don't have any customers or clients yet? So what! Get busy learning more about marketing, making fliers and handing them out, finding free resources to advertise, etc.

The more you can learn while your business is just starting off the more equipped you will be to handle it when things get busy. If you need some testimonials for a service you provide, do it free for a couple of people and get yourself out there. There is always something you can do to be able to promote your business and increase your skills.

Remember you aren't in Kansas anymore Dorothy! In other words, you aren't at the office or job site where someone will make sure you work hard and do a good job. You are the boss now and making yourself stay busy will take some discipline. I know you can do it, just keep your eye on the prize!

Chapter Twelve

My Success Story

When I first decided to have my own business at home I didn't know many of the things being taught in this book, but determination on my part helped me to succeed anyway. So, don't worry if you don't learn it all right from the get-go, or make a few mistakes.

I've made so many mistakes I would be ashamed to tell you. Part of my story I have shared in previous chapters in order to use as an example, so bear with me if I repeat any. Here is the short version.

I have always dreamed of creating some kind of business that was just my own, something that I could be proud of and feel good about, and my search led me on many paths. Back when I was in my younger days, when my children were small, the Internet was just getting started and anyone who wanted their own business had to open a store or work from home.

Most jobs you could find back then were things like lawn service, ironing, babysitting, etc. Thank goodness all that has changed today and entrepreneurship is on the rise.

Basically I waited until my children were grown to even think about doing something by myself, and being a writer is what I dreamed of. I spent a couple of years learning about writing, attending writer's workshops, and writing my novel. I

submitted the novel to a publisher and nine months later they said “we liked your manuscript but it's too much like something we've done in the past. Can you send us something else?” Send them something else! Did they know how long it took me to do that one?

You see (telling my age here), that was before computers were in every home, back in the 80s, and I had typed the book on a typewriter. Not once, but three times because each draft and revision meant it had to all be typed over again. Thank God for word processors!

I gave up that dream and went to work for someone else again. Please, don't waste years like I did. If you have a dream, follow it! After many more years of that I made the decision that lots of opportunities were online and I was going to try again. I'm so glad I did.

I built websites and wrote content for several years strictly for myself before I decided to write for a living. By this time I had learned how to market and advertise my websites, so decided marketing a service would be about the same thing, and it was. I was fortunate enough to make over \$1500 my third month in the business. I knew I was on to something then!

Will everyone be this lucky? Well it wasn't all luck. I had been honing my skills for the business for several years without even knowing it, so when I decided to get started it was a lot easier. Today I make my living writing for myself, Amazon Kindle, and blogging. .

Can you take something you have been learning all your life and make a business out of it? It's very possible, so when you finish this book, be sure and make those lists I talked about in the beginning so you can find just the right business for you. [Beating the Giant](#) is a video course that will shorten your learning curve if you are planning on an online business. Enjoy and good luck!

Conclusion

In summary I would like to say that I hope you will take what you have learned in this guide and put it to use for yourself. You now understand the benefits and downfalls of working from home but have decided to take that leap of faith and build the life you want.

Don't let your family or friends get away with telling you the ideas you have are stupid because if you don't stand up for what you believe in, whom else is going to in the beginning. You will find that if you put people in their place right from the beginning and tell them you would prefer to have their help and encouragement, they will change their attitudes.

If you get discouraged come back to this book and read the success stories again and realize that they aren't any smarter than you. They just took actions and stuck with them, just as I know you are going to do.

I hope that you already have an idea of what you're working from home business will be, but if not, I hope the list of home business ideas will help you come up with something. Don't forget to brainstorm with your friends and family as well.

I didn't start working from home until I was 61 years old and so there is no excuse for you, no matter what your age is. There is actually a 14 year old girl that is selling her children's books on Amazon. I purchased one just because I was curious and found it delightful. So let this year be the year of no excuses for you!

Thanks so much for purchase this book.



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