

# Is It Time to Start a New Career – Working For Yourself?

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There are many reasons to start a new career for yourself. Some people get to the point where they realize that the job they're currently in isn't satisfying to them anymore (if it ever was at all).

Somehow a degree doesn't tie you down like it once did. People change. We grow and build new skills and strengths and crave more than a paycheck – we want a purpose!

Others get forced into carving out a new career path for themselves. You lose your job, can't make ends meet, or suddenly have a new financial burden to make you seek out a higher level of finances.

It doesn't matter *why* you want to work in a new career – it's time to figure out if working for yourself is an option you want to pursue – and can handle. Believe it or not, many people can't shoulder the responsibility that comes with being your own boss, so you need to know the exact pros and cons of this job title to see if it's right for you.

The best time in the world to start a new business from home is right now. If you already have a job and can ease into it part time, that's even better. You'll have the benefit of bringing in a steady paycheck while you learn the ropes and build the business you start. Then once you have the income level where you desire it, you can say goodbye to that job that's holding you down.

## **Defining the Work at Home Job**

A work at home job can be many things to many people. It might be a few hours a week that you devote to your own business to enjoy a trickle of cash coming in. Some people do this with eBay – sell a few odds and ends here and there.

Or it can go to the other extreme – waking up every morning without an office to drive to and knowing that whatever you put into this business is what you'll get out of it. These people have no 9-5 paycheck to rely on, so the pressure can build tremendously.

There are also those in the middle who work a regular job while operating an online business simultaneously. The great thing about working online is that much of it runs on autopilot once the initial work is set up.

### **Before You Put on Your Boss Hat**

It's never a good idea to just pack up your desk, tell your boss the things you've waited to say to him for years, and head on home to believe you'll instantly have a thriving business the next morning.

An online business takes a bit of time to build, so it's important that for your own sanity and the health of your finances, you have to be prepared. If at all possible, have a nest egg of at least three months of expenses saved up while you turn your online business into a profitable one.

That doesn't mean it will take three months to make money – you could start making money right away – but will it be enough to replace an existing paycheck each month?

If you're already in a desperate situation, such as being unemployed, then you might try to share your time between working on your own online business and searching for a job that can provide you with an immediate paycheck – even if it's just temporary.

### **Perks and Problems of Working for Yourself**

What pressures did you feel working for someone else? Initially, you feel like you're trying to fit in as part of an existing team. You feel scrutinized, but as you prove your worth, it eases up and you gain comfort in the office setting.

Some workplace environments can be toxic. There's water cooler gossip, people not sharing their load of the work burden, and petty arguments about who left a mess in the lunchroom.

The bigger issues could be how much of a raise you'll get this year (or whether you get one at all), how the boss portrays favoritism with certain employees, and if you get the appreciation you seek from a job well done.

Most everyone has endured these types of issues in the workplace. Working for yourself, all of that disappears. Only you will be judging your work – but don't think that lets you off the hook because we can be pretty brutal on ourselves.

No one but you will be part of the team initially. Sounds good at times, but some work at home people find themselves lonely after the first couple of months. Have a plan that helps ensure you get to socialize with other adults, too.

Instead of a bright and early timecard punching, you'll have the ability to schedule work when you choose – even if that means rolling out of bed at 10 AM and working for 2 hours before you take an equally long break.

But just a word of caution – if you get *too* lax in your work schedule, you can see it reflect in your income. Online work is pretty simple when it comes to formulating your payoff.

The more you work on, the more income streams you set up, the higher the payoff. Slack during your day and your bank deposits will, too.

While you're not going to have water cooler gossip, you *can* become quickly addicted to online forums. The Internet is ripe with people looking to speak out against others simply because it's a nameless, faceless form of communication.

When it comes to whether or not you get a raise – that may be a non issue, but you have to consider that the entire paycheck is up to you, as well. If you want to make more, work more!

Now all this isn't meant to dissuade you from working at home. In fact, it's perhaps the most rewarding career in existence. But you can't go into it thinking it's not really a *real* job – because you have to treat it like one to succeed.

### **Believe You Have What It Takes to Succeed**

Thinking about working for yourself can bring out all sorts of anxieties that pepper questions at you. Questions like, “What if I don't have a college degree?”

Do you know how many millionaires today never got a college degree? Some didn't even finish high school. Mary Kay, the powerful success behind the well-known cosmetics company didn't let that stop her. She used drive and determination with a focus on her goals and she accomplished what she set out to do.

The man behind the movies kids (and many adults) love and treasure quit high school as a teenage and built Walt Disney into the money maker that it is today. Lack of education won't make or break you if you set your mind to something and determine that whatever it takes you're going to do it, then you will reach the success you're looking for. Those who win are those who fall down but then get back up one more time.

Sometimes, all it takes is an idea where others can't see the possibility. Take Bill Gates for example. He believed enough in what he was doing that he took an unconventional route, said goodbye to college and traded that for life as a billionaire.

You can bet that not everyone got onboard with his dream. Whenever you step out with an idea, a dream or a possibility, there are going to be people who will try to tell you all the reasons it won't work.

You'll hear every reason under the sun as to why you should take a more conventional route in life. They'll tell you to be reasonable or get the education first to have something to fall back on. They don't believe that your work from home business will succeed. But they don't have to. The

only one who has to be steadfast in believing and knowing it will succeed is you.

That's not to say that you shouldn't heed the advice of someone who has been there, done that - because there are some work-at-home jobs that can break both your bank account and your spirit if you get caught up in them. Which leads us to the first point you need to know when you're ready to start working from home.

### **Are All Work at Home Jobs Scams?**

You can believe that there are many work from home jobs that are indeed scams. But take heart in knowing that most are honest, legitimate businesses for you to either get into or start up yourself.

If you consider your options carefully, you shouldn't have any trouble at all choosing between those who are out to take advantage of you and the ones that you can literally bank on.

So how do you not get suckered into a bad deal? Easy. You do your homework. It's not hard for a company to promise you the moon, the sun and the stars to get your attention and then take your money.

But it's a lot harder for them to be able to put their reputation where their mouth is. Your homework is to check out whatever company you're looking into joining. Look into them from every angle. Find out about their reputation online

If you decide that you want to create your own business as other entrepreneurs before you have done, seek out a seasoned mentor. There are many retired professionals who will gladly give you some guidance and help you avoid common start up mistakes.

### **What Types of Work at Home Business Opportunities Appeal to You?**

This is where the daydreaming turns into true planning – and it's fun and daunting all rolled into one. You get to pick and choose what work you do online – and there are *many* options for you!

First off, if you need money fast, try to become a service provider. This can mean putting your skills to work for you like writing as a freelance ghostwriter, designing graphics for others, even doing grunt work as a virtual assistant.

Next, create your own product to sell. This could be an eBook that you write, content that you sell to multiple people like PLR (private label rights), or even sites that you create and sell on a site like Flippa.

Lastly, take up affiliate marketing. This is where you promote other people's products for a share in the earnings. Affiliate commissions can be made on tangible items (like anything from Amazon) or digital downloads (like those you find on ClickBank).

### **What If I Don't Have Any Money to Start My Own Business?**

Not having any money to start a business is one of the main stumbling blocks that keep people rooted in fear, afraid to take any steps forward and make changes in their lives. The familiar seems safe - unlike stepping out into the unknown, but it's the unknown that can offer the greatest rewards. You can still have a successful home business even if you don't have any funds to get started.

Don't make the mistake of falling into the mindset that you have to spend money to make money because it's not true. Working from home doesn't give you the same separation of home life from work life - but it does give you freedom from the high cost of paying for office space, extra utilities for an office, and other overhead expenses.

Look for free online offers that pertain to the business you want to start. There are so many free tools available online that not having money to start up a business is a poor excuse for not taking a bold move forward.

You can get free business cards, free images or sound bites, free site templates and more by looking around online. There's no limit to what you can find or the kind of business you can start, all without spending a penny upfront to get started.

You can be a virtual assistant, a web designer, a blog writer, an online bookkeeper, a ghostwriter - anything you can dream of. And you can bring it to existence just by learning about what it is you'd like to do. It's all free right at your fingertips as long as you're willing to put in the time it takes to research your idea.

Not only can you start a home business without any money up front, but the key to making it work is also free - and that key is passion. If you start a business doing what you're passionate about, then your interest and hunger for what you're doing will be the driving force that helps grow your business. Plus, if you combine your passion with knowledge, you'll be able to go from zero to making enough money to support yourself pretty fast.

By now, plenty of ideas should be churning within you and you're ready to take the plunge from punching a clock to being your own boss working from home. As you sift through what it's going to take to get started now, you might start to wonder about other aspects of having a home business, like how to organize a home office.

If you're not a neat and structured person with your important paperwork or if your favorite mantra is, "I'll do it tomorrow," then you might struggle a bit more to stay on top of keeping things organized.

### **How to Organize the Home Office**

Organization isn't always at the top of the list when you're starting a work from home business - your mind is focused on money! Many of us use a P & H system - Pile and Hope we can find stuff when we need it.

The reason that disorganization happens is because filing or putting away things is often regulated to the tomorrow box and then when tomorrow arrives, we're too busy with that day's stuff to worry about yesterday's.

Tasks are always more manageable when they're broken down into bite sized chunks. Even if you have a pack rat mentality, you can still learn how to keep a home office organized so that you can be productive and have a less stressful environment to work in.

If you have a room you're going to dedicate specifically for your home business, start by getting rid of anything in the room that's going to distract you or clutter up the area. You may want to turn it into an office rather than use a sitting room to work in.

Comfortable seating is often a calling card asking family members to drop by and chat while you're trying to work. A television set featuring your favorite show can quickly capture your attention and cost you a wasted afternoon. Keep a home office separate from your family life or you'll deal with big frustrations right off the bat and resentment can creep in both in you and in family members.

Be frugal with the amount of paper you allow to accumulate - or better still, create a paperless office. If you're from the era where you thought having a paper copy of everything is the way to go, you might want to rethink that.

Anything you need regarding your office can be stored directly in your computer and printed off when you need a paper copy. Of course, you'll want to be diligent about making sure all of your files are up to date and backed up.

If that thought makes you feel a little queasy, then you can use an online document storage site or thumb drive to save your paperwork and those online sites can be accessed from any computer.

You don't even have to have a separate fax machine these days since you can now get faxes by email. Look online for an email fax service. Many of them offer free fax services, which are much cheaper than owning a fax machine and is a great way to save on costs when you're operating without any startup funds.

When you go to a paperless office, it might take some getting used to - but living without the added burden of mountains of paperwork or having to frantically search for documents on a cluttered desk can be very liberating.



As you take in receipts for your business - profits in, bills paid, merchandise purchased, etc. - always scan those receipts into your computer. Create a master folder labeled 'taxes' and the year for the taxes.

Inside the main folder, use a separate folder for what you paid out, what you earned and have another folder with copies of your phone records and home office deductions. If you have a room solely dedicated to just the business, you can get a tax deduction. Then when it's time to file taxes, you'll have all of the information you need in one handy location.

### **How to Talk to Your Family About Working from Home**

Most (but not all) family members are very supportive of their loved ones working from home. They're usually rooting for your success just as much as you are. But that doesn't mean that they're going to understand the boundaries that you'll need to set in place so that you can avoid unnecessary arguments and hurt feelings.

Working from home will mean a change in routine for all family members and the best way to avoid problems is to head them off first. Start by having a family meeting where you can be clear about what your objectives are in the business and what hours you plan to work.

Get their input on your objectives because sometimes others can see a different side to the issue and will have advice that we can use to make the transition to working from home a smoother one. Listen to the input, expectations and fears of each member.

Every family member should understand the division between working at home on the business and being available for the family. Just because you're home, it doesn't mean you can suddenly walk out of the home office to take care of something in the home.

Have an open/closed door policy. If the office door is closed, it means you're dealing with work related issues and they shouldn't disturb you. If the door is open, you're working, but not to the point where they can't interrupt you briefly if necessary.

Make sure your spouse understands you need to maintain separate finances for the business. Never combine an office checking account with your personal bank account. It's too easy to get records or money mixed up. You want to maintain a professional balance from your personal life.

When you first start a home-based business, it's so easy in your excitement to pour yourself into the business and lose that balance between home and work. You don't want to constantly answer messages either on the computer or on the phone from business clients.

Establish a quitting time from the first day. That will let your family understand that you still respect and cherish your time spent with them. Becoming a workaholic might bring in more profits faster, but the price you'll pay in the toll it takes on your relationships won't be worth it.

To gain and keep the family support behind your new business means that you'll have to work at not allowing the business to creep into the time spent with and the part of you that your family rightly deserves.

Working from home will allow you the personal and financial freedom to make all of your dreams come true. Now it's time for you to venture out and seek the best opportunity to suit your needs. Are you ready?



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