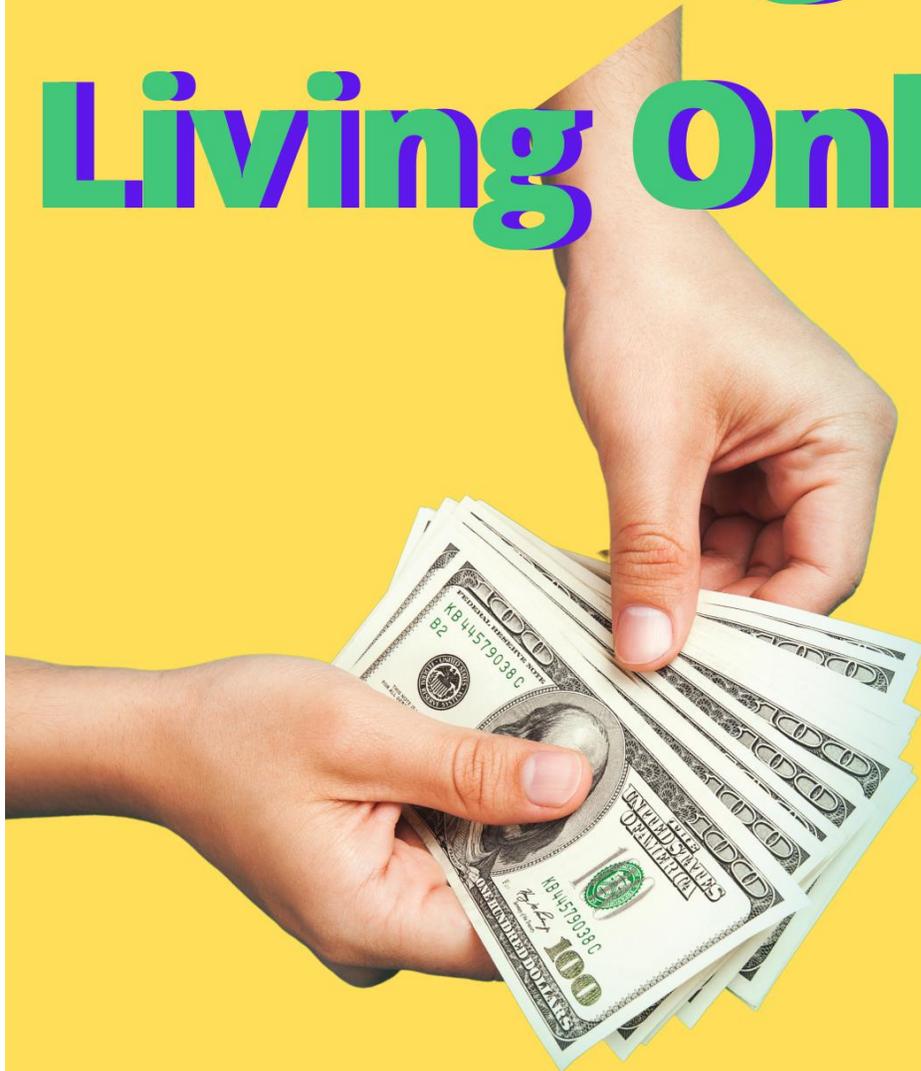


# **Making A Living Online**



**What Do I  
Do First?**

**By Rhonda Grice**

**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!**

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# **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!

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