



becoming a  
**work-at-**  
**home**  
parent



# Can working from home work for me?

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All of the parents featured in this booklet were interviewed prior to the first printing. While HSLDA continues to update the information and resources provided in this booklet, the parents' stories were current as of 2009.



**Y**ou could be asking this question for any number of reasons. Perhaps you are a working mother who wants to stay home with your children, or a stay-at-home mom who needs to supplement your husband's income. You could be a single dad who wants flexible work hours so you can homeschool. Asking this question is the first step toward finding a solution.

Working from home is becoming an increasingly viable option. Since the 1980s, when technology—especially computers—began to make it possible for people to efficiently perform routine business tasks at home, home-based business and “teleworking” have steadily increased their profile. Corporate downsizing in the '90s and the advent of the internet accelerated this trend. Now, not only can you set up a fully equipped office in your own home, but you can also find work-at-home support from a host of resources, including conferences and associations. In fact, right now you probably know at least one person who works out of his or her home.

You're probably wondering, though, if working at home fits your unique circumstances. Can I homeschool while working part-time? Is there a job out there that doesn't require me to train for a new career? Can I truly make a home business pay?

As you read through this booklet, you'll see how some work-at-home parents have answered these questions. If you're willing to creatively, diligently, and boldly pursue your dreams, working at home can work for you.

# One mom's story



**B**eth was a writer and editor in the Director's Speech Unit of the Federal Bureau of Investigation's public affairs office when she learned she was expecting her first child. Not wanting to return to the office after her baby was born, she began to explore jobs that she could perform at home.

She tried typing papers, but because she was paid on an hourly basis, she felt limited to working only when her daughter was sleeping. She also did freelance work for the FBI, but found that the deadlines were too inflexible. Finally, with the encouragement of her aunt (an Avon recruiter), she decided to become an Avon representative.

"I really wanted to get my business off the ground," Beth recalls. Working out of her living room, she regularly went door-to-door distributing Avon catalogues, made phone calls, took orders, and delivered product—all on Avon's two-week campaign cycle. Within six months, she had reached \$10,000 in sales and had been admitted to Avon's President's Club.

Beth continued her efforts through the birth of her son Ryan and as she began to homeschool Megan. "The business was already pretty well established by that time," she says. Five years later, when Ryan started kindergarten, Beth's business reached its peak. While homeschooling two children and working a minimum of 15 hours a week, she sold \$30,000 worth of product—enough to replace about half of her former FBI salary.

After that year, however, Beth reduced the time she invested in her business. "I put my family second for a while," she says. "I finally prayed about it and made a list and tried to figure out what my priorities are." For

now, her business is on the back burner while she continues homeschooling and addresses some health issues.

"It's challenging to find time for your family and to work from home at the same time," she warns. "You need to keep track of why you are doing this."

Another factor in Beth's decision to scale back her business was a change in her husband's job situation. His previous schedule had allowed him to lend a hand with the business, helping to deliver brochures and product. "If you don't have a supportive spouse, forget it," states Beth. "They are not going to like the demands on your time. They are not going to like the mess."

With an involved husband and kids, however, mom's home business can become a family affair. "It teaches kids skills!" Beth laughs, remembering occasions when she had Ryan practice his math skills while delivering product with her. She adds that Megan, now 14, can fill orders without supervision. Both children enjoy participating so much that they were disappointed when Beth reduced her involvement in Avon.

"Really, if I had to do it again, I would," Beth says. She encourages other parents who want to work from home, "You can do it. You need to be organized and dedicated. You have to believe that there's a payoff. It's not easy, but it's definitely worthwhile."

# The ground rules



**F**eeling more confident after reading Beth's story? Then you're ready to start surveying the work-at-home scene. As you begin to explore the territory, stay on track with these guideposts:

**Do your research.** Maximize your chances of success by consulting multiple resources (the book and website lists at the back of this booklet can get you started). Interview friends and acquaintances who have experience in business or working from home. Track down answers to every question that pops into your mind as you go along.

**Take your time.** If you believe that your situation is an emergency and you must begin working at home immediately, pause a moment. Skipping the vital steps of research and preparation can set you up for failure and make you more vulnerable to business scams. Seek a temporary solution for your family that allows you to start your home career on a solid footing.

If you are experiencing hardship that could prevent you from homeschooling, visit [homeschoolfoundation.org](http://homeschoolfoundation.org) to find out about grants and scholarships for home-educating families.

**Expect to work hard.** When you trade your daily commute for your home computer, you work just as hard—if not harder. If you dream of an income that streams in effortlessly while you attend to the other details of life, face it—no one is going to pay you to do nothing. But if you're willing to work hard to achieve your twin goals of making money and staying home with your kids, you have the winning attitude.

**Get your family on board.** As Beth's story emphasized, your spouse's support is a must for working from home. Your children's cooperation is also important. If you're a single parent, build a support network of extended family and friends. When those closest to you are inspired by your dreams, you'll be able to count on their help and encouragement.

## Legal Issues

As you move through the planning phase for your work-at-home job, remember to research local, state, and federal laws that may impact you. Contact your city planning department or county government to learn whether zoning laws permit you to run a business out of your home; if not, you may be able to obtain a variance. You will also need to check with your homeowners association or your rental lease or condo covenants.

Other local and state requirements include business licensing and, depending on the type

of business, compliance with regulations such as health codes.

It is wise to consult with an accountant to ensure that you understand the maze of tax laws at the federal and state levels. For instance, you'll probably want to take the home-office deduction—but certain rigorous criteria apply. The same goes for including your children on your payroll. It takes extra effort to stay on the right side of the law while also protecting your interests, but your business will benefit in the long run.

# A new mother's creative solution



**W**hen Vanessa and her husband learned they were expecting their first child, she had already decided that working full-time outside the home after her baby was born was not an option. But contributing financially to her family was important to her, and she also loved her job as a legal assistant at Home School Legal Defense Association and wanted to continue serving there.

Vanessa considered her options. She could find a part-time job, start her own business, or continue working for HSLDA from home. “I decided I would formulate a plan that would benefit both HSLDA and me,” says Vanessa. She created a PowerPoint presentation that outlined tasks she could definitely do from home and others she wasn’t quite sure about. To replace the aspects of her job that had to be done in the office, Vanessa suggested that she take on several ongoing research projects that no one in her department had time for. “I showed them how they could save money if they kept me,” she says. She also promised to start her home career on a trial basis — if the arrangement wasn’t successful, they could try a different solution.

The PowerPoint presentation was well received, and HSLDA let Vanessa move her job home. She now works at least 30 hours a week from her home office, with CJ, her 2-year-old son, playing or napping nearby.

Vanessa feels she has the best of both worlds. As a stay-at-home mom,

she gets to be with CJ all day. As a telecommuter, she finds work more rewarding than when she went into the office every day. “You’re inspired more when you’re in your own home!” she says. Combining work with caring for CJ has proven to be easier than she expected. “I come from a family of 11, so this is all very normal. If you’re not used to having to multitask, then it would be really hard.”

“It’s not picture-perfect,” Vanessa emphasizes. “I can’t do it all! You’re never doing just work or just mothering for six or eight hours straight.”

Despite being always busy, Vanessa says that working at home has met her expectations “and then some!” The key, she says, is to “make sure that your job is something where you feel needed, something you want to do, and something where you’re really helping people.” She plans to continue her home career for the foreseeable future, though she will stop working when CJ is ready to start home-schooling.

# What will your new job look like?

As Beth's and Vanessa's stories show, working from home looks different for everyone. The type of job you choose will depend on your personal circumstances, preferences, and goals. Here are the main categories of at-home jobs:

**Telecommuting:** To reap the advantages of working at home, without the hassle and risk of running your own business, consider telecommuting. An increasing number of businesses are allowing employees to work part or all of their hours at home or even share jobs with each other. The downside? Jobs like these don't just drop into your lap—you have to search them out. If you are already working, find out if your company has a telecommuting policy in place or has worked out flex-time arrangements with other employees. If not, perhaps you could propose one, as Vanessa did. For help creating a proposal, visit <http://www.flexibleresources.com/sub/making-proposal.html>.

**Sales:** Sales jobs are available in every industry, from insurance to makeup, and usually the salesperson can set his or her own hours. The disadvantage? Although startup costs are low and a high earning potential is possible,

how much you make is almost solely dependent on your persistence in contacting customers and closing sales. (If you work for a multi-level marketing firm, you will also be rewarded for recruiting additional salespeople.)

**Starting your own business:** If complete flexibility is your goal, along with the satisfaction of investing your time and energy into something that's all your own, you may want to start a business from scratch. This could mean doing freelance work, opening a shop, selling a service, or running a daycare. Be realistic about whether this option is right for your personality. Do you have an entrepreneurial spirit? If so, you'll find the risks and rewards of business ownership to be energizing. But if you find business decisions to be overwhelming and lose your nerve when income is unpredictable, self-employment may not be the right move.

## Business opportunities and franchises

Some entrepreneurs are understandably concerned about coming up with a winning business idea, or they want someone to hold their hand along the way. Business opportunities and franchises can address these concerns—but they can't make your business fail-safe, no matter what they promise.

A business opportunity is a business idea or product that has already been developed by someone else. Buying a business opportunity means that you do not have to develop the idea and plan for your business on your own. Business opportunities typically cost less to start than franchises and entail less risk than starting your own business, since they have already proven themselves. However, dangerous scams abound, so you must proceed with extreme caution. Additionally, once you buy the opportunity, you're on your own—very few come with ongoing training or support.

A franchise is an agreement between two businesses in which one grants the other the right to sell its products or services and operate according to its business model. Investing in a franchise can be extremely expensive, and once you're in, you make very few of the business decisions on your own. In return, however, you receive extensive training in running your business, ongoing oversight from the franchisor, and access to the network of other franchises. Some franchises also include protected territory.

# Protecting yourself from scams and schemes



If you've typed *work at home* into a search engine, you've turned up hundreds of hits promising instant riches for virtually no effort (all you have to do is order a \$60 "training manual"). Open any newspaper and you'll find classified ads offering to pay you just for stuffing envelopes. Perhaps an acquaintance has offered to let you in on a business "system" that will enable you to earn thousands monthly in "residual" income. If it sounds too good to be true, it probably is.

The jobs-wanted world is rife with scammers and schemers taking advantage of the human desire to get rich quickly and easily. Unfortunately, people looking for a legitimate way to earn money can be innocently sucked into these schemes, sometimes losing hundreds—or thousands—of dollars.

To navigate the challenging world of job opportunities, keep yourself well informed about possible scams, and research an option thoroughly before taking advantage of it. These guidelines will help:

- Remember, you can't get something for nothing. Be suspicious of any opportunity that promises lots of money for little or no work.
- Read between the lines. Look for undisclosed costs (will you have to buy special equipment or attend expensive seminars?) and tasks for which you will not be paid. Beware of elaborate job descriptions that disguise a job's true nature (such as selling or recruiting).
- Be highly cautious of any offer that requires a large up-front fee to find you a job or train you for one. Normally speaking, hiring fees are paid

by the businesses seeking employees.

- Resist high-pressure sales pitches that require you to make a quick decision about a business opportunity. Take your time and investigate.
- Do not give your credit card or bank account information to anyone unless you are absolutely certain the company is legitimate.
- Any pyramid scheme is illegal. In a pyramid scheme, you are paid to recruit people into the program, but you don't actually sell anything. Eventually, the program runs out of people to recruit and the whole scheme falls apart.
- Check with the attorney general's office, local consumer protection agency, and Better Business Bureau where you live and where the business you are investigating is located to find out if there are any unresolved complaints on record against the business.

You can find out more about avoiding scams on the Federal Trade Commission's website at [consumer.ftc.gov](http://consumer.ftc.gov). See also the Better Business Bureau, <http://us.bbb.org>.

# Homeschool mom, entrepreneur



Janice had been homeschooling for two years when a fellow homeschooling mom offered to pay her to teach writing. With her alimony about to end, Janice realized that she would need additional income to supplement child-support payments. She seized her opportunity. That year, she not only taught a writing class to her friend's and her own children, but she also laid the groundwork for continuing to teach as a part-time job.

"I spent hours and hours and hours that first year," Janice recalls. She wanted to develop solid material and an effective format for use in future classes. The next year, she offered classes at a low rate, and they quickly filled up. "We have a real need for writing teachers in my community, which worked well for my business," she says. Two years later, building on her reputation, Janice was able to raise her prices. She now teaches as many as three 10-week writing classes at a time, investing up to 20 hours a week in teaching, grading papers, communicating with parents, and maintaining her website.

Most of that work gets squeezed in around her family's regular activities, but during the few hours of actual class time each week, Janice has a no-interruption policy. She implements that policy in creative ways. In the early days of the business, a friend who desired to minister to single parents provided childcare one day a week for Janice's young son.

Now that Christopher is old enough to work independently, just like his two older sisters, childcare is no longer needed. The children are now 9, 12, and 14, and Janice encourages them to feel a part of her work. "Their job is to let me teach the classes downstairs, be very quiet, get their own schoolwork done, and get along with each other and help one another. If they do that while I do my job, we share in the rewards."

After a successful, interruption-free class, Janice and her children get to pull a family reward (such as going out for ice cream or selecting a piece of candy at the check-out aisle) out of an envelope. "Then we always celebrate with pizza at the end of a 10-week session," she says.

"Pray and ask God for creative ideas," Janice adds. "If God's called you to homeschool, then He can provide a way."

# Balancing work and your kids



**R**aising children is more than a full-time job, and working at home can be, too. But doing both at the same time is possible! The same qualities that enable you to teach your own kids—flexibility and outside-the-box thinking—will also equip you to interweave work, home, and family.

The most important thing you can do to balance work and kids is establish clear boundaries. This means knowing where your work ends and the rest of your life begins. It's all too easy to let work—or worrying about work—take over your life. On the flip side, you may find home and family issues affecting your focus on work tasks.

Parents have different ways of dealing with these challenges. Some prefer a dedicated home office and strict work hours; others are comfortable multitasking at the kitchen table. No matter your style, be mindful of what is needed to be fully present to your work and your kids at the appropriate times, and organize your workspace and schedule accordingly. And don't forget to factor in self-care! You need healthy amounts of rest, exercise, and socialization in order to work and parent well.

Like Janice, you'll need to set age-appropriate boundaries with your kids. When and how can your children interrupt you while you're working? Do you need to establish special guidelines for when you're on a call or completing a high-priority project?

Make provision for childcare needs. Yes, you're working at home to be with your children—but sometimes

children make it impossible to work. You may need to set up a consistent childcare schedule with a regular babysitter or mother's helper. At the very least, find a trusted babysitter or relative on whom you can call in emergencies. Or trade play dates with another parent.

More suggestions include:

- **Work around your kids' schedules.** You've got flexible hours—use 'em! Perhaps you could homeschool in the mornings and work in the afternoons and evenings, or vice versa. Or homeschool four days of the week and work the other days.
- **Work swing shifts with your spouse.** That way, someone's always available to the kids.
- **Work part-time.** If, after evaluating your options, you realize you can afford to work less than full-time, go for it! You'll have more time and more flexibility.
- **Team up with another parent who wants to work from home.** Some homeschool moms have gone into business together. Sharing the business responsibilities can include sharing the childcare and homeschooling responsibilities. (This is a great model for running a business with your spouse, as well.)

# Solutions to common concerns

**Y**ou may have the vision to start a home business, but practical concerns are causing you to hesitate. Try the following suggestions, or use them to jog your own creative solutions.

## **I don't know a thing about business!**

A tremendous amount of business information is available online and at your library or bookstore. Plug into the local business community by contacting your chamber of commerce. Take a business class at your local community college, or search online for free internet classes.

Personalized help and coaching are also available. The Small Business Administration (SBA) sponsors local Small Business Development Centers and Women's Business Centers to provide information and guidance to current and prospective business owners. Locate a center near you by visiting [sba.gov](http://sba.gov). Or contact SCORE ([score.org](http://score.org)), a nonprofit volunteer association of business executives who are dedicated to helping small businesses succeed.

## **I'm afraid my family will starve before my business makes a profit.**

Take a hard look at your current income and expenses. Note what expenses (such as commuting and dry cleaning) are associated with working outside the home. Then evaluate your other expenses. With some creativity, could any be shrunk or even cut? Creating a budget will allow you to

see the minimum amount of income your family needs to live on, and will also help you make wise financial decisions when your income is low or unpredictable.

Consider a gradual transition into business ownership. Moonlight on weekends while staying at your current job, or cut back on your current job so that you're working two part-time jobs. When your business begins to generate an income, you can devote all your time to it.

**How will I fund my business?** Start-up capital and expansion funding can come from your personal savings or the sale of a home or vehicle. The Small Business Administration offers loans especially designed to help small businesses get off the ground and continue to operate. Application for these SBA-backed loans must be made through a commercial lending institution, such as your local bank, that participates in the program. Other organizations seek to encourage entrepreneurship through private loans and grants. Certain groups (such as ACCION USA, <http://us.accion.org>) exist specifically to assist low- and moderate-income entrepreneurs.

### **How will I replace my employee benefits?**

As a private individual or self-employed businessperson, you have many options for obtaining health coverage for you and your family. Health plans may be purchased on your state's insurance exchange or the federal exchange, or you can obtain coverage directly from an insurance company. You can investigate group plans available through trade or business associations. Joining a healthcare sharing ministry is another option. Be sure to do your research, since health coverage is a complex issue that is regularly subject to significant legislative changes.

You can save for retirement with an individual retirement arrangement (traditional IRA or Roth IRA) or a retirement plan for small businesses.

While you can't give yourself paid vacation or sick leave, it may be wise to obtain disability insurance, which replaces part of your income if you are unable to work for a long period of time due to illness or injury.



# You can do it!



**W**hen Jim's wife passed away two years ago, he continued homeschooling his four youngest children with lots of help from his three older children, other families, and homeschool co-ops. He now splits his work hours between his office, with an hour commute each way, and telecommuting from home. The flexible work arrangement allows him to be more available to his family, but the juggling act, with all its distractions and interruptions, is a huge challenge.

"I've got to work one way or the other," Jim says. "At the moment, it's a complicated balance between work and family." But if stopping work isn't an option, neither is stopping homeschooling. The reason he and his wife decided to homeschool in the first place—to instill godly character in their children—hasn't changed. Despite the challenges, he says, "I still think we're doing the right thing."

Just like raising kids and homeschooling, working from home will challenge and stretch you, and it probably won't look like you imagined. So stay focused on the goal. "Go back and consider: why was it that you decided to homeschool to start with?" says

Jim. If the reasons are still clear and valid, you'll find the motivation to persevere.

Working from home doesn't depend on having ideal circumstances or the perfect business plan. Everyone brings unique strengths, challenges, and goals to the table—all of which can be turned to your advantage and used to shape a job uniquely matched to your situation. If you think working from home could work for you, then take the next step. Take stock of your resources. Do further research. Brainstorm a business idea. Be bold, be realistic, and keep your purpose firmly in view—you never know where you'll end up!

# Work-from-home resources

## Books

*101 Tips for Telecommuters: Successfully Manage Your Work, Team, Technology and Family*, Debra A. Dinnocenzo

*The Entrepreneurial Parent: How to Earn Your Living from Home and Still Enjoy Your Family, Your Work, and Your Life*, Paul and Sarah Edwards and Lisa M. Roberts

*The Everything Home-Based Business Book: Start and Run Your Own Money-Making Venture*, Yvonne Jeffery and Sherri Linsenbach

*Home-Based Business for Dummies*, Paul and Sarah Edwards and Peter Economy

*Homemade Money: Starting Smart!* and *Homemade Money: Bringing In the Bucks!*, Barbara Brabec

*How to Start a Home-Based Business to Become a Work-at-Home Mom*, Georganne Fiumara

*It's a Jungle out There and a Zoo in Here: Run Your Home Business without Letting It Overrun You*, Cheryl Demas

*The Self-Employed Woman's Guide to Launching a Home-Based Business: Everything You Need to Know about Getting Started on the Road to Success*, Priscilla Y. Huff

*The Stay-at-Home Mom's Guide to Making Money from Home: Choosing the Business That's Right for You Using the Skills and Interests You Already Have*, Liz Folger

*The Ultimate Homebased Business Handbook: How to Start, Run and Grow Your Own Profitable Business*, James Stephenson with Rich Mintzer

*The Wall Street Journal Complete Small Business Guidebook*, Colleen DeBaise

*Work@home: A Practical Guide for Women Who Want to Work from Home,*  
Glynnis Whitwer

*Work at Home Now: The No-Nonsense Guide to Finding Your Perfect Home-Based Job, Avoiding Scams, and Making a Great Living,* Christine Durst and Michael Haaren

*The Work-at-Home Sourcebook,* Lynie Arden

*The Work from Home Handbook: Flex Your Time, Improve Your Life,* Diana Fitzpatrick and Stephen Fishman

## **Websites**

Business Owner's Toolkit, [toolkit.com](http://toolkit.com)

BusinessUSA, [business.usa.gov](http://business.usa.gov)

FlexJobs, [flexjobs.com](http://flexjobs.com)

Home-Based Working Moms, [hbwm.com](http://hbwm.com)

Home Business Magazine Online, [homebusinessmag.com](http://homebusinessmag.com)

IdeaCafe, [businessownersideacafe.com](http://businessownersideacafe.com)

WAHM.com

Worldwide Work at Home, [worldwideworkathome.com](http://worldwideworkathome.com)



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