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How to Stay Home with Your Kids and Earn Money Too!

By Mary Jo Wehniainen, The Virtual Success Coach

It's 6:30 p.m., the kids are hungry, the laundry needs to be done and the living room looks like a tornado hit. In sixty minutes you need to be at a PTA meeting, and your daughter just informed you that she needs a new outfit for her class pictures in the morning.

The demands are never-ending, you're tired and overwhelmed, and all this after already putting in nine hours at the office!

Today the balancing act for working mothers is tougher than ever. Arranging before-school care, after-school day care, and don't forget mom's taxi service and the scheduling challenges of getting children to dance lessons, soccer practice, doctor and dental appointments.... all while holding down a job!

What's a working mom to do?

DO YOU KNOW WHERE YOUR KIDS ARE?

A generation ago, almost all children spent their after-school hours under the watchful eye of parents or neighbors. These days, as both parents increasingly work full time, many kids aren't supervised by anybody!

In an October 2000 report, the US Census Bureau concluded that 6.9 million school children – nearly 20 percent of those between the ages of 5 and 14 – regularly cared for themselves without an adult around. (If anything, these figures may underestimate the situation because parents are reluctant to report that they leave their children unsupervised.)

The reasons parents are letting their kids fend for themselves are not surprising. The biggest factor is that parents lack time because more of them are employed and work longer hours than they did a generation ago.

Another potential factor for children home alone is the rising cost of childcare. In 1995, parents paid an average \$85 a week for such care – about 50 percent more than they spent a decade earlier, even after adjusting for inflation.

DO YOU REGRET LOST TIME?

The percentage of married mothers who work outside the home nearly doubled between 1969 and 1996. As a result, the average family today has 22 fewer hours each week to spend at home than families had 30 years ago, says the Council of

Economic Advisers. That's nearly a day less per week, more than two years by the time a child graduates from high school!

Imagine! More than 2 whole years lost!

It's time lost that can never be regained.

It's a missed opportunity for you to enjoy some of the most important moments of your child's life.

It's also potentially dangerous!

Some family advocates suggest that our modern society, breaking the tradition of days gone by when mom was home for the kids during their pre-school years and after school in later years, may be in part responsible for the rise in:

- Teen-age pregnancies
- Juvenile delinquency
- Rising crime rates among teens
- Acts of violence in schools
- Smoking
- Drug and alcohol abuse
- Body piercing, outrageous hairstyles and unsightly clothes

You need to ask yourself how much working outside the home is really costing you and your children, now and in the future.

In addition to considering some of the often overlooked "hidden" costs that are difficult to measure, what about the "measurable" costs?

HOW MUCH ARE YOU REALLY EARNING BY WORKING OUT OF THE HOME?

"When I took the time to figure out what I was paying for childcare, taxes, commuting fees, gas and mileage, car insurance, clothing and accessories, gifts for co-workers, fast-food lunches for me and fast-food dinners for my family, extra restaurant meals, hair care and other expenses, I was shocked! And then when I subtracted that from my income, I realized I was actually losing about \$500 a month because of my job!"

Martha B., Georgia

A recent article in Business Week addressed the same issue.

"The Second Income, Is it Worth It?"

"Financially, the answer isn't clear. Although more than half of all women with preschool children hold paid jobs, many of them soon discover that much of their earnings are eaten up by the costs of child care, a professional wardrobe, and other work-related expenses. Ultimately, some women (and many men) argue it doesn't pay for women to work when the kids are small.

The numbers certainly seem to support that assumption. For example, a hypothetical suburban couple working in New York City and whose combined income is \$150,000 saves more than \$15,000 in federal taxes, \$5,070 in FICA taxes, and \$5,184 in state and local taxes when they live on a single income of \$80,000. The couple will save an additional \$32,634 when they lop off the mother's costs of working: childcare, commuting, and such. Instead of losing \$70,000 in income, the actual loss is only \$4,544."

IS YOUR CAREER COSTING YOU MONEY?

In this case, the old adage may be true: It takes money to make money. Maybe more than you think.

A U.S. Department of Labor study, cited in Andy Dappen's Shattering the Two Income Myth, found that the average family with two incomes loses as much as two-thirds of its second paycheck to work-related expenses!

Consider your commuting costs between home, work and day care, the cost of parking, depreciation on your car, additional repairs and insurance.

What about day care expenses? Remember to figure the cost of day care itself, as well as increased medical costs to handle the "bugs" your child might catch being around other kids who are sick.

Work expenses should include any decreased productivity in the office due to preoccupation with family emergencies as well as sleep deprivation, and the cost of infant formula (for new moms), unless you plan to pump your breasts at work. Some women also have home office expenses, such as a fax machine or modem for keeping up with their duties during off-hours. Don't forget any unreimbursed continuing education expenses or the bill for coffee breaks, lunches and dinners out.

What about your "guilt" and "fatigue" expenses? These include the toys, treats, and trips to McDonald's you take because you feel guilty for working long hours – and the money spent eating out because you're too tired to cook.

"Image expenses" include dry cleaning, pantyhose, and business suits, as well as haircuts and manicures above and beyond that which you would have as a stay-at-home, or work-at-home mom.

And last but certainly not least, consider the expenses you pay other people to do tasks you could do yourself if you were at home, such as simple appliance or car repairs, landscape maintenance, your family's taxes, etc.

MORE WOMEN ARE DECIDING TO STAY HOME AFTER THE BABY COMES!

From HR Update News, January 2002.

Fewer first-time moms are returning to work, at least for the first year after the child's birth, according to a US Census Bureau report released in October 2001. The report found that, for the first time in 25 years, the percentage of new mothers in the workforce fell – from a record high 59 percent in 1998 to 55 percent in 2000.

One of the reasons new mothers choose not to return to work may be employers' lack of flexibility in workload and scheduling. The New York-based Families and Work Institute, for instance, found that flextime was available to 31 percent of workers with children under 6 and with family income of less than \$28,000 a year, compared with 62 percent of those with family income above \$71,600. An online poll by BabyCenter.com of more than 27,000 moms found that 41 percent did not return to work, and 40 percent of those who did found the decision to be "wrenching".

MOMS' BIGGEST THRILLS AND GREATEST SUCCESSES

From The Ladies' Home Journal's fourth annual American Women Survey in November 2000:

Eighty-five percent of women surveyed say that motherhood is the best thing that ever happened to them. What's the greatest part? Twenty-one percent say it's watching their kids grow. "Everything" came in second (18 percent), followed by kids' "unconditional love" (14 percent).

That's not to say that motherhood is blissful all the time. In fact, 70 percent admit it's incredibly stressful. Asked the worst aspect of being a mom, 26 percent cite the time crunch!

HOW DO THE KIDS FEEL ABOUT ALL OF THIS?

Here are a few comments from children surveyed at a recent summer festival:

"On weekdays my mommy always seems so rushed, and when I talk with her, she doesn't listen. I know she's always thinking about her job. On the weekends it's better, we have lots of fun. But I can tell she's thinking about it again on Sunday night because she yells a little more".

Tommy S.

"I wish my mom didn't have to go to work every day. My friend's mom is home all the time, and they seem to have so much fun together. I'd rather be with my mom than at the baby-sitter's house everyday."

Caitlyn B.

"I'm the goalie on our soccer team, and do great in all our practices. I get a little nervous during the real games though. I wish my mom could come to practices to see me, I know she'd be so proud".

Kerry J.

"Mom doesn't have time to do certain things I see other kids doing with their moms like baking cookies, polishing my nails, playing with Play-Doh and Barbies. She needs to work because my dad doesn't live with us any more, but I sure do miss her every day."

Chrissie R.

"I have a hard time concentrating in school, and really like it when mom helps me with my homework. She seems to understand the way I'm thinking and helps me figure things out. I just wish she didn't get home from work so late ...sometimes she doesn't have time to help and then my teacher gives me a bad mark and the other kids laugh."

Latonya V.

"Mom and Dad always argue, especially about the bills and all the stuff that never gets done around the house. I don't understand the money part because they both work so hard at their jobs. I wish our family could just be happy like other families."

Zachary B.

Now is the perfect time for moms to consider a better way to pull off this balancing act.

How, you wonder?

MAKE YOUR HOME YOUR OFFICE!

The tide is changing. We have grown up in a society where working at home was not considered a real income earning option. It meant stuffing envelopes or assembling crafts and other scams people should stay away from.

But with the incredible advances in technology and the fact that more moms are tired of sacrificing time with their kids, it's the perfect time for women of all backgrounds to consider making the change!

There are successful home-working moms from all walks of life:

- Grocery store clerks
- Waitresses
- Secretaries
- Retail salespeople
- Accountants
- Receptionists
- Managers
- Vice Presidents and CEO's

Of course, working at home is not for everyone, BUT it is a very real option for millions of moms!

If you're tired of having someone else determine how much time you can spend with your kids, when and where you can take your vacations (and for how long), and how much money you earn, it might be the right time for you to join the millions of moms who are already earning a great living from home.

Just imagine...

- Having more quality time with your children
- Doing all the important little things you normally say "no" to
- Having more time for yourself
- Deciding on your "salary"
- No more writing checks to pay for child care
- Enjoying ALL your children's games, recitals, parties
- Getting to be "class mom" at school
- Being the chaperone on field trips
- Tax free vacations
- Writing off a portion of your mortgage and many other expenses
- Even homeschooling your kids if you want to!

Imagine sitting at your desk, looking out the window watching your kids play ... AND running an international business RIGHT FROM YOUR HOME at the same time!

Sound too good to be true?

It's not! Millions of moms are doing it everyday, why not you?

Today, intelligent, well-educated women are managing web-based businesses, sales organizations or direct sales businesses, all from their home. They save tremendous amounts of time, and have plenty of flexibility in managing their family responsibilities.

According to a recent survey, in 1995 less than 10% of online users were women... as of 2000 more than 50% of people online are women.

A Gallup Survey from 2001 showed 21.2 million US moms are online, representing 25% of the moms in the country.

Jan 21 2002: According to Nielsen NetRatings, the number of at-home female Internet users in the US increased more rapidly than the number of male users in 2001. (9% increase for women, 3% increase for men)

And it shows no evidence of slowing down! The computer on your desk is like the window to the world and represents tremendous, unlimited opportunity.

With 64.2 million adults going online in the US every month, having a business you can work entirely or partially on the Internet is a very smart thing to do!

In addition, the American City Business Journals reports that small businesses that use the Internet have grown 46% faster than those that do not!

Here's what just a few homeworking moms have to say:

"I'm so happy I was brave enough to take the plunge and begin working from home. It feels great to be here every day when my kids get home from school! I've always dreamed of doing that! Plus, because the tax advantages for home-based businesses are so great, it seems like we have more money than ever before, even when we were both working full time jobs!"

Tabitha B., Florida

"Working at home is great. I've always wanted to teach my kids at home, and having a home-business has been perfect for that. I actually pay my two oldest children to do some office jobs for me and they love having their own money! It's been positive in so many ways."

Rachel S., Kansas

"I was a corporate trainer in the banking industry for 15 years, and in my last 5 years I was downsized three times! That was enough for me! I left banking and decided to work from home. I've been home with my son for the past five years! The time we spend together now is priceless!"

Cathy K., Virginia

"I left the corporate "jungle" because I wanted to be here for my two teenagers when they got home from school every day. Now that I'm home, I understand more than ever how important that time is. So many days I find them telling me of difficult situations that happened at school, and we talk through their

options, decisions they need to make, etc. I can tell they really appreciate the fact that we can talk so openly about things.

If I was still working and not getting home till early evening, I'm afraid to think about them handling these situations without any parental input. I have a feeling they may have given in to peer pressure on many occasions.

I'm so thankful my friend introduced me to this home-business option".

Suzanne F., Alabama

"My husband and I tried for ten years to have a baby, and when my daughter Shelly was born, she was the joy of our lives. Unfortunately, because of our financial situation, we needed to put her in daycare when she was three months old.

It was agony each morning as I left her crying at the daycare center. I knew there had to be a better way! I couldn't imagine doing this for years and years. Something had to change!

We decided we'd tighten our budget so I could stay home, but the financial pressures became almost unbearable. Bill collectors were calling everyday, and we were under a lot of stress. Finally, I decided to start my own home-based business.

It's now three years later, and I'm so happy I decided to do this. Shelly and I get to spend all day together, and our financial situation has never been better. (My husband's even hinting that he might leave his job and stay home too!)

Terri L., New York

"I was nervous when I first started, but now I'm having more fun than I ever thought possible. I have two small kids, and although I live in a remote area of the country, at least two times each week I get to be with the other moms in our group from all around the country on a conference call! No need to get dressed up, drive anywhere, get a baby-sitter, etc.!

It's so cool to be part of a group of women with goals and dreams just like me. We help each other and cheer each other on. And after being with two toddlers all day long, being with all my new, supportive friends over the phone like this is almost "magical". I never dreamed it could be like this!

The extra money is great too! I enjoy shopping when I want, getting things I never had money for before ... and it's fun taking my husband out to dinner every so often too!"

Michelle K., Nebraska

WHAT ABOUT YOU?

Are you ready for a change?

If so, this could be the moment you've been waiting for.

If you're ready to take control of your family's most precious commodity -- time -- and begin living a lifestyle you may not have thought possible ...

Then it's time you found out about SmartMomsOnly!

We ARE moms just like you.

We ARE already creating substantial incomes from home.

We ARE helping moms just like YOU get started every day...

In fact, helping ordinary moms create extraordinary lives is what we do best!

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