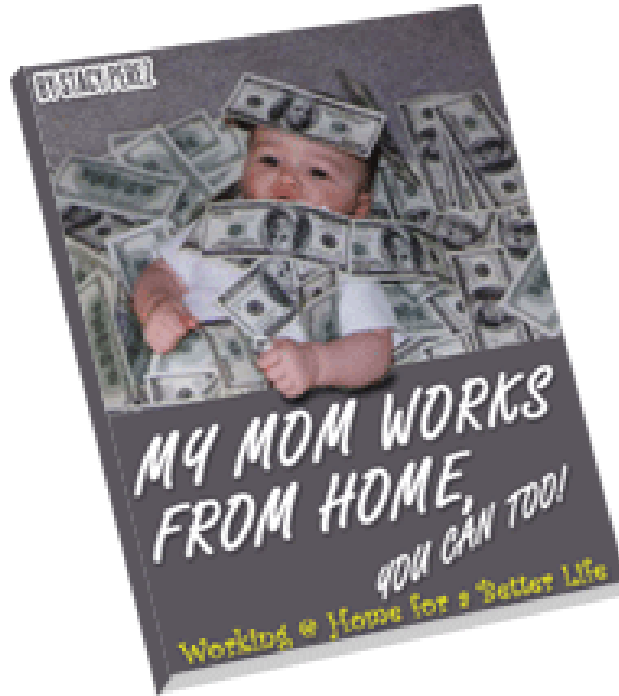


My Mom Works From Home, You Can Too!!

By: Stacy Perez, Copyright ©2005



DotComMommies.Com

Working @ Home for a Better Life

Please Read This First

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Important

1: Subscribe to my Dot Com Mommies’ Newsletter which is sent 1-2 times a week so you will be informed of updates, jobs, opportunities, articles written by Stacy Perez, etc.. Go to: www.DotComMommies.com and subscribe on the right side of the website.

2: I hope you will end the ebook inspired and motivated to make a better life for yourself and your family.

3: Email this ebook to every mom or mom to be you know of. We can help her work from home by giving her the resources to help her find her niche.

4: Contact me with questions, comments, email your work from home story, email your story if scammed, or email your story about your journey while looking.. LOVE to read about your stories and share them in my newsletter:

Contact: Stacy Perez

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URL: www.DotComMommies.com

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Introduction

Attn: Moms

No matter how long you have been a mom, whether you are pregnant with your first, a new mom, a mom of more than one child, or a mom with adult children this ebook is for you!

This ebook will inspire and give you hope that working from home and making an income is possible.

While surveying psychologists and other moms, the majority have said a child has a better chance of better grades in school, a better attitude, and better behavior with at least one parent at home. Being a mother and raising your own kids while making an income at home is the best opportunity in the world.

Stacy Perez's Work From Home Findings...

- Moms are the largest niche market looking to make money from home.
- The average mom looking for a work from home opportunity is from 6 months to 3 years.
- Most moms pay into scams like envelope stuffing, medical billing (software scams), typing, and opportunities that require you to pay for information before being able to view the information.
- Most moms who work from home are doing a home based business opportunity.
- Moms are the largest niche market for scam artists to prey on.
- Moms are more likely to buy into a scam than a legitimate home-based business.

- Moms are more likely to be programmed to look for an entry-level type work from home job like typing or data entry.
- Moms are the hardest niche market to educate about home-based business as an alternative.

Stacy Perez's mission is to inspire and help as many moms work from home as possible, by providing legitimate opportunities and educating moms about working from home through her articles.

This ebook will inspire, educate, and give you hope about working from home. Children are more likely to duplicate what their parents do. By working from home, you are setting an example and giving your children hope of being successful too.

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About The Author

Stacy Perez is a successful stay at home and work from home mother, who educated herself to make an income from home, while inspiring and helping other mothers learn to work from home.

Stacy started searching for ways to work from home while pregnant with her first child back in 1999. She worked outside the home up until his birth November 24, 1999.

When her son Kyler was born, she didn't have any knowledge about the internet or how to even make money from home. In fact, after she had him, she had a couple of small work at home jobs she landed at the end of her pregnancy.

While the work at home jobs would be wonderful, she felt they would never replace her outside employment income.

Kyler was almost 4 months old when she realized she wanted to start a website to help other mothers find ways to work from home. This would give her the chance to help many with a free resource website. Her dream was always to be her own boss and inspire and help as many people as she was able to.

Her first website, www.DotComMommies.com was launched April 15, 2000 and was an instant success.

Stacy Perez now has the most visited, respected, trusted and popular work from home websites for parents online. Her continued success is a true inspiration for any parent to find their path to working from home.

Stacy Perez has appeared in several newspapers, the book "Mompreneurs' Online," the book "Mommy-CEO," and a couple of radio interviews. For complete details, visit: www.dotcommommies.com/media.shtml

Her Story Continues ...

Quoted by Stacy Perez:

“Working from home taking your dream, passion, experience and turning it into an income is the best thing you can do. There are so many ways you can work from home whether you create your own thing, take part in a business opportunity or freelance. The possibilities are endless! Take my inspiration and let it guide you to finding your true path to work from home. You can do it! It is easier than you may think. I wish you the best possibly success for your future.”

My Story:

My name is Stacy Perez, and I have successfully learned how to make a living from home. This chapter talks about my story, and after reading it, I hope it inspires you to find your niche to work from home.

I am a stay at home and work at home mother of two small children. My son, Kyler was born November 1999 and my daughter, Angalynn was born February 2002.

After I graduated high school, I worked two jobs and went to a community college full time. I only went to college for one semester because of a car accident and my financial situation. I was going to college to work on a degree in accounting with a minor in business. All through high school, I had a passion for business and numbers. My goal was to have a career in business.

My life was about a JOB since I was 15 years old. I never imagined that becoming my own boss would be something in my future.

Most of my work employment consisted of collections and accounts receivable. My last job of almost 5 years was working for a major telecommunications company employed starting in the collections department and finishing in the accounts' receivable department. I absolutely loved my accounts receivable position. I was the middle person between the accounting department and all of the stores that were owned by the company.

While working in an outside job, I always had it in my mind that I would some day have a management position. One thing I did not like was taking orders from a boss. No matter where I worked, I was always the employee that the management staff liked because I would go beyond what was expected of me.

In 1999, I received news that I was pregnant with my first child. While pregnant and working full time, I had the fear of one day placing my child in day care. One thing a mother thinks about while working a job is the fear of putting her child in day care. Not only because the costs are ridiculously high but the safety of the child is something mothers think about.

Towards the middle of my pregnancy I began searching for work from home positions and information online. When I first got online in 1999, I knew nothing about the computer or the internet.

November 23, 1999, was my last day with the company I worked for. Early November 24, 1999, I went through an induction of delivery of my unborn son. Before my last day, I filled out FMLA papers and discussed with my manager about taking a one-year leave of absence. Believe me, we were not a family that would survive with one income. Because we had extra money, and I started researching working from home, I figured by the time the money ran out, I would have money coming in by working from home.

By March 2000, my son was four months old, and I had some money coming in from little work from home jobs I was doing. At this point, I had a ton of work from home resources on my computer. I decided to start my own website in hopes of replacing my outside job income.

I started a website with the focus about working from home, taking part in affiliate programs to earn money. I started the website on a free server. After about one week, I decided to buy my own domain and get website hosting for the site. Keep in mind, I was not internet educated. In fact, I knew nothing about starting a website.

April 2000, I launched www.DotComMommies.com with the idea in mind to provide free working from home resources to help other moms who want

to work from home. Within six months, www.DotComMommies.com replaced my full time income and my subscriber base to my newsletter was about 5,000. DotComMommies.com started getting media attention, which really helped my website traffic and subscriber base.

My intention for DotComMommies was to provide work from home jobs and legitimate home based business opportunities as a free resource for mothers that are seeking to work from home.

I have to say that websites are an addiction and going beyond DotComMommies.com was something I wanted to do.

I started taking an interest in ebooks about one year after DotComMommies.com was launched. I started realizing that making ebooks for profit was what I wanted to get into next especially because I had so much work from home information that I wanted to get the information into ebooks and sell them for 100% profit.

I decided to start another website for ebooks. I purchased the domain and hosting for www.WorkAtHomeBooks.com. It was about a one page website with minimal ebooks and books about working from home. I really didn't do much with this website until I was pregnant with my second child. My unborn child inspired me to get WorkAtHomeBooks.com going. When my daughter, Angalynn was born February 19, 2002, I launched the website with more ebooks to offer selection and to increase my income. I was very excited about this website and saw a very good income potential.

Right before WorkAtHomeBooks.com was launched and after, I really began studying about making money from ebooks. I downloaded many free ebooks to study on how the authors were making money from them.

Now, WorkAtHomeBooks.com generates a lot of ebook sales every month.

August 2002, I purchased another website, www.WorkAtHomeParents.com or www.wahp.com. I paid for advertising in the WAHP newsletter and when I checked to make sure my ad ran in the issue, I saw that the website owner had the website on Ebay to sell it.

WorkAtHomeParents.com was started back in 1995 and was well established. I wanted that website because it would give me the opportunity to provide information about actually making money online by inspiring and helping parents. This is really what I wanted to focus on. Plus, it would tie in the two other websites.

I worked on WAHP for one month redesigning and changing the content, before I would get a proposal for an opportunity that I would not refuse in September 2002. I have slowly been working on WAHP but it is not yet completed. There is so much more content I want to get on the website.

WorkAtHomeParents.com is giving me the opportunity to inspire parents and provide resources for parents working @ home or wanting to work @ home.

As of August 2002, I have almost doubled my outside income.

While having these 3 websites, I started following what six figure marketing gurus were doing. I followed them and studied them for about one year. I started taking an interest in residual income opportunities. Residual opportunities are where you make a monthly income for a one-time effort. Having multiple income streams is what I was after.

September 2002, an amazing individual contacted me by email. I get a lot of email, which most of it is junk. He basically said he has been following my success with DotComMommies.com and wanted to thank me for helping so many women in business. He asked to speak to me on the phone.

I emailed him giving him permission to contact me. He called exactly when he stated he would. He wanted to let me know that I am inspiring to many women. I didn't know his purpose of contacting me but was very interested to find out. He started asking me questions about how I generate income. I explained to him that I make money from advertising dollars, affiliate programs and ebook sales.

He slowly got to the heart of what he wanted to tell me. I agreed to partner with him in a residual opportunity and in October 2002, www.InspiringParents.com was launched.

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Since October 2002, I have learned a lot about residual income. Enough to where I am educated to expand and work on bringing in multiple streams of residual income.

June 2003, with the residual concept, my next mission was to educate moms about residual income. I launched a brand new money making concept for mothers with www.ResidualMommies.com.

I am living proof that you can take your dreams or ideas and turn them into a money-making business.

You don't have to have education! You can teach yourself online. There are many resources to help you. I self taught every single thing I know today.

I have been making money at home since the year 2000, and it has been worth every minute.

You can make a living from home by taking your interests, skills or your passion and turning it into a money-making business.

I wish you success in making your dreams come true!

Best Wishes!

Stacy Perez

www.DotComMommies.com

www.WorkAtHomeParents.com

www.WorkAtHomeBooks.com

www.MomsWAH.com

www.ResidualMommies.com

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My Ultimate Wish and My Ultimate Goal

I have been a stay at home and work from home mother since my first child was born. I have been home with my children since day one of their lives. I have changed my life not only for my future but also for the future of my children.

To set an example for my children so they have hope and belief as they grow up. Letting them know that the way people believe and live life today is not the life they have to live when they grow up.

It is a reality that children mimic and duplicate what their parents say and do. By breaking the cycle and reprogramming my mind, I am leading my children on a journey of hope and belief. A journey different than the norm of those who settle for what they believe life is meant to be.

The way your life is today is the way it is because that is the way you choose for it to be. The way your future turns out will be because that is the way you believed it was supposed to be.

You can have the life you want to have, if you believe you can have it. You do not have to believe that living paycheck to paycheck or suffering is the way your life is supposed to be unless you believe it that way than you will have it that way.

You are the ONLY one that controls your present and your future. If you want to change the course of where you are going, you need to believe you can change it, start reprogramming your mind, and continue to reprogram it to make it stronger.

My ultimate wish and goal is to help people understand that they can change the course of their lives if they really want too.

You have to believe in yourself and believe that you can achieve anything and get anything you want!

Thinking And Dreaming

Thinking and dreaming of making a living from home crosses the minds of most individuals at some point in their lives. Most people will go on with their lives thinking and dreaming about working from home and never make it happen. It is what other people think and say that we listen too. We believe that the normal thing to do in life is working for someone else.

What about you? Has the thought of making an income from home crossed your mind? Have you ever dreamt about how life would be different today if you were working from home? Do you wonder if making a living from home is even something that is attainable?

Things that make people start thinking about working from home:

1. Going nowhere with a current job. Being at the highest-level position your skills and education allow you to go.
2. Not getting paid your worth. Never making that hourly wage you feel you deserve.
3. Getting ready to have a baby.
4. Conflicting attitudes with the management team.
5. Being a prisoner of your job. Punching out for breaks, asking to use the rest room, asking permission for a day off, getting disciplined for mistakes.
6. Not being able to speak your mind. When you are getting disciplined and really want to let your boss have it, you can't because of the fear of losing your job.

Personally, the thought of working from home was something I thought about often while working outside the home. I seriously wondered if working from home was something that was even possible.

I always thought starting your own home business was something where you needed education, a lot of money, and resources. These are things I did not have, so I thought that working from home would never be part of my future. I thought I would continue to go on with life believing that my only future was punching a clock, taking orders from someone else, making someone else rich, and never advancing beyond where I was at.

The following are examples of negative thoughts going through curious minds about working from home:

1. Working from home cannot be possible because it is probably a scam.
2. Only lucky people work from home.
3. I am not smart enough to work from home.
4. I don't want to start my own work from home business.
5. All work from home opportunities is either an MLM, pyramid scheme or some get rich deal offering false promises.

I know these negative thoughts go through people's minds, because I have thought them myself. Plus, we hear and listen to what others say, and you continue to doubt working from home is even possible.

Thinking and dreaming about working from home doesn't have to be something you just think about, it can be something you start preparing transitioning yourself into. The best thing to do is start educating your self. With the internet and the library, you can learn a lot about working from home and one day actually be living the dream instead of just thinking about it.

Making a Decision to Work From Home

It is important to make the decision to work from home. It is the first thing you should do before searching for a work from home opportunity.

In order to make money, you have to make the decision to do it. This will help you become more serious about doing it than just curious about it. Your mind will only see what you have already made up your mind to do.

While I was pregnant with my first child, I worked outside the home. I made the decision while pregnant that I would become a stay at home mom who would make a living from home. Back then, I had no idea how I was going to do it, but I knew I accomplish it.

Making decisions will help keep you focused, help you overcome obstacles, and help you stay on the road during your journey.

You are putting your mind into action by making decisions. As you make decisions you will keep your mind focused to achieve your goals.

When I make a decision, my mind is set. It is a matter of setting goals and creating a plan of action to get to my final destination.

Because I made the decision to work from home mid 1999, I have been doing just that.

An example of another decision I made was back in October 2004...

I attended a conference for AmeriPlan USA®, one of the companies I work with. The company announced an incentive everyone could take part in. The incentive was if you enrolled 100 or more brokers (people to work from home) the owners would personally give each person a \$10,000 check. The incentive period ran from October 15, 2004 through November 2004. I made the decision at that event that I would personally enroll 100 + people who wanted to work from home. I had no idea how I was going to accomplish it, but I knew I would do it.

By the end of the incentive period, I personally enrolled 109 people to work from home. I was one of eleven people in the entire company to do that. On December 4, 2004 the company personally handed me a check for \$10,000.

Make decisions and stick with them. Do not make a decision if you do not plan on accomplishing it. Making the decision to work from home is what you need to do before even starting. If you want to accomplish working from home than making the decision to do it is the first critical step.

Establishing Your “Why” To Work From Home

What is your “why” to work from home? Your “why” has to be very strong in order to make working from home a reality. It will also help you keep focused after you have made your decision to work from home.

Whether you are a work outside the home mother or a stay at home mother looking to work from home, you can do it. You need to establish your “why.” Why do you want to work from home? It is important you know your “why” before you begin your to work from home opportunity search.

Think about it...

Why are you looking to work from home? Is it because you want to raise your own children? Be your own boss? Take a vacation? Purchase a new car? Pay off debt? Buy a new house? Send your children to college?

Whatever your “why” is, your “why” must be bigger than anything else in your life.

Write down your “why” on a piece of paper. Now, take that piece of paper and post it in your home office or anywhere where you will see it throughout the day.

People who are dieting may post a picture of a slender person on their refrigerator to remind them of their “why” for losing weight.

My why...My kids

While pregnant with my first child, I was working outside my home. I started visualizing what it will be like when he was born. I started realizing, I needed to do whatever necessary to become a stay at home and work from home mother.

I kept focusing on my unborn child and working really hard to educate myself about working from home. Because my “why” was so powerful, I

stayed focused and saw nothing else but being a stay at home and work from home mom.

Once you establish your “why,” now it is time to think big. What are your dreams? Are you looking to take an exotic vacation, purchase a new car or a home, are you looking to save money for your children’s college fund, or maybe you are looking to pay off your debt. What exactly do you dream about and desire to have?

My dreams...

All my life, living paycheck to paycheck was the norm not only for my parents but also for me.

My dreams are to live very comfortably. I want to have the ability to give my children everything they want and need without worrying about my financial situation. I want a bigger house, be able to send my children to private school, save for my children’s future, and have money to vacation when we want too.

Where am I at with my dreams....

I am on the right path. With a lot of trial and error, I have mastered the best possible way to take the journey to make my dreams a reality in the near future.

By being focused on my “why,” being determined and motivated, and continuing to stay on course, I will become financially free with in 2-3 years.

As you see, your “why” is absolutely critical before starting the journey to work from home.

My kids ...

My son, Kyler born 11-99
and my daughter, Angalynn born 02-02



Websites:
Kyler.ws
Angalynn.ws

Living Paycheck To Paycheck

The “norm” appears to be living paycheck to paycheck in most households. What do you think? Do you personally live paycheck to paycheck or know of others who live that way? I bet if you do not live that way, I would bet you know of people that do. Does it have to be the “norm”? No, it doesn't have to be that way unless you break the vicious circle now.

Because of what I do, I have the opportunity to talk with moms who work from home or are looking to work from home. What I have found is most families live paycheck to paycheck.

They will tell you that they are broke and cannot afford to put any money out into anything. Anything that requires money that maybe investing into their futures, they will say that they are broke.

As soon as they receive their paycheck or their spouse's paycheck, it is gone, because they are paying bills or buying the things they need for their children.

Let's think about something for a moment...

If you are currently living paycheck to paycheck, how was life when you were growing up? Did your parents live that way too? If the answer is yes, did you see frustration when they didn't have money to pay for the rent or mortgage or even utility bills because their check was gone before it was even deposited?

If your parents lived that way, do you think the vicious cycle was passed to you? Think about this... If your parents didn't have extra money to pay for things for you, do you think your chances of living that same kind of life will repeat in your family life? Maybe they couldn't afford to pay for college, buy you things you wanted, help pay for a car or even your wedding.

My Life

Growing up until I was about 9 years old, my father was the only source of income for our family of four. My mother was a stay at home mother. They married and started building a family practically right out of high school.

My father earned a middle class income. Every dollar he earned went to pay for our living expenses and anything we needed. They really didn't have much left over to buy us things we wanted. They would make sure we didn't live a completely boring life by taking us places, but going on a nice vacation was certainly not in the budget.

As we got older, my parents divorced when I was about 10 years old. It seemed that financially there was more of a challenge.

I started making money babysitting at the age of 12 years old. I was excited because then I could buy things I wanted. It certainly helped educate me about appreciating the dollars I earned.

By the time I graduated high school, going to a university was out of the question unless I received a scholarship or a grant. My father was able to help fund for a local community college for my first semester.

While I was taking a full time load at school, I was also working full time to help pay for the things I needed and any expenses.

When the semester was almost over, I was involved in a car accident in my car. I only had liability insurance. I ended up not going back to school after the semester was over.

Instead, I worked 2 full time jobs for a short time when I was 19 years old. I lived with my mother for a while and helped contribute money to the household. She was struggling because she worked a low paying job and had too many expenses to handle.

At the age of 19, I met my husband and after a while we went out and got our own apartment. We both worked low paying jobs, because neither one of us had further education out of high school.

My husband and I married when I was 24 years old. At the point of getting married him and I were living paycheck to paycheck. We didn't have extra money for the unexpected and when the unexpected happened, we found ourselves getting further into debt.

We decided after being married for about 5 years and still living paycheck to paycheck that we wanted to have a family. We were still living paycheck to paycheck and thought we would be living that way forever. I was 29 years old and we wanted to have children before we got much older, even though, financially we knew we would be putting ourselves in worse financial shape.

I worked outside the home until I gave birth to my son November 1999. I was 3 weeks away from turning 30 years old.

Based on what you have read, do you see how the cycle repeated? I was living the life of my parents living paycheck to paycheck. The only difference was we waited a lot longer to have children like 10 years.

About mid way through my pregnancy, I started looking into the option of working from home and started researching.

This is what I thought life was supposed to be... I would work a full time job until I hit retirement age. I would work a job where I would probably never advance to a management position and make about an average person's yearly income. I also thought that bringing a child into this world that my child would probably be living the life I had and that vicious cycle repeat all over again in his life.

I did something I never thought I would ever do. Right before my son was born, I told my manager I would be taking a one-year maternity leave. I did this without really having a plan and not knowing what was going to happen financially. I was taking a risk. Two incomes were needed to run my household. I had almost 3 months of income coming so I thought I would have time to get something going from home.

I was determined to break the cycle, quit my job, raise my own child and make an income from home. I had it set in my head it was going to happen. I was motivated and determined. I was going to break that cycle and not give my children the life I had.

Within 6 months of having my son, I replaced my outside job income. When my maternity leave was up, and I was due to go back to work March 2001, I called my manager and told her I would not be returning to my job.

I was making progress and on my way to a better financial life. I found a way to break that cycle so it would not repeat with my kids and their kids and so on.

Today, we live a much better life than we had while we were working outside the home. I am not quite at the place financially I want to be at yet, but I know it is coming.

Today, I look back and think... WOW, I cannot believe I am at home with my kids and making an income. I was never one to deal with change. No matter what obstacle came my way, I overcame it. I was and still am on a mission and nothing will get in my way from me achieving my goals and wants in life.

Your Life:

Think about the life you had growing up. Now, think about the life you have right now. If you had what you wanted when you were growing up that is wonderful. But if you are living paycheck to paycheck now, do you think it will repeat with your children? Living paycheck to paycheck has to start somewhere. You do not have to continue living that way. You can break the cycle now and live a better life financially now and set the pattern for your children.

Thinking Of The Future As A Solo Income Provider

It is amazing what you will learn when you are talking to people. You will find most people do not think about the future if their lives were to change today. Not thinking about what they will do in the event life changes.

I spoke to a stay at home mom recently. She contacted me about working from home. I met her on the phone and I learned about what she was looking for and educated her about working from home.

She told me she only wants to make about \$20 a week because her husband is self employed and makes a nice income where she doesn't need to work. I told her that it is great that she doesn't have to work and why she wants to work from home. I told her I do not understand why she is looking then if her husband makes good money.

She told me she loves to type and is creative in making flyers, brochures, etc. She said she was looking for a typing job from home. After she told me about her passion and what she wanted to do, I educated her about working from home typing. I told her there are no legitimate typing jobs from home that I have found. The only typing jobs from home I have found are the ones where you pay a small amount of money for some disk. The typing from home is where you type the ads and type the emails when replying to someone who has inquired about your ad. That is not a real typing from home job.

She came out and told me she did not want to do a home-based business opportunity because she didn't want to have to leave flyers or brochures anywhere. I did mention to her that she can use her creativity with typing and create her own brochures and flyers for whatever opportunity she takes part in. She wasn't interested in doing any kind of home-based business opportunity.

Instead of shutting down the idea of typing from home, I suggested to her maybe starting her own typing from home business maybe something to consider. But I did tell her that she would have to market herself in order to gain business.

For the heck of it, I asked her if her husband has a pension, 401K, life insurance or anything. She said no and they don't even have health insurance.

I was alarmed and replied with, "OH REALLY." I repeated what she said about having nothing. I asked her if that scared her. She basically said I was probably going to jinx her.

I told her that I am being realistic and she should think about this now.

When you are married and have children, you should consider having investments or a plan of action just incase life changes and your main family income provider is no longer in the picture, what will you do?

You may not be thinking of the future because you are content and happy with your life financially right now. You maybe a stay at home mom and your husband works. There is no need for you to work because he makes enough money... BUT... what happens if your family life changes, then what?

Situation #1

My ex coworker and friend was married to the love of her life. They had such a wonderful marriage and both had fantastic jobs. They started having a family after about 5 years or so of marriage. One day, her life changed. She had 2 small children. Her husband contracted the deadly form of meningitis. As soon as he went to the doctor, within a few days he passed away. Her life changed, she quickly became a single mom of two small children. Fortunately, she had life insurance, but that only lasted for a short time.

Situation #2

One of my close friends, who I have known since high school, worked outside the home until she had her first child. Her husband made a very nice living where she was able to be a stay at home mom. When her son was about a year old, her and her husband split up. She ended up being a single mom who needed to go out and get a job.

Neither one prepared for their future. Neither one could have supported themselves and their children solely. Both either had some savings or family help but that was all.

What I believe... I believe every woman should be able to financially support themselves and their children without relying on support of someone else. Treat today like you are solo and raising your own kids. Prepare for the unknown future. Just because things are okay financially with you not working, I would not just stay that way forever.

This is what I am doing...

I am married, and I have two children. I am working on making enough consistent monthly income right now where I can financially pay all of our expenses without relying on my husband preparing for the unknown future.

Great! This is extra money that you can put into savings, buy something new, save for your children's college, or maybe take a nice vacation.

Knowing that you are making enough money to support you and your kids financially would be something you would be prepared for just in case.

Why take a gamble and not be prepared if your life were to change today. Do something today to build for tomorrow.

You Don't Have To Be Educated To Work For Yourself

You do not have to have a college degree to be your own boss. I don't have one, and I work from home.

My work background is collections and accounts receivable. From the age of 19 years old until the age of 29 years old those were the types of jobs I had.

Hard to believe the things I am doing today have nothing to do with what I did in the past.

I didn't go to college to figure out how to work from home. Just having a baby, I was motivated and determined. I started researching online and started educating myself on how to do it.

When I first got online, I had no idea about what was inside my computer other than how to turn it on.

I started researching online and finding how to do different things and chatting with people in chat rooms and engaging in message boards. I was determined to work from home and I was going to find the answers I needed to make it happen.

I knew nothing about creating, marketing or even making money with a website. Because I networked with people and found the resources, I was able to put together a website.

Whatever your passion, interests, education, or work experience is.... You can turn that into making a living from home. You may find whatever that is that you will be able to create multiple streams of income.

When I am learning about people, just from the conversation I can pretty much tell what they can do to make money. They may not realize it, but I can give them the idea and guide them into the direction of making an income from home.

Making a living from home, takes motivation, determination, and patience. You have to have those things, as well as a why. Why do you want to do what you are doing? Making money takes time, if you have the time, you will see the rewards.

To help me determine what I wanted to do, I started reading a book about making money with your computer. I began writing ideas in a notebook. The ideas started racing through my head. Then I decided to do a website to help provide resources to moms that wanted to work from home.

Get a notebook and start writing about your passions, interests, education, and work experience. Start thinking about what you would like to do to make money from home. Write all this stuff down and keep that notebook with you. Because as you start brainstorming, you will find that you are always coming up with things in your head.

After you have decided what you really like to do, start researching about it online and going to the library or your local book store and see if there is information about it.

Start putting together a plan of how you are going to do it and what you are going to do to make it happen.

What I did was at the time there were only a few websites out there with similar content to what I have. I joined their newsletters. I started studying how they make money by going through their websites and newsletters. This was going to help me put together how I would make money.

If there are websites or newsletters online similar to what you want to do start searching for them and join their newsletters.

The idea is to get ideas to help you make money plus give you enough information to create something different than what you have seen. The idea is to create something different, so you will attract people to your website and newsletter that are excited to open your emails and visit your website ongoing.

Being An Example And Preparing Your Children To Be Entrepreneurs

You are probably thinking “WHAT” is she talking about. I am talking about once you are doing something where you are working from home start preparing your children to follow in that path.

My son was born November 1999, and my daughter was born February 2002.

I have already told many people that as soon as my children are mentally ready, I will start educating them about making an income online. They are probably thinking why would I do that. Well, quite honestly I would rather prepare my children to be tomorrow’s successful entrepreneurs.

You hear about people becoming successful at the age of 18 or 21 years old where they are making a six-figure income. I am not sure when they started mentally preparing themselves for it.

Today, children are more advanced then when we were their age. I know that my four year old knows a lot more then I did at his age. Kids are more prepared for going to school then they were when we were younger.

My five year old has been using the computer since he was 9 months old. Yes, they have computer games for infants. My daughter was about the same age when she started using the computer. The idea behind teaching my kids about the computer is so they can start being prepared for school and their future.

My son knows how to use the keyboard, mouse, put his cd-roms in, turn the computer on, run the program, play the game, and shut down the computer.

I am preparing my children to start making money in their near future when they are ready to go that route. Every day, my kids hear and see what I am doing, so I am preparing my kids. This is the “norm” for my kids. They are already starting to mold by seeing and hearing me every day while I am

working. They will be more likely to follow in my footsteps. I am leading by example so they will follow.

When children are in school they are learning what is necessary to give the knowledge of functioning in society as well as preparing them for college. One thing, I feel schools should focus is teaching kids about being their own boss or being a boss of a company.

When I was in high school in my second year, I took part in a program called Junior Achievement (JA). I was part of it for 2 years. The program teaches you about creating a product, marketing it and everything that comes along with running a business. It is an excellent program for high school kids to be part of. JA was the foundation for my future.

You are wondering what you can do to prepare your children... LOTS! If you are working from home you are setting an example. Your children will see what you are doing every day and they will remember it. More likely they will end up being an entrepreneur at some point in their life or have a better career.

When my kids are mentally ready and they are developing interests in doing what I am doing or learning how to do something to make money for themselves, I will help them put together a plan.

I have my reasons why I do not want them to work for a fast food restaurant, a gas station or a department store. The reason why is working those kinds of jobs probably will not be what they will be doing in the future. I worked those types of jobs and thought that was going to be my future. There is nothing wrong with working jobs like that because we need people to work those types of jobs, but I want to develop my children to be their own bosses or have the mind of an entrepreneur. Jobs like that certainly will teach responsibility but contributing to their future I don't see how.

I feel that to help contribute to their future, they need to start developing their minds to prepare for their future.

It certainly doesn't have to be something online. Because of what I do, that is what I would teach them. Even teaching your kids about making money

for themselves like making crafts and selling them, babysitting, mowing lawns, helping older people with laundry or grocery shopping, it is teaching them about being their own boss.

Helping your kids take their interests, hobbies and experiences and turning that into a way for them to make some extra money will help prepare them for their future.

When it is time to Retire, will you be Financially Okay?

IMAGINE ... Being at retirement age...

Imagine being 62-65 years old, working a 9-5 job, and living paycheck to paycheck. How would you feel about it? What if you wanted to retire, but you financially can't? Thinking about it, certainly makes me work harder today so I won't have to worry about it in the future.

Recently, I spoke with a woman who shared with me that both of her parents are still working and they are in their 60's. I asked her, "Why are your parents still working?" She replied, "because they have too." It is sad to see or hear about people who are at retirement age that are still working. People who are at retirement age, deserve to retire, but may not be able to, because they need to work."

It is horrible to know, people may have to work for the rest of their lives because they didn't plan for their future when they were younger.

My parents are divorced and just about in their mid 50's. My father is on disability and just makes it financially. My mother works a 9-5 and living paycheck to paycheck. Because my parents always lived paycheck to paycheck, they will continue to live that way unless they make a change.

People who are able to retire may live on a strict, fixed budget surviving on the little bit of social security they receive, where they may end up being forced to get a part time job just to supplement their social security. You know this is true, because you can go to places like Wal-Mart, restaurants, grocery stores, or other types of stores and see retirement age people working. Maybe retired people are looking for something to do, but I would bet most people are working because they have too.

I am 35 years old. I worked in corporate America until almost my 30th birthday. I lived paycheck to paycheck and financially suffering. When I really think about it, I am a little over half way to retirement age. AND it

scares me! Because who knows if social security will even be there when I retire. Seeing how people are poorly paid now who are on social security, I am sure it will be worse for me when I approach retirement age.

Most people work paycheck to paycheck. It is obvious that is the way most people live. Because most people live that way, do you think they are investing money to help build an income for retirement like through 401k, IRAs or other retirement investment options? PROBABLY NOT!

Having a 401k and tapping into it... not only did I see my mom do what I am about to discuss, but I have done it myself. People may have a 401k program and think they are too young to even worry about the future. What could happen is they start to borrow against their 401k plan or withdrawal all of it because they need the money for something. NOT only are you going to get penalized for doing that, but you also decreased your retirement income.

Being young, we just don't think or even worry about the future, and we should be worrying about it. Sad to say, but life certainly does go by quickly. You may not think about being at retirement age today but life can pass right before your eyes and you are at that age, then what?

What I do not want in life is to be 62-65 years old, and have to rely on government assistance, move in with my children or worry about having money. I want to know what I am doing today is going to build for my financial future tomorrow.

It has been 5 years since I broke the cycle of thinking that living paycheck to paycheck is the way to live. Over the course of time, I have learned, tweaked and moved myself in the direction to build for my financial future.

Over the years, I have followed and learned how the supposed six figure "Internet Gurus" were doing it. What I learned is most people who make a six figure from home, take part in something that pays them a residual income. If you do not know what residual income is, it is a repeat income that comes to you forever for a one time effort as long as the person remains on the books. An example, of someone earning a residual income, is an insurance agent. Every time you pay your automobile premium, your agent

keeps getting paid on that as long as you don't cancel the policy. It is amazing, that for a one-time effort someone would keep getting paid. Do you see why residual income is the place to be?

Now thinking about my life in 30 years and where I will be at retirement age, I know I will be living nicely with no debt. I will also have built a legacy for my children and grand children. I will know that I can happily leave this life and move onto my next life, knowing what I built in 30 years will be given to my family as a gift. My family will inherit what I have built and be able to keep building if they want too and keep passing it on through out the generations. I have written about reprogramming your mind to work from home by breaking the cycle. Think about it, I decided to break the cycle when I was 30 years old.. Setting my mind to do what was needed to move me in the direction of living a better life. NOW, I will give my children hope and anyone I have the privilege to educate along the way.

What if ... you think doing what you are doing right now will change on it's own.. What if it doesn't? Things do not change on their own. If you are not happy financially or do not see yourself enjoying life at retirement age, wouldn't it make sense to do something about it? What if.. I make sense and this time, you opened your mind and your eyes and took the leap of faith to change your life.

People want to work from home, but their minds are still programmed to fall for scams and look for that entry-level type job from home. They need to reprogram their minds so they can go in the direction of living financially free without worrying about not being able to retire when they want.

Reprogramming Your Mind To Work From Home

Once you have made the decision to work from home and determined your why, you now need to allow your mind to open and be ready for reprogramming it.

If you are newly looking to work from home or have been looking for a long time and haven't found anything, you need to ask yourself why you haven't found anything.

The reason why you may not have found a work from home opportunity may be because your mind may be closed and you are shutting out opportunities that pass you by.

If you seriously want to work from home then you need to open your mind and allow yourself to listen. By listening and learning about an opportunity, it will allow you to make an educated decision.

You will find when you open your mind and allow it to be reprogrammed that more opportunities will be available to you.

An example ...

Most stay at home moms want to work from home, but automatically shut out selling opportunities like home-based businesses. Today, it is obvious that there are more moms working from home with home-based opportunities than work from home jobs.

Why are moms getting involved with home-based businesses?

The reason why moms are getting into home-based business is because home-based business gives moms hope and a vehicle to work from home.

With home-based business it allows moms the ability to learn a career from home being their own boss.

Moms who are looking or were looking for an entry level type work from home job may have found or may find jobs may not exist or are hard to find.

Home-based business opportunities are usually more secure and should have the credential backing to back them up. With a legitimate home-based business, someone is less likely to be scammed.

You will find most moms do not want to work from home doing telemarketing, sales, cold calling, home parties, or any of that.

With entry level type work from home jobs there are challenges like the competing with others for the job, more risk of being scammed, and usually you are working harder than the pay because you are getting paid a piece rate in most cases.

I started my first website April 2002 and battled inconsistent income which was affecting when I was able to pay my bills. I had to think of a way to make my income more stable and secure.

When I decided to reprogram my mind September 2002. I allowed my mind to open and to listen. I knew there were people making a consistent six-figure income and I wanted it too.

September 2002, my eyes were opened to home-based business where I would have the opportunity to earn the consistent income I was looking for.

Well, of course, I was hesitant because of "sales" or "telemarketing." There was no way I wanted to have any part in sales, cold calling or telemarketing. BUT I realized with a niche product/service AND changing my way of thinking and talking that a home based business does NOT have to be sales or telemarketing.

Changing the way you think and talk, actually will help you! Instead of being annoyed with feeling like you are doing sales. More then likely, you probably are annoyed with sales people. You can make it work in your

favor.

Nothing is more irritating than a sales person or telemarketer calling you to solicit something you didn't ask for. I absolutely cannot stand unsolicited phone calls or sales people at my door.

You know what? You can learn from those people.. WHAT not to do.. AND turn it into a way of helping people and getting the results you want.

So, here moms can work from home with something like a home based business.. AND not be threatening to people AND make an income.

A work from home niche is working with a company who offers a product or service that people want and need. By communicating with people, you are able to find the want or need without the feeling of selling. When you find the want or need, you deliver the information with the intention of making money. Something appearing to be selling into something that helps people ALL by taking something that may be selling and turning into something that is NOT selling.

It's amazing because in life in general SALES is the way life is. We are constantly selling ourselves and probably don't realize it. Plus, when we want something we let someone sell us something.. But of course, when you sell yourself for a job or want something, you do not think there is sales when there is sales involved. If you really think about it, MOST things in your life are sales related.

It is all about your attitude and how you decide to approach it. It is also about how badly you want to work from home and make an income. AND how badly you want to influence and help people.

I can tell you from my online experience from the past 5 years... Moms are looking for something entry level that is not sales related. I can also tell you many moms there are moms looking who have been looking from 6 months to three years. It is amazing because those moms keep looking and probably get scammed on the way and you ask them.. WHY have you been looking for so long when something like a legitimate home based business maybe sitting right on your lap. SOMETHING that can change their life and they

do NOT even realize it.

I have had the honor to research, test and visit a corporation who offers a work from home opportunity.. AND the great thing is.. It gives moms the opportunity to work from home by just asking questions and seeing if there is a need.. AND if there is a need.. GIVING them the opportunity to make daily income with it. What is even more incredible is the fact they have a system in place that anyone can do and succeed. AND most importantly they have development calls to help moms to develop so they can do something like a home based business.

Networking With Parents Who Work From Home

I started networking with other parents before I started working from home, and I continue to network with other parents every single day. You will find relationship building is an important part of working from home.

You will find when networking with like-minded people that it may end up being of great value saving you money.

Some examples of why networking is an important part of working from home:

- Bartering of products or services. Bartering has allowed me to get things I want and need at no cost. It makes perfect business sense.
- It is a way of learning about new opportunities, products, and services that are available.
- Relationship building with someone may end up being your future partner in a home-based business opportunity.
- Most importantly, you are getting your name out there. This is something that is vital. People will talk about you and/or your business. You will start becoming known, trusted, respected and credible.

Great Networking Places:

1. Ryze.com. Ryze is the first of its kind, and it is a powerful tool for networking with others. You will find many entrepreneurs on Ryze who you can network with. You can see an example by going to my page on Ryze: www.ryze.com/go/dotcommommies and main website: www.ryze.com

2. YahooGroups.com. Yahoo groups has thousands of different topic groups that you can join. These are email groups. Everyone that is subscribed will get the email posted to the group. You can type something in the search box and it will pull up hundreds of groups that you are interested in. If you are using the groups for networking, I would make sure you subscribe to groups that have 100+ people. I have two networking groups set up that are geared towards work from home moms:

<http://finance.groups.yahoo.com/group/Stay-At-Home-Mommies/>
and <http://finance.groups.yahoo.com/group/DotComMommies/>
and main website: www.yahogroups.com

3. Topica.com. Topica is very similar to YahooGroups but not as popular. I have some of my networking groups there, such as, my mystery shopping group. You can go to the main website:
www.topica.com

There are other places you can network, but these are the ones I use daily. You can do a search with www.yahoo.com or www.google.com to find other networking places.

Working With A Company Offering A Home-Based Business

Home based business opportunities give people the opportunity to work with a company that has a product and a plan.

The concept of a home-based business opportunity is a similar concept to franchising a McDonalds. McDonalds already has a reputable name, products, and a business plan for success. If you build a McDonalds on your block, you know it will get business because everyone is familiar with the McDonalds' name.

If you decided to open your own fast food burger restaurant with your own name, you will have more of a challenge. You have to put together your own business plan, work with vendors to find the most reasonable prices for supplies, spend more time and money for marketing, building a positive reputation for your business.

You will find most people do not want to start their own business from scratch because of all the work involved in the process of starting and running it. You can have your own business with a company that offers you the opportunity of having your own business where you are an independent contractor.

Quite honestly, it makes perfect sense for anyone that wants to work from home to work with a company that offers a home based business opportunity if you do not want to start your own business from scratch.

The reasons I feel home-based business opportunities are the way to make a living from home:

1. Low start up fees. A home-based business means you need the necessary materials to start your business so there will be a start up fee.

2. You have control over the income – make as little as you want or as much as you want.
3. Less risk. If you are working with an established company there is less risk of getting scammed.

What you should check out when looking for a company to work with:

1. Find out how long the company has been in business. Consider companies that have been in business 5 years plus.
2. Go to the BBB.org and make sure they are a member of the BBB in good standing. The idea is to make sure you do not see any negative, unresolved complaints.
3. Check to see if the company is listed with Dun & Bradstreet. This isn't a big issue but a good one, because if the company allows you to purchase their financial/credit report, that is good.
4. Check to see if the company is part of the Direct Selling Association or DSA.org. There are only about 150 companies members of the DSA. Being a member of the DSA is a good thing for any business because they have a Code of Ethics that a company must fit in order to be considered for membership. It is a one-year interview process to be part of the DSA.
5. Type the company name in a search engine and see what you pull up. Hopefully, you do not pull up anything negative. Whenever I look into any company, I always see what I find in a search engine. You will find message board entries and places you can post complaints will show up in a search engine.
6. Ask around online and offline if people have heard of the company you are checking into. Not saying that I would listen to someone that says it is probably an MLM or pyramid scheme, because quite honestly they probably don't know what one is. The idea is to find out real experiences good or bad from people.

7. Go to WorldWideScam.com and see if you see the company listed there. Any scam artists or scam companies will be found there. The website is hard to navigate and quite cluttered but if you take the time you will find if the company you are looking at working with may or may not be there. They do have a newsletter, I recommend joining so you are notified of the latest scams.

What to watch out for when looking into a home based business opportunity:

1. Get rich deals. There is no way a legitimate company is a get rich deal. Sometimes I wish home based business opportunities were get rich but they aren't. You put the time and work into it, you will certainly get rich faster.
2. Stay away from gifting programs. Those are illegal and people can get hurt financially.
3. Pyramid schemes. Basically if you are required to pay money and there is no product or service involved, I would stay away from him or her. They are also illegal.
4. Make sure you understand what kind of compensation plan a company has. Personally, I would stay away from the compensation plans where there is a top guy where the top guy resells products to a downline or customer base. They usually have higher monthly requirements. The top guy always makes the most amount of money and the lower guy makes the least. This type of structure has turn over on the bottom of the pole.
5. I would make sure whatever company you decide to work with that you make sure you do not join a weak support team. You have to either know your enroller or their enroller is doing well with the company and will give you training and support. I have personally been involved in a company where I had no support and the training was not very good. I didn't stay with that company for too long. The training and support will only help insure your success.

6. If the company doesn't ask for your social security number, I would not bother being part of the company. You will know if a company is legitimate if they ask you for your social security number, ask for any important agreements and tax forms. Your social security number is used for tax purposes. If you make over \$600 with a company in a year they must report it to the IRS and give you a 1099. As much as I don't like receiving a 1099, I know the company is not doing illegal activity and it comforts me that the company is doing what they are supposed to be doing.

Home-Based Businesses personally recommended and endorsed:

www.ResidualMommies.com

and

www.MomsWAH.com

ALSO more...

www.DotComMommies.com/bizops.shtml

and

www.wahp.com/classdir.shtml

DotComMommies.Com

Working @ Home for a Better Life

More Parents Are Becoming Work From Home Parents

Today, you will find at least one stay at home parent that works from home comparing to ten years ago. Most households need at least two incomes to maintain the living and family expenses. With hundreds of work from home opportunities available today, it makes it possible for at least one parent to work from home.

On message forums and email groups, you will find many stay at home moms working from home with a home-based business, freelancing, telecommuting, or starting something from scratch.

The most common type of work from home people engage in is a home-based business.

If more parents realize the benefits of having a home-based business, more would be doing it.

A home based business has advantages compared to a work from home job:

1. Background noise is not a big deal. Kids have the opportunity to be themselves and that is okay. A work from home job, you background noise is not accepted.
2. You can set your own hours. You can work around your kid's schedules. Usually with a work from home job, you work set hours or they may not offer flexible hours.
3. You are your own boss, and you do not take orders from anyone. You are accountable to yourself. With a work from home job, you are taking orders from someone.

4. The income potential is endless, with the opportunity to make more money than a job. With a work from home job, you usually get paid a piece rate in most cases.

5. You have the opportunity to work online and/or offline. With a job, you are set to one way of working, because a job will have the duties outlined.

6. You're entitled to write off your expenses. You can write off a portion of your mortgage/rent, a portion of your utilities, a portion of your internet service, office equipment, office supplies, mileage, and any monthly expenses related to operating your home-based business. With a job, you are not entitled to write off as many expenses.

7. You can work with a home-based business, with the ability to earn as you learn. With a job, in most cases, you must have prior experience and/or education. You will find most people looking for a work from home job may not have the required experience or education.

A Home Based Business doesn't have to be difficult:

1. Most people have never done sales or telemarketing and they already have it drilled in their heads they can't do it. Does it have to be that way? I don't have telemarketing or sales experience, and I do not feel I am one of those. Unless you want to be a seller of products then I can see why you may not like that. There are ways you can seriously work a home based business without feeling like a seller.

2. People automatically think a home based business is starting something from scratch. You will hear people say they do not want their own business. Well, honestly most people can have their own business without starting something from scratch by taking part in a home based business opportunity with a company. It is basically like a franchise concept where you own your own business but you are not starting it from scratch.

4. Home based businesses usually have a start up fee. If it is a legitimate company, and you are getting something for the start up money, wouldn't it make sense to go ahead and sign up? Especially considering you can

write it off. So, realistically you end up signing up for nothing. Now, if you were going to open up a McDonald's franchise, do you think they are going to let you start with NO money? NO. A legitimate home based business opportunity is the SAME thing. BUT fortunately you can have your own home based business with most companies for under \$500. I don't know about you, but if I had a choice to start my own business for lets say \$300 instead of \$50k and have the earning potential of making more then the store operator with no overhead, I would do it.

Based on what I have written, you may finally understand the differences between a job and a home based business. Wouldn't it make sense to finally work from home?

Things to look for when searching for a home based business:

1. The company has been in business for 5 years or more.
2. The company is a member of the BBB.org.
3. The company phone number is listed in the phone book.
4. Company is a member of Dun & Bradstreet and the DSA.org. Not a requirement but it is certainly in the companies favor if a member of these two other organizations.
5. Type the company name in a search engine to make sure nothing negative pulls up. If you see some issues, see what the issues are and if they look reliable or not.
6. Ask people on message boards or email groups if they know anything about the company.
7. There is actually a product to be sold / marketed. You do not want to get involved with any gifting or pyramid scheme. Those are illegal. If you are just making money off each other and there is no product, I would STAY CLEAR!
8. Go to World Wide Scam and make sure the company is not listed on the

website.

9. Make sure the company has a product you believe in. No point in selling a miracle cream if you are the only one that will buy it.

Home-Based Businesses personally recommended and endorsed:

www.ResidualMommies.com

and

www.MomsWAH.com

ALSO more...

www.DotComMommies.com/bizops.shtml

and

www.wahp.com/classdir.shtml

Telecommuting

Telecommuting is a current employer or a new employer who allows you to be an employee of their company but you work from your own home office.

Employers that allow you to telecommute may offer the same kinds of benefits if you worked inside their office like earning an hourly wage or salary with benefits.

Telecommuting is ideal for companies to offer if someone just had a baby and they do not want to lose their employee. If there are job duties that can be done from home where you go to the office to pick up and drop off work, they may allow you to telecommute.

If you love your job and your job loves you, and you feel that the company and you would benefit from you telecommuting then it is something to discuss with the employer as an option.

I remember when I had my first child back in November 1999, I tried to convince my employer that they should let me telecommute or offer me something where I can still be an employee of the company but do the job duties from home. Because of the personal information of the accounts, they said they wouldn't offer telecommuting because of legal reasons.

If you are interested in learning about telecommuting, I highly recommend reading books from your local library about telecommuting before approaching your employer.

For work from home jobs, you can subscribe to my weekly newsletter, by going to: www.DotComMommies.com

Work From Home Jobs

What I am going to discuss about work from home jobs you may or may not appreciate hearing, but I am going to tell you anyway because you need to know.

I publish a weekly work @ home job's newsletter through www.DotComMommies.com. You can sign up for the weekly newsletter by going on the website.

The reason I publish the newsletter every week is because people want the information. It gives people hope of landing some sort of work from home job. Yes, there have been people that have emailed me telling me that they have landed a work from home job through my newsletters, but it is not common.

If you are looking for a work from home job, I do highly encourage signing up for the Dot Com Mommies free work @ home job's newsletter by going to: www.dotcommommies.com

The truth about work from home jobs:

1. Entry-level jobs are hard to find. You will find most stay at home moms are looking for a typing or data entry type of job to do from home. I have never seen a legitimate typing job from home. I occasionally see data entry type jobs but it is rare.
2. Chances of being scammed by a work @ home job is greater than a home based business opportunity. The reason why is because most work @ home jobs are supposed, legitimate companies that will lure you in and they may not pay you. Not saying this will happen to you, but there is more of a risk.
3. Work from home websites that publish a newsletter or post work from home jobs on their website makes it more of a challenge to be seen by a company. When I send out my newsletter, it is going to almost 50,000 subscribers. If every single person were to submit an

application or a resume, chances of you being seen is more of a challenge. If I were a company that offered some work from home positions, I would probably find myself hitting the delete key to most of the emails.

If you really want a work from home job, here are some options:

1. Start your own virtual assistant business where you offer a typing service, word processing, desktop published, proof reading, etc.
2. Become a freelancer. Take classes on writing, web design, programming, etc. Freelancers are in more demand for their services. Taking classes in these types of fields will increase your chances of finding jobs.
3. Check your local paper for companies that offer work from home jobs. I have seen in the past local companies in my area offering work from home jobs. This is certainly safer because you can walk into their office and be face to face. You are less likely to be scammed.
4. Envelope stuffing is another common request of a job to do from home. Never pay for envelope stuffing because those are scams. You can start your own envelope stuffing business where you sell your services to companies locally. Companies maybe hiring temporary staff or an outside company to do mass envelope stuffing. Offering your own envelope stuffing services locally would be a good business that you really don't see.

What to watch out for when looking for a work from home job:

1. Never ever pay for a work from home job. If a company asks for a fee to do typing from home or any other type of job, it's a scam.
2. Make sure you sign an independent contractor agreement and a w-4 for taxes.

Mystery Shopping

Did you know you have the opportunity to make money shopping and eating at restaurants? It is true! You can get paid to have fun. It is called Mystery Shopping.

What is Mystery Shopping? Mystery Shopping is where you are an undercover customer and get paid. Companies hire Mystery Shopping companies to make sure their employees are doing what they are supposed to be doing.

Have you ever gone into a restaurant and the service was just horrible? Maybe the food was not prepared correctly? Maybe you went to Wal-Mart and there was garbage clutter throughout the store or even clothes off the racks. I know my Wal-Mart is this way. Companies do not know what is going on at their stores or restaurants and they need to depend on a Mystery Shopper to report what they see to them. Bad customer service equals lower profits. Obviously, good customer service equals higher profits. It benefits companies to pay Mystery Shopping companies to make sure they have good customer service.

Is Mystery Shopping a real way to make money? Yes, it is. I have heard of women making a full time income Mystery Shopping. I have not Mystery Shopped in a few months, because I recently had a baby. When I was Mystery Shopping, I did it on a part time basis.

How do you start to Mystery Shopping? When someone asks me about Mystery Shopping, I ask him or her if they have ever completed marketing surveys or attended focus groups. The reason why is because some Mystery Shopping companies ask. If you have never mystery shopped but have completed surveys or attended focus groups, I think it will help you on your application. When I filled out my very first Mystery Shopping application, I had completed marketing surveys, attended focus groups, and also shopped apartment complexes through my outside job at the time. This information is helpful if you have that experience.

When starting to apply with Mystery Shopping companies, I recommend only filling out a few applications at first. Why? Well companies like experience and if you fill out too many applications, some may never call you because of not having experience. That means you wasted your time. I would start off applying to a few companies and get established as a shopper. This way if companies start calling you, you won't be overwhelmed. I can tell you once you are comfortable and applying to a lot of companies, your phone will be ringing off the hook.

What is nice about being a Mystery Shopper is you are an independent contractor. An independent contractor is not employee of a company. You will not receive any benefits, vacations or sick time. The benefits of being an independent contractor are you work your own hours and you work when you want. Being an independent contractor, you will receive a 1099 at the end of the year if you made over \$600.00. You do not have taxes taken out of your checks so that means you will be reporting it to the IRS.

Mystery Shoppers must be detailed, observant, neat in writing, and creative. Mystery Shopping companies have hired you to check out a store or restaurant and depend on you to provide as much information as possible. You basically, want the Mystery Shopping company to get the feeling they shopped the store or restaurant themselves.

When you get your first assignment you must read everything a couple of times. You have to make sure you know exactly what the company wants you to do and what information you must collect. If you forget to do something or forget to record something, the company may take part of the money off or not pay you at all.

When you go on the shop do not carry paper and a pen to take notes where people can see it. Last thing you want is a store or restaurant knowing you are a Mystery Shopper. You must not tell anyone at the store or restaurant you are a Mystery Shopper. It would defeat the purpose of you being there, right? When I have shopped grocery stores, I make notes on my grocery list. If I shop a restaurant, I secretly make notes under the table. If you need a stop watch to record how long you were standing in line, how long your food was served, etc.; I recommend using your cellular phone or a watch. If I am not able to secretly take notes then I immediately write everything down

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Working @ Home for a Better Life

when I get into my car.

Now you must take your notes and complete the evaluation form. Again make sure everything is detailed and complete. Make sure you keep all your receipts. Most cases you mail the receipts to the Mystery Shopping company. If you have to mail in your evaluation forms and receipts, make sure you keep a copy for your records. I think most companies have online submission forms, take the forms by fax or take the forms by phone.

You will find Mystery Shopping companies will usually pay on the average of two to six weeks. You must give them your social security otherwise they wont pay you. They need it, incase, they issue you a 1099.

Mystery Shopping is not a get rich opportunity. It does take work and the pay is not big. If you are looking for a way to make extra, legitimate money then you may want to consider Mystery Shopping. Mystery Shopping is fun! Getting paid to eat and shop is great!

If you are interested in receiving Mystery Shopping jobs, you can subscribe by going to:

<http://www.topica.com/lists/MSopenings>

This email list gets about 30 emails a day and is moderated. We have over 10,000 Mystery Shoppers, Schedulers and Companies listed. Only jobs are posted to this email group.

You also can get a list of companies that contract people to mystery shop by going to: <http://www.workathomeparents.com/startms.shtml>

Starting a Website and Making Money

Websites are a great way to make money, share information, create a name for yourself, generate leads for an opportunity, or something fun to do.

Having my own websites has given me the opportunity to make money and to recruit for opportunities. I own and maintain DotComMommies, WorkAtHomeParents, WorkAtHomeBooks, and ResidualMommies.

When I decided to make a website over 5 years ago, I did a lot of research and learned how to make one. I knew having a website would give me the opportunity to make money so I wouldn't have to go back to working for someone else. Five years later, my hope for making money resulted into doing just that.. making money so I didn't have to go back to working outside the home.

When people ask me how to make a website, I start getting that tone in my voice and that look on my face like "ohhhhh, you want to make a website." There is so much information to give to someone who wants to start their own website. Honestly, it is not easy for me to teach someone how to do that in a short period of time.

Fortunately, there is a company out there that has made it a lot easier for someone to start a website with no knowledge or time. I will get into that shortly.

People who have been or are still looking for a work from home job, starting a website gives people hope that they can actually make money on their own.

With a website you have complete control of your content and how you would make money. You can make money by charging advertising for someone to advertise on your website. You can also join affiliate programs where you can make money per click, per sign up, or per sale when someone visits the website you are advertising on your website. You can join a ebook membership site and sell ebooks and make 100% profit. You can sell your own items. There are many ways you can make money and

having a website, you have the opportunity to have a housing place/portal to do just that.

I started my websites because I saw where I would be going if I depended on work from home jobs to replace my outside job income. I like having control in the way I make money because I do not want to rely on someone else to pay me or take the chance of being scammed if a company decided not to pay me.

Like most people, I do not have the degree or skill to work any job. Unless you have the skill or the education, it is hard to find something entry level or something you can be proud of.

I am thankful every day that I made the decision to start my first website April 2000, and thankful that my websites continue to grow and continue to make money. I am glad I did not give up or just let myself fail and go back to working outside the home.

Back when I started my websites, I had to learn everything before starting them. Fortunately, I found a company that gives you the ability to get your own website name, hosting, a site builder, 10 email addresses and the ability to make money when you refer someone who wants to make a website too. They also have a tutorial on using the site builder and a message forum for people to ask questions.

Just for DotComMommies, I pay \$20/month in hosting and that is not including the domain name, site builder or giving me the ability to make money when I refer someone to them.

The company I found, GDI is not only affordable but it is simple to make a quick website without any knowledge. They are only charging \$10/month to get your own name, hosting, site builder, email addresses, and the ability to make money. It is affordable!!! Back when I started DCM, there was not a company who offered a package like GDI. Paying \$10/month is more appealing than paying \$20/month in my opinion.

Being your own boss by having your own website, not only can you make multiple streams of income but you are entitled to write offs. I write off

EVERYTHING that has to do with the expenses of my websites. Plus, I get to write off other expenses like a portion of my mortgage, my internet, my utilities, etc.

For a limited time, GDI is offering everyone who signs up to get their own website a free week. So basically, you are getting one month plus one week for free. They want you to have the ability to try it out and see if you are happy about having a website and that is why they are giving it to you.

I set both my kids up in their own website not only to control their online experience by putting on their website only the links they go to, but to create a name for themselves. Also, setting them up to become entrepreneurs themselves and give them the ability to make money with their websites. My son is 5.5 years old and my daughter is 3.5 years old. Can you imagine the income they will be making by the time they turn 18 years old? More then likely, they will build enough income with their own websites where them going to college will not be an issue with money. Plus, I will give my children hope that living paycheck to paycheck won't even be an option for them. Also breaking the cycle of thinking that going to college, getting a job, and struggling is the way things are supposed to be when they do not have to be that way.

Our websites:

My son, Kyler, is Kyler.ws

My daughter, Angalynn, is Angalynn.ws

and my website is WAHP.ws

Check them out, so you can see what I have done with the .ws website. I made all 3 websites with the sitebuilder tool.

If the company who started the .com extension gave people the ability to get a website package like the .ws one, I feel more people would have a website. ALSO if .com would have given people the ability to refer people and make money, there would be a ton of very rich people today. The .ws extension not only has an affordable website package but you can make money. What do you think will happen 12 months from now? Do you think there will be more people having their own website and more making a lot more money?

Last night, I was typing in names to see if they were available.. I was shocked!!! If you try to get a name with a .com, you may find someone else owns it. If you get a domain name with .ws, you have more of a chance that it is available. Honestly, the names that are available with the .ws extension is absolutely incredible. I found so many good ones I am going to purchase at some point.

If you are tired of not finding a work from home opportunity, want to create a name for yourself, have fun, and have the ability to make money by having a website... I invite you to check out what GDI can offer you.

Go to: www.WAHP.ws to see my website that I made, you can learn more on the site, watch a video and sign up for the free trial.

Work From Home Scams

Work at Home: Internet Scams Exposed

"I am MAD and thousands are MAD about being scammed!" We are NOT going to take it anymore! It is time to STOP ripping people off!"

If you have a website, please give it away for free. We need to stop people from scamming!

What is a work at home scam?

Thousands of people online and offline have been scammed at least once in their life. You will see plenty of complaints on message boards, email groups, websites with scam sections or websites about scams.

I am really tired of the scams online. I am especially tired of hearing so many stay at home moms, in particular, saying they have been scammed.

Why do these people scam?

Well scam artists want money and they want lots of it and hurting people doesn't concern them. They will prey on anyone that is weak, uneducated, and desperately wanting money.

A work at home scam is when you pay for something and don't get it. This may include work at home information, materials, memberships or products.

Most of the time if you are dealing with a scam artist, you probably won't see a refund either. Unfortunately, scam artists love to take people's money and run.

This section will provide information on different scams, how to find out if an advertisement is a scam, and what to do if scammed.

Please use extreme caution before paying for any work at home opportunity.

The types of people that often fall for scams are senior citizens, stay at home moms, the disabled, low income people, and people wanting to get rich fast. The scams on the internet mainly target stay at home moms wanting to make an income. Stay at home mothers must be aware of different advertisements before paying anything.

Where do scam artists advertise?

You will find scam opportunities in newspapers, and on the internet.

1. In your local paper you can find scams listed under business opportunities. Not all the opportunities listed are scams, but it is the place where you can find them. If you are inquiring about an advertisement in your local paper, make sure you ask lots of questions and research to make sure they are legitimate before paying anything.
2. The internet it is a simple way scam artists can target a larger audience. You will see scam advertisements on message boards, email groups, classified ad sites, and you may even receive them by email. Be alert that there are scam artists that have websites. An example: NHES was the BIGGEST online scam for several years!

Are all opportunities that require money a scam?

People often perceive an opportunity that involves a start up fee as a scam. This is not necessarily true! Not all opportunities that involve a start up fee are considered a scam. There are legitimate business opportunities that require a start up fee for products and materials to start your own home based business.

If you are looking to start up a business opportunity, do your research before paying any start up fees. As long as the company is reputable, has been in business for a while and the company has a registered business name, you probably can trust them. I would also ask friends online and offline if they have heard of the company.

What is a misleading opportunity?

There are work at home opportunities that are misleading and are considered scams.

An example of a misleading opportunity is "typing at home." This happens to be the biggest misleading opportunity online.

Ad: "Work At Home Typing Positions Available. Make money typing and filling orders."

Most people would love to sit at home typing and get paid.

You see this ad and think, "WOW, this sounds like something I can do."

You are so excited that you email the person that placed the ad. "WOW, finally a real job I can do from home."

The ad placer will quickly reply back to you, because they are thinking they have a new sucker to fall for the same ad that lured them in. They email you a well-written email with a typed application. You will notice towards the bottom that there will be a fee for shipping and handling. It is usually under \$10.00. You will receive a disk of home biz information on it and maybe a few pages of website addresses to place ads.

You are still really excited about this opportunity. You quickly email the ad placer that you want the typing at home position. You fill out the bogus application and mail your shipping and handling fee.

A week passes, and in your mailbox is a larger sized envelope with a disk and some papers in it. "Finally, I am going to be able to make money at home."

You start reading everything over and realize it is "GARBAGE." The disk is just different home businesses you can start and papers of places where you can place ads to make money off other people.

You realize that the only "typing" is typing ads to place online and responding to emails. You duplicate the floppy disk and mail it and the information to people that pay you the shipping and handling fee.

Make sure when you are looking for opportunities, especially ones with a fee, that you ask a lot of questions. I personally, am known to be a big question asker. Hey, I am protecting myself and you should do the same.

While men and women get scammed, stay at home mothers seems to be the easiest target for falling for a scam. Because many mothers are looking for ways to make an income online, they maybe blinded at a possible scam. Sometimes I hear of mothers desperately needing to make money at home. Unfortunately, moms are an easy prey to scam artists. Do you see ads like, "Stay At Home Moms Make \$1,000 a Week"? This is just one example. If you have to pay for a work at home job, assume it is a scam. Real work at home jobs do not require a fee. If a work at home job sounds to good to be true more then likely it is.

What about buying information online or offline?

Buying information online or offline is legitimate.

The information maybe mailed in the mail as a hard copy or emailed as an attachment.

Selling information is the biggest money making business and it is legit. As long as you know exactly what you are going to receive then it is not a scam.

It would be a scam if you pay for the information and never receive it or if you have to send off more money to another address to get what you originally paid for.

A Work At Home Job verses A Work At Home Business Opportunity

People often think of work at home jobs and business opportunities as the same thing. They are both very different. You need to know the difference!

1. Business Opportunities -

A Legitimate business opportunity is where you are a distributor or representative selling tangible products online or offline. This is a home-based business, and you are considered your own boss.

Legitimate business opportunities in most cases are members of the Better Business Bureau.

Business opportunities require a start-up fee, which includes; products, marketing material, order forms, etc. Some legitimate business opportunities are companies like Tupperware, Discovery Toys, Mary Kay, Avon, Herbal Life, etc.

2. Work At Home Jobs -

A work at home job is a position you have at home doing typing, data entry, web design, sales, etc. Most legitimate work at home jobs do not require a start up fee.

There are a few work from home jobs that may require a fee and you need to be made aware of the exceptions.

Exceptions To Paying A Fee For A Work At Home Job

I know this sounds strange, but there are exceptions to the rule when paying a fee for a work at home job.

An example would be a dictation at home position requiring you to pay a refundable deposit to use their dictation equipment.

Why do various jobs require you to pay a deposit to use their equipment?

Think about it. Why would someone mail you their equipment and trust you are going to mail it back if you quit the job? This is protection for the company to insure they will get their equipment back if you ever quit the job.

If you were a medical transcriptionist, for example, then it would really just

make sense to buy your own equipment if you plan on making this your home business.

More than likely, because you are an independent contractor, you should be able to write off any equipment purchases or rental fees on your taxes as a business expense.

Another example, a customer service job requiring you to pay for a background check. The company may charge a fee of around \$25-\$40.

Why would you have to pay for a background check?

Companies offering home based customer service positions may involve obtaining customer's personal information, such as, credit card numbers.

Because, you are not working in the employer's office they can't watch you. Because you are a virtual representative, they need to know they have not contracted with a crook.

If I was going to work for a company where I have access to someone's personal information, I would be glad to pay the background check fee. I wouldn't be very happy if I called to buy something and a virtual rep. took my information and didn't have a background check.

If a company requires you to pay for a background check then do the following:

1. Make sure the company you may work for has been in business for a while, have a registered business name, have a complete mailing address, and phone number.
2. Check out the company with the Better Business Bureau to make sure they do not have any complaints against them.
3. I would also ask the company to give you the name, address and phone number of the company that does the background check. This way you can verify that they indeed are hired to do background checks for the company.

Use caution when working for a company that has a fee. Check to see if they have negative feedback with the Better Business Bureau, get their complete name, mailing address and phone number. Check to make sure the phone number is registered with the business name. There are companies that call themselves a business title but really are not a business. In order for a company to be listed in the yellow pages, they must be a registered business.

Work At Home Directories

Are work at home directories a rip off? In most cases they are. There are people online that profit from selling work at home directories on the internet.

The directories contain work at home job advertisements instead of actual companies offering work at home positions. These advertisements can be found in free work @ home newsletters and on job board sites.

Buying a work at home directory, you maybe purchasing a directory that has old job advertisements, and the companies may not be hiring any longer.

Most work at home directories are garbage. I have personally bought many directories and end up finding them to be garbage.

I know there are legitimate work at home directories on the internet, but very few. I would not consider buying any work at home directories unless you determine the listings are of companies truly hiring.

Email the company or person with the following types of questions:

1. Ask if they personally research and find these listings themselves.
2. Ask if these companies are currently hiring.
3. Ask them if they verify with the companies to make sure they are hiring.
4. I would ask for a sample listing.
5. Ask if the directory contains advertisements from online or offline.

6. Ask if the companies listed hire multiple workers.

If the person cannot answer your questions, I would assume it is junk and not bother wasting your money.

When I purchased directories in the past, I always ask a ton of questions. Most of the time, the information is junk and then I don't waste my money.

If you come across a work at home directory, please ask questions and check out the person selling the information. Most of the time the directories are garbage.

Believe me, you can find plenty of work at home jobs listed on work at home websites or in newsletters for nothing. I really suggest not paying for a directory.

Work At Home Database Membership Sites

Are work at home database membership sites a rip off?

I would say most work at home job database websites are a rip off.

I am a member of almost every work at home membership site online. You will find most membership websites are a waste of money.

Same as the work at home directories, you can find most of these listings on free websites and newsletters.

If you really want to pay to be a member of a work at home site, then please ask questions first.

1. Ask if they personally research and find these listings themselves.
2. Ask if these companies are currently hiring.
3. Ask them if they verify with the companies to make sure they are hiring.

4. I would ask for a sample listing.
5. Ask if the directory contains advertisements from online or offline.
6. Ask if the companies listed hire multiple workers.

A membership site is basically the same as a directory, but the membership site will give you updates. Most of the time the updates are job ads that you can find online yourself for free.

Researching Work At Home Companies

Before ever paying for any work at home job or business opportunity, I suggest doing some research to make sure it is a legitimate company.

1. Ask online friends, email groups and message boards what they think about a particular company.
2. Check out a company on the Better Business Bureau website. If a company has any negative comments, you bet it will be there.
3. US Postal Inspection Service, www.usps.gov/websites/depart/inspect/emplmenu.htm
4. Consumer Information Center, <http://www.pueblo.gsa.gov/>.
5. National Fraud Information Center, <http://www.fraud.org/welcome.htm>.
6. Scam Busters, <http://www.scambusters.com/>.
7. Worldwide Scam Network, <http://www.worldwidescam.com/>
8. Make sure the company is listed in the yellow pages. In order for a company to get listed in the phone book, their business name must be registered. You can go to <http://www.infospace.com> to check for a business listing. What is nice about Info Space is you can do a reverse look up too.

What To Watch Out For ...

1. If a work at home opportunity offers you huge income for part-time earnings.
2. Opportunities that use testimonials that do not have an email or website where you can verify.
3. Opportunities requiring money for instructions or products before telling you how the job works.
4. Opportunities where the ad uses a free email account like Hotmail.com.

Use caution and be aware that a company you maybe interested in maybe a scam.

Protect yourself by doing research first! Avoid as much as possible paying out any money unless it is for a legitimate business opportunity or a job that requires a deposit or background check.

Being Alert Of Possible Work From Home Scams

One of the biggest challenges when looking to work from home is coming across opportunities that are possibly a scam.

If you use caution and research opportunities before committing to them, then it will help avoid being scammed.

Whenever someone asks me if a company is a scam or not, what I think about an opportunity, this is exactly what I do to check for legitimacy of the company.

1. Get their company name, mailing address, and phone number. If the company does not provide this information, then I would just forget about pursuing them.

2. Go to www.infospace.com, and search the yellow pages. You are searching first their name, city, and state to see if they are listed. Then click to do a reverse look up on their phone number. The idea of this is to confirm that their number is registered under the business name. Also, you can call information to find out too. Calling information is dialing 411 or (their area code)555-1212. You will ask for a phone number by saying the company name, city, and state. Real companies would register their company name to their phone number. I am sure there are companies out there that are legitimate and have the phone number in their name. Most companies will have their phone number registered in their company name.

3. Call the company's phone number and see how they answer the phone. Do they answer the phone and say the company name? Are they professional? When they answer does it remind you of when you call for one of your utility or credit card bills?

4. Search the company with the Better Business Bureau www.bbb.org. You are searching by the company's name, mailing address, phone number or website address. Not all companies are registered with the BBB. It does cost a lot of money to be a member of the BBB. Companies that are a member of the BBB are trustworthy. Regardless, the BBB will report bad feedback whether you are a member or not. You are checking for bad feedback that is unresolved. If there is minimal negative feedback that has been resolved then I would assume the company cares about their company and wants to resolved disputes.

5. Subscribe to some groups on yahoogroups.com geared towards working from home, and ask people if they had experience with a particular company. Feedback from others really does help.

6. Ask work from home website owners what they think about a particular company.

7. Visit work from home message boards and ask for feedback there.

Rule of thumb - NEVER pay for a work from home job. Work from home jobs would be like data entry, typing, medical transcription, medical billing, researching, recruiting, etc.

Stay At Home Moms Fall For Work From Home Scams

Honestly, stay at home moms are the biggest prey for work from home scams, and scam artists know it and thrive on it. Moms are known to quickly dish money out for work from home scams like envelope stuffing or buying work from home packets because they are blinded because they are desperate to find a way of making an income from home.

During the past four years of researching and educating about working from home, I meet a lot of moms that fall into scams. They easily pay for work at home directories and work at home jobs, such as, typing from home, data entry, envelope stuffing, assembly, etc.

It appears that moms love to pay for those types of work from home positions and they are easily fallen into a scam.

I do not know why moms fall easily for scams because they should know better. It may be that they are desperate to find a way of making an income from home while raising their children.

For instance, you will find moms that will pay for work from home packets. They may have received an email about a work from home position, and it tells them to go to a particular website and purchase a work from home packet. They spend may be \$50.00 for this information to find that it is just a directory of other companies supposedly hiring for work from home positions.

Here moms pay about \$50.00 for information and then become prey to other supposed companies by dishing out even more money for other supposed work from home positions.

Now, what is even more shocking is the fact that there are moms that fall for these scams but then when something legitimate comes around they say it's a "scam."

It is not necessarily true. I am angered at the fact that moms will easily get scammed by scam artists if not once but more then once. Why is that? But then when something legitimate comes around they say it's a "scam."

Getting scammed reminds me a lot of single girls choosing to date bad or troubled boys. They know it is not a good thing but they would rather date bad boys when they could be dating boys who are like prince charming. Is it because bad boys are more exciting then good boys? Maybe. Maybe girls like the thrill of a bad boy.

My point is almost the same thing. We all know that paying for work from home directories or paying for work from home positions is most probably a scam but you still keep doing it. But, then you have something good and legitimate come around and you say "it's a scam." Why is that? Do you prefer the bad thing to the good thing?

Today, I spoke with a woman who called to ask me about a work from home company. I asked her the company name, and she didn't even know it. She said she was emailed a bunch of information about the work from home position and would need to find it and call me back. She called me back. She started to go over about the work from home position. She said it was order processing for a supposed program software company, but she still didn't know the name of the company. I started thinking it was a scam because usually order processing in most cases has a fee attached to it. She said she was directed in the email to go to a particular website and purchase the work from home packet. I asked her if there is a fee. She said it is about \$50.00. I told her I wouldn't do it because it is a probably a scam. She said it was too late because she already paid the \$50 for the packet. I went to the website she directed to go too which was onlylegitworkathomejobs.com. Based on the looks of this website it looks like Johnson & Johnson, which is known to sell packets under different names.

You should stay away from the following:

1. Work from home positions like data entry, typing, envelope stuffing, assembly, etc. that require a fee.
2. People who lure you in by enticing you by a particular work from home position and direct you to buy a packet.
3. People portraying a company with no name.

4. Companies that are not members of the BBB.org in good standing.
5. Work from home directories and most membership sites.



Ebook on scams:

<http://workathomebooks.com/ebookscamex/>

Work From Home with Rachel McCall

Two years ago, I was working 50+ hours a week in Corporate America. This was stealing so much from me & my family, financial freedom had become just a dim dream. I had to make a change. I am a 35 years old, my husband & I have been married for almost 15 years, and I have always worked outside the home. But a few years ago my then 13-year-old stepdaughter came to live with us full-time. We began to see that she really needed a full-time family, NOT part-time parents with a full-time job.

We had tried many other “work-at-home” ventures before and never found any with integrity. We had not only lost money but also time. In September of 2003 I stumbled across our team, Stayin Home and Lovin It, and we were very impressed. The credentials & integrity were just what we were looking for in a team & in a company. We partner with a 20 year old financially sound Wellness Company that holds a clean record with Better Business Bureau. Coming out of Corporate America it has been very refreshing to work with people who are not just concerned with the bottom line, but truly care about helping others reach their goals. So I jumped in with both feet and at the end of 2004 was able to come home full time & have since replaced my income & now work around my family’s needs. It has been an absolutely incredible feeling seeing how we have helped educate people on health & wellness, seen people get out of debt and be able to work flexible hours & spend time with family. Instead of working to pay the daycare bill.

One of the biggest changes has been in my 18-year-old daughter. She actually wants to socialize with “MOM” now. She is so much happier & I am giving her the very best thing I can...An example of an independent woman, wife & mother. One who sets her own hours, works ethically & is adding a full-time income into our household. You may be wondering what impressed us so much. Stayin Home and Lovin It offers all of the tools, training & teamwork to be successful. Like what you ask?

Our team provides a FREE website, FREE training, a personal mentor and a proven success system to help you reach your goals. However the greatest thing that was so exciting is there is NO selling, NO stocking products, NO parties, NO collections or deliveries. There are many incredible tax benefits and the ability to earn whatever level of income you need by working from home with your family by your side.

What will you change today, this month or this year? Our team is excited to share with you what has changed each of our lives. Each person has many different reasons, but they all started with the 1st step...getting the details. All of the information we share is FREE, you will hear about the team & company credentials, why we are so different from the other opportunities out there, what we do and how we earn an income.

Visit my website at www.homeandlovinit.com and go to the Get More Info page.

Catch the Excitement & Come Be Successful With Us!!

Work From Home with Charleen White

Welcome to the Wonderful World of Watkins where old-fashioned goodness meets today's standards of excellence. My experience with Watkins began many years ago as a child when I watched & sampled my mom's and grandmothers' baking & cooking using Watkins ingredients. Watkins recipes, combined with their love, made things from their kitchens smell and taste scrumptious!

That fond childhood memory was my reason for initially joining Watkins to take advantage of buying at a discount. I fell in love with Watkins products all over again, and the rest is history. After that, building a successful Watkins business just made sense to me. That was about 2 years ago, and I've been working my Watkins business along with working as a full-time Administrative Assistant. I love the products, the people, and the business itself. The flexibility makes it possible to do all this and have quality time with family and friends.

Starting a new home business can be a bit daunting, but it can also be thrilling and energizing, especially when you have products you can believe in and a support system that makes it simple to earn extra income. With our group of Watkins associates, known as the Summit Group, you'll have an entire team of expert coaches to guide you. Here's the opportunity to do something great for you by joining our fast-growing team today.

FOR DETAILS and BENEFITS OF BECOMING A WATKINS ENTREPRENEUR, CONTACT:

Charleen White, Watkins Associate #033212n

(607) 760-5204

E-Mail: gourmetnmore@yahoo.com

Website: www.bestbizchoice.com

Act now as Watkins and The Summit Group are currently looking for both part- and full-time associates, who would like to work from their own homes, make their own schedules, and basically write their own paychecks.

Work From Home with Barbara Alexander



Hello

I'm Barbara Alexander, originally from Houston. Recently I retired and moved to a small town in East Texas. I now enjoy a slower pace with my husband and two cats. After settling in, I began looking for a home-based business to keep me active and also supplement my retirement income.

My first endeavor involved mandatory product purchases and telephone soliciting. This proved to be very time consuming, coupled with not making any money.

Then I found Advantage Conferences. I chose to join the company because it offers a true opportunity for all representatives to amass wealth. Not just the few at the top. There is absolutely no cold calling. The innovative 3 Step Simple System is totally automated and qualifies potential candidates. I don't even have to close.

Advantage Conferences is a Christian company that has trade marked a new concept, "Reverse Margin™". This business model is so powerful, anyone, and I do mean absolutely anyone, can be successful in building wealth quickly. In fact "Reverse Margin™" pays representatives an astounding \$7,000 Over and Over and Over Again™.

President and CEO of Advantage Conferences, Tim Darnell, is a Christian businessman and has been an entrepreneur most of his life. He developed this very unique business model because he had a true desire to benefit all who joined the team.

Advantage Conferences offers the most doable and empowering income opportunity in America today. It is a company you will be proud to be associated with. It operates ethically, legally, professionally and absolutely uniquely.

Come join our team. It will be a life-changing venture because it is not just about building immense wealth. It is also about building character, self-esteem and integrity. This is an opportunity that will help you succeed in all areas of your life.

You can learn about Advantage Conferences by visiting <http://www.bamillionaire.com/> and filling out the interest form at the bottom of the page. Your information will be delivered by e-mail.

Work From Home with Jennifer Jones

Work-At-Home Moms DO Make Money!

By Jennifer Jones, Owner of www.WealthStruck.com

It's FABULOUS being a stay-at-home mom! There are so many rewards -- from seeing your children grow to being home for them as infants, as well as coming off the bus from Kindergarten and High School. I'd love to share a great opportunity with you that has given me the gift of being a successful work-at-home mom.

I knew I wanted to be a stay at home mom to raise my kids, watch them grow and help them learn. Yet, I wanted to be able to help pay the bills, save for vacations and college, and flourish a business. The trick was finding an opportunity that would allow me to do this, and quickly.

*If you could get up the courage to begin,
you have the courage to succeed.
~ David Viscott*

In February 2000 I was determined to find a work from home opportunity that would generate enough income for me to stay at home with my children. I needed the real-deal, not a business scam or pie-in-the-sky opportunity. I was pregnant with my third child, and I knew it would be very difficult to handle working my corporate job in Downtown Atlanta, GA, pick-up children from three different schools, then deal with household responsibilities. My husband and I knew it would be more difficult to manage with three children. So, the search was on for a home-based business that could change our lives.

We started looking for a business opportunity that was time tested, had great reviews, gave support and training to its partners and didn't cost a small fortune to start-up. We were so excited when we found the perfect opportunity just months after starting our search! We made a profit from our business starting the 2nd month!

This is what attracted me to the business, and what keeps me participating....

- A proven business program currently working for thousands of men and women all over the world.
- In business since 1985, helping entrepreneurs create profitable businesses and achieve dreams of success around the globe.
- Full-time or part-time effort. It's completely up to you how much energy you want to put into your business.
- Over 600 products and services to promote and sell! As a business affiliate, you're plugged into a system that works to generate additional income for you.
- You are also provided all of the necessary online and offline tools needed to run a profitable home-based business. These tools include:
 - Personalized Gateway Websites for promoting products/services – no webmaster training needed! Everything is done for you!

DotComMommies.Com
Working @ Home for a Better Life

- Personalized Gateway Websites for promoting your business opportunity – no webmaster training needed! It's all done for you!
- FREE online e-cards to your friends and family, website banners, approved ads, etc., marketing and promotional aids.
- Offline - i.e., flyers, printouts, etc. - marketing and promotional aids.
- Wholesale and bulk-purchasing options for maximizing your profits, and much, much more!

Best of all... **IT'S FREE to join!** You'll receive a FREE Internet Business Course valued at over \$295, a FREE Internet Business, FREE Training and FREE Support. How much better can it get?! You have the opportunity to be a part of multiple income streams, residual and leverage income and 95% of the work is automated. Please visit <http://www.wealthstruck.com> for more information and a detailed tour.

Visit <http://www.wealthstruck.com> and learn how you can build a profitable business from the comfort of your own home. Our team is here to help you succeed! You can do this!

Best Wishes!

Jennifer Jones

email@wealthstruck.com

<http://www.wealthstruck.com>

Work From Home with LaDonna Hatcliff-Pike

Hi. My name is LaDonna. I have been a stay at home mom since my son was 2 ½ yrs old. He is now 8 yrs. old.

When he was 3, I tried working a couple of temp. jobs, but he just didn't adjust well to going back to daycare homes/centers, so I decided to stay home with him again.

Approximately 2 ½ years ago, I started looking for work that I could do at home. My nightmare was just starting. I can't begin to tell you how much money I lost to scams and quite frankly; I don't really want to know. All I can tell you is that I've been scammed by all of them!

I have tried the mystery shopper. Great concept, however, they want to send you somewhere that burn more in gas than you make. I tried working NHCD. I lasted 2 days. I tried surveys for approximately 6 months. Received some pretty cool stuff and 1 time did an interactive online survey which actually paid quite a bit for a 1 ½ hrs. I made over a \$100.00 that day. Needless to say, the nightmare was still going. I felt that nothing was going to work. Then in February of 2004, I found MomsWin. I thought that was going to be the answer to my prayers. The only thing that happened to me with the company was that I got great products that I just couldn't afford. In October of 2004 I had to quit. In all that time, **not one customer**.

AmeriPlan kept running after me and I didn't think it would work. Then in March of 2005, I gave in. That was the best thing that I could have done! It is a Christian based company, which to me, is very important. AmeriPlan helps people who do not have or cannot afford health insurance. Health Insurance is very expensive and AmeriPlan makes it affordable to anyone. That is a needed market out there. There are over 108 million Americans who need the dental coverage and almost as many that need the medical coverage. AmeriPlan is also registered with the BBB and the American Dental Association endorses them.

What I like most about AmeriPlan is that not only are you helping people with a need, but it a business that you can grow if you have the passion and I get to leave this legacy to my son! I know that I have found the right work at home business for me. AmeriPlan is just now starting to get their medical program up and going across the USA. 2,000 people that get in now from the ground up will become millionaires, and I will be one of them! I know how to interview people and I know what type of people I am looking for to build my business. I also know how to train people to duplicate what I am doing. I have a two-year plan and I will make it.

If you are looking for a work at home business and want to work with someone who will spend the time training you and helping you succeed then feel free to contact me.

Phone: (913) 651-4161

<http://www.benefits4u.com> Email address: benefits4uandyourfamily@yahoo.com

Inspiring Quotes Written By: Stacy Perez

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"Burst your bubble and stop living in it."

"Be a winner by trying is better then loosing by not trying."

"Only dreaming and not acting won't get you anywhere in life!"

"A successful mind is always thinking."

"To grow is to help others blossom."

"To succeed fall forward instead of backwards."

"Being a success is like running a race and having to slow down to run over hurdles."

"You are a success if you believe you are."

"Setting and achieving goals is only partially being successful."

"Believing in yourself comes before achieving your goals."

"Not taking a chance leaves you wondering."

"Think for yourself and not letting others think for you."

"Believing you can instead of you cant."

"You cant learn less but only learn more."

"One small step forward is a step closer."

"Be a leader and not a follower"

"Listening to your mind will point you in the direction you need to go"

"Taking chances and getting scared makes a stronger person."

"Do for yourself and not have others holding your hand."

"Failing is a step to accomplishment."

"It is better to do something and fail instead of doing nothing and succeeding."

"Taking challenges means failing at times, not taking a challenge means not being challenged."

"Excellence is always striving to do even better."

"Expressing for help without trying wont get you any help."

"Trying to do is better then not doing at all."

"Believe in yourself and your self will believe in you."

"Not dreaming doesn't give you something to look forward too."

"Take confidence in yourself and express your thoughts instead of keeping them to yourself."

"Willing to learn is willing to be taught."

"Living life is better then not living it by being stuck in a bubble."

"Break the traffic jam in her head by writing your thoughts down."

"Inspire yourself before inspiring others."

"Assuming you will, will only keep you assuming."

"Planting the seed only makes a beautiful flower."

"To waste is to be wasted."

"To dream is to make accomplishments."

"Complaining makes a complainer, never wanting to be praised." "A goal is to accomplish, accomplishing is getting one step closer to the next goal."

"To concentrate on tasks is like having flying knives thrown at you."

"Too many tasks and not enough time in a day."

"Comprehending what you read is learning about what you read."

"Growing your spirit is growing your mind."

"Without spirit you have no mind."

"Begging is desperation, asking is determination."

"Your mind is power, empowering your mind is enriching."

"Feed your mind to grow your thoughts."

"Give rules instead of being ruled."

"Pick your brain instead of not thinking at all."

"Put your perennial blinders on and focus instead of being in a cloud."

"Patience is waiting for something to happen instead of rushing and nothing happening."

"Sleeping, hmmm, what is it like to sleep when sleeping is being awake."

"A sour person is one that can never be sweetened."

"Greed is not appreciating others."

"A successful mind is like a pressure cooker."

"Life is being challenged, being challenged is life."

"To care is to love and to love is to care."

"Accomplishing many tasks at once is like climbing a mountain and never reaching the top."

"To dream is to think and not dreaming is never thinking."

"It's better to be at the top of the bridge instead of under it."

"Peace is quiet, being quiet is peaceful."

"Joy is satisfaction, satisfaction is never being satisfied."

"Making decisions is better than decisions being made for you."

"To work for yourself means working yourself to work."

"Order yourself instead of being ordered by others."

"Knowledge is knowing what is learned, learning is making you more knowledgeable."