

The Pitfalls and Possibilities of Being a Work-at-Home Mom

By Carol Topp, CPA

Working at home while home-schooling can provide a very attractive and flexible environment for both teaching children and making money. As a work-at-home mom who homeschools, you can have your foot comfortably placed in two very different worlds: the world of your children and the business world making income. However, being a work-at-home mom (WAHM) also has some pitfalls.



If you want to work from home there are many things you can do. You can work for yourself by starting a small business or work for someone else as an employee. To work for yourself you should start with doing what you already know, consider carefully the product or service you wish to sell, and create a business plan. If you prefer to become an employee, you need to be aware of scams. Either choice means you will need to evaluate how to balance homeschooling with being a WAHM.

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I personally can attest to the fact that running a business, my accounting practice, from my home is ideal as it affords me time to teach my daughters and provides income as well. Here is my advice from the trenches.



Start With What You Know

Don't start a business. Instead, grow a business from your current interests and hobbies. If you pick a field that is already familiar, you can concentrate on building a business rather than learning about a new trade, product, or service. Tia W. of Cincinnati is an example. She is getting certified to be a life coach but has actually been coaching women on a volunteer basis for years. After she's trained and certified, she will launch her small business. Starting and running a home business means long hours and sacrifice. It is easier to do when you are doing something you enjoy.

Start brainstorming by listing your skills. Include everything you've done or know about, whether you've been paid for it or not. Here's an example from my own life:

decorative painting
church treasurer
Excel spreadsheets
public speaking
childcare
Sunday School teacher
fundraising
volunteer bookkeeper
cashier
budget counselor

Focus on areas where you can see yourself spending a lot of time. Then consider if your area of interest can generate income.

Balance Your Time

Before you begin being a WAHM, ask yourself, where will the time come from? If you think you will need 10-20 hours a week, write down specifically where that time will come from. For example:

- Skip three favorite TV shows: 3 hours a week
- Get up one hour earlier 5 times a week (ouch!): 5 hours
- Work one night a week: 4 hours

Then discuss your list with your spouse and children. They will be your reality check. Can you really be productive in the morning? What if customers call or visit in the mid-afternoon? What if sales calls must be made in the evenings?

Draw Up a Simple Business Plan

I did several business plans when I was considering WAHM plans. I found it helpful to put thoughts on paper. It helped me to focus on my strengths and the pros and cons of each alternative. Here's what to put in your business plan:

Business Plan for WAHMs:

- Idea: State in one brief sentence what you hope to do or sell. This is sometimes called an elevator pitch. If you cannot explain your idea within the time of a short elevator ride, you need to focus your "pitch."

- **Market:** Who will buy what you're selling? How will you reach them?
- **Competition:** Who is already out there selling? How are you unique?
- **Price:** What will you charge? Make certain you can cover your direct costs, indirect costs, your labor, and some profit.
- **Your qualifications:** Do you need to learn more about any aspect of your business? Where will you go for help and information?
- **Obstacles to overcome:** List everything that can go wrong and solutions.

Set Boundaries

Here are some tips from seasoned WAHMs to help you set boundaries:

- **Set up a REAL office.** Have real office hours, rules for the phone, and an actual office setting or at least a spot where you can work comfortably and store your things. A room with a door is ideal.
- **Dress the part.** Put on working clothes even if you are staying at home. Some WAHMs find that it puts them in the correct frame of mind if they are dressed for work.
- **Establish a daily routine with set lunch time and a real QUITTING TIME.** If you never stop working, you will soon burn out. Burnout can be prevented if you stop working everyday at a set time and give yourself a break.
- **Turn on the answering machine during meal prep time.** Do not answer the phone and do not let the children answer it either. Nothing throws off a schedule like an interruption at dinnertime. Return calls after dinner.
- **If possible, find a WAHM job that is seasonal, like tax preparation.** You can plan ahead with frozen meals and cutting back on errands during your busy time. I have learned that it is not wise to schedule doctor or dentist appointments during tax season. I don't like the interruption in my day.
- **Stick to a daily schedule.** Linda Hobar, author of the popular history curriculum *The Mystery of History*

suggests having set hours for homeschooling and for work. She found that she could homeschool in the mornings and then assigned independent work for her children to finish while she researched and wrote her books in the afternoons.

Differentiate Home-Based Businesses from Working at Home

Be careful to distinguish between “work at home” and “home-based business” opportunities. The latter means you are the owner of a business. It may mean that a lot of the work is done outside your home, such as selling presentations, distributing and delivering products. Popular direct selling opportunities like Mary Kay, Pampered Chef, and Usborne Books are all considered “home-based.” You will work several hours at home making phone calls and placing orders, but many hours are spent outside the home also. Many homeschooling mothers enjoy this type of work because their selling “parties” offer an opportunity to get out a bit and are frequently held in the evenings when a spouse is home with the children. Cindy, a jewelry sales representative from Forest Park, Ohio, finds that the best part of her work, dealing with people, is also the hardest. “Getting people to commit to booking a party and return my phone calls can be difficult,” she admits. “But I have met the nicest people, too.” Direct-selling companies can offer wonderful opportunities for a WAHM, but you should be aware of the pitfalls like overspending your time away from home.

Consider the Product or Service

If you sell a product, your biggest pitfall will be dealing with inventory. I've seen several WAHM businesses close because they didn't manage inventory well. The owner ordered too much merchandise and couldn't resell the inventory or couldn't compete in the marketplace on price. Some solutions to the inventory pitfall include drop shipping and ordering inventory only as customer orders come in (i.e., keep very little inventory on hand). Sometimes selling e-books instead of paper books is a good option for authors to keep inventory low.

If you are selling a service (such as childcare, web design, or bookkeeping), you are paid for your time. Service jobs are limited by your availability. There are only so many hours in a day, and a service provider can only handle a limited number of clients at a time. As a tax preparer, I feel this pitfall during tax season. As a sole proprietor CPA, I can only do a limited number of tax returns in a day. One solution to this pitfall is to sell information, not your time. You can do this by writing articles and books to share your knowledge. Another solution is to train others and then serve as a supervisor, not a worker.

The possibilities are endless for being a self-employed WAHM. It takes work and plenty of reading, preparation, and planning. If starting a business is not for you, then consider working at home as an employee.

Work for Others (Telecommute)

To be hired by a company and be allowed to work from your home may be a real blessing. Or it can be a curse. You are an employee and under the direction of your boss. The wages may be more predictable, but the hours may not be as flexible as self-employment. The risks are definitely lower. Most employees do not invest their own money and do not lose money by working.

Most telecommuting jobs come about from current employees who move to home-based work for the convenience of their employer. Finding employment as a telecommuter can take a little work. You must already have skills such as bookkeeping, computer software design, medical transcription, editing, etc. Be careful to avoid scams (see below). Try employment websites such as Craig's List or Monster. Search for jobs that match your skill set. Avoid jobs that prominently mention “work at home.” Working at home is a benefit, not a job title.

Homeschooling mother Katy D. of Loveland, Ohio, found a job with a lot of possibilities. She is an online tutor for www.tutor.com helping students from around the country with essay writing, history, and English homework. She works from 8 PM to midnight several evenings a week. “I wanted a job that allowed me to be in my home, but also not have clients or students come into my home;

my 2-year-old is too disruptive.” She finds that the evening hours are very productive. Her biggest pitfall is that she makes only half of what she could make by doing private tutoring. She says, “Right now at this point in my life, online tutoring is a good fit.”

How to Avoid WAHM Scams

If you do pursue working for a company, please be aware of WAHM scams. Most WAHM scams are from companies that try to convince you that you will be an employee, but they are truly setting you up as a business owner with all the risks and none of the skills or passion to sell their product. Here are a few clues that what you’re looking at might be a scam:

- The very first line states you can make hundreds of dollars a week working from home.
- It sounds too good to be true.
- Exactly what the job involves is vague.
- Promises of making tremendous amounts of money with little time invested are made.
- The description is filled with exclamation points and lofty promises.
- The offer is made in an online ad on a free webhosting site (such as Geocities) or uses a free e-mail service (such as Yahoo or Hotmail).
- No telephone number is given.
- Ads require you to pay a fee to get information or dial a 900 (toll) phone number.
- Working at home is the main emphasis in the ad, not the skills or experience needed to perform the job. Remember, working at home is a benefit of a real job, not a job in itself.

To many homeschooling mothers, working at home is more than a dream—it is a reality. Crystal of **BiblicalWomanhood.com** writes, “If the choice is between you working from home or working from an office, definitely choose working from home ... If you are willing to put forth the time and effort, you can have a very successful business.”

I hope that you have been awakened to the possibilities of being a work-at-home mom (WAHM). However, never close your eyes to the pitfalls. If you can see the obstacles in the road ahead, you will be better prepared to face them. It simply means doing your “home-work.” 🏠

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