

Money Making Mama

Mini

BE AN ONLINE
WAHM



Money Making Mama Mini Presents: Be an Online WAHM

By Rayven Perkins

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About the Author

Rayven Perkins is the author/webmaster of <http://www.stay-a-stay-at-home-mom.com> a website which focuses on the three critical strategies to surviving off one-income in a two-income society:

- Reduce Expenses
- Stretch Your Dollar
- Supplement Income

Rayven has stayed home with her children for over 12 years. She is a webmaster, wife, work-at-home mom to two preteens, three-time surrogate mother, and network marketing professional.

Her flagship website, *Stay a Stay at Home Mom*, features a variety of resources that are designed to help each mom find her unique path towards staying home.

From Extreme Couponing and Frugality to Mystery Shopping and Direct Sales, moms can feel confident that the information contained on the site, presented in a no-nonsense, honest way, can help them achieve their goals.

Sign up for updates from *Stay a Stay at Home Mom* and receive free information on ways to save money and make money in order to stay a stay at home mom:

<http://www.stay-a-stay-at-home-mom.com/sahm-newsletter.html>

Be an Online WAHM

Why an Internet Business?

You've been wondering if working at home online could work for you. This Special Report will help you make a well-informed decision.

There are many benefits to working at home. You can:

- Own and run your own business
- Create your perfect, flexible schedule
- Work as many or as few hours as you need
- Stay home with your children
- Avoid travel costs, as well as wear and tear on your vehicle
- Avoid child care fees

Those who have done it for a year or two will tell you, however, that nothing is perfect in life and there are also definite drawbacks. You need to be disciplined and goal-focused, otherwise "flexibility" can easily become procrastination. Deadlines have to be planned for and met, meaning your prized freedom can quickly feel more like an illusion. One can feel cut off from peers, if trapped in the house without social interaction or stimulation. One can lose track of goals and more easily be distracted.

You won't truly know if working at home is going to be your best option until you sit down and weigh up both the **advantages** and **drawbacks**. And what you consider a drawback might be someone else's idea of its biggest benefit.

Are You an Entrepreneur?

Working at home involves being both proactive and entrepreneurial, meaning you look for money-making opportunities as naturally as you draw breath. You are adventurous and like thinking outside the box, instinctively seeking creative new solutions to problems. You consider yourself an "ideas" person -- but you don't mind rolling up your sleeves and setting to work.

You love being your own boss. You are passionate and dedicated. Your particular challenge is more likely to be reining yourself in and not getting swept away by your work, rather than challenges like spending too much time procrastinating.

"But I Just Need a Job..."

If you just desperately need employment, the above description of an entrepreneur may fill you with dismay. Don't despair, however: There are many forms of online employment. More and more companies nowadays allow you to work to a structured system, only at home instead of at the office. Search databases such as Workopolis, using the keyword (search parameter) "work online" or "work from home".

For the entrepreneurial at heart, let's start by taking a look at viable work at home opportunities...

Business Ideas

Here are some areas where there's always money to be made:

- Copywriter
- Online Transcriptionist
- Affiliate Marketer
- Virtual Assistant
- Digital Information Product Creator
- Direct Sales or Network Marketing Professional
- Graphic Designer
- Web or Blog Designer
- Online Coach

Let's take a quick peek at each of these professions...

1. Copywriter: A **copywriter** is a business or technical writer who writes money-making material: Digital products like eBooks, articles, blog posts, and sales or ad copy.

Copywriters usually do this for clients (though writing articles in your own name to drive traffic to your website is expected, as well as writing posts for your blog, if you decide to have one).

Becoming a copywriter is not hard, if you enjoy writing. There are simple but thorough courses online that can quickly offer you the basics you need for less than fifty dollars -- and most of them are just as good as courses in excess of \$1,000.

This is just the tip of the iceberg, when it comes to online income creation. You can take any one of the general career categories listed above and sub-divide it into an array of more specialized careers.

2. Online Transcriptionist: All you need is a simple guide showing you how to be a transcriptionist, turning video or audio files of webinars or interviews into text files for other online entrepreneurs.

Your key assets in this field would be fast turnaround and accuracy, therefore strong typing skills are a must.

3. Affiliate Marketer: If you're an affiliate marketer, you sign up with companies or individuals to promote their products, usually by blogging or writing articles about them and driving people to the seller's sales pages. (In other words, you're a commission-based sales professional.)

Although it's always better to have your own website, affiliate marketing can be done without one, in a pinch. It's a true "shoestring startup" option.

Unfortunately, it can also be slow going, taking anywhere from six months to a couple of years before money starts rolling in. Profits are usually small, prompting most affiliate marketers to run multiple campaigns -- though if you promote only high-ticket items, your commissions will be noticeably larger.

4. Virtual Assistant: If you'd rather be the power behind the throne and multi-tasking is something that comes naturally to you, being a VA allows you great flexibility and scope in making online money.

There are always millions of online entrepreneurs who need assistance with day-to-day task while they concentrate on their own money-making skills and specialties.

Competent Virtual Assistants are much in demand. Specializing in your own areas of strength will be your greatest asset.

5. Digital Information Product Creator: A digital product creator writes Special Reports, how-to guides, eBooks or other digital "books". If communication is your passion and you have a specialty interest you can share with the world, this is a "natural" for you.

It's not hard to create information products and place them in virtual marketplaces such as ClickBank, where you don't even need to run your own affiliate program (the real key to strong sales): ClickBank does that for you.

Your biggest challenge will lie in quickly becoming known in your niche online and driving people to your product. If you have any sort of expertise, however, this is easily done.

6. Direct Sales or Network Marketing Professional : The direct sales and network marketing industries have become a very profitable opportunity for moms looking to make money online. This opportunity is perfect for the social mom, as many moms have utilized Facebook, Twitter, and other social media sites to build teams and make sales online. There are thousands of direct sales or network marketing programs to choose from. For a relatively small startup fee, you can get started earning commissions from selling products and introducing others to the opportunity.

7. Graphic Designer: If you have graphic design skills, you can easily set up online. If you want to make money quickly, offer packages of blank e-Covers, buttons and banner boxes to internet marketers (as well as blog theme headers and backgrounds).

If you want to make more money per contract and you don't care about building your reputation more slowly, mainstream illustration will likely be your focus.

8. Web or Blog Designer: If you have strong XHTML and CSS skills, you're a natural for becoming a web designer. Competition is fierce, but all you really need is one or two satisfied clients to start that word-of-mouth spreading.

Your key will be focusing on designs that communicate, rather than designs that dazzle but load in slowly. Do this, and you'll set yourself ahead of the majority of web designers -- your results will speak for themselves.

If you're more familiar with WordPress, specialize either simply in designing blog themes or offer blog set up as well.

There are many excellent courses online to get you up to speed quickly -- even if you've never done this before.

9. Online Coach: If you have credentials or specialized experience with any skill or field, you can coach in it. And many online entrepreneurs add coaching to their "main" marketing efforts.

Coaching can be as simple as offering a monthly subscription newsletter packed with high-value information and tips. You can also consider providing one-on-one telephone or email coaching, or group membership site coaching.

Again, all you need is a few deliriously happy customers for word-of-mouth recommendation to get the ball rolling.

With all these "jobs", however, you'll need to promote yourself, building up web exposure. Social networking on sites such as Facebook and Twitter can really speed up this process. And your other key will be to **specialize** in whatever area you choose. For example, a copywriter could focus on any one of these areas:

- Ghostwriting for other copywriters or web celebs
- Direct response sales copy writing
- Online sales copy writing
- Ad writing
- Article writing
- Blogging

Within those sub-categories, one can refine even further by specializing in **specific subject areas** or **fields**: For example, writing about skin care... or natural health... or Forex trading... or stamp collecting.

A web designer could focus only on setting up blogs for local businesses... or only on designing shopping cart sites. A graphic designer could specialize in creating only eBook covers, buttons and banner boxes for other business owners... or strictly in logo design.

A virtual assistant could specialize in Autoresponder management... or only in pod casting... or in customer service. An online coach could set up as a life coach, a parenting coach, a financial coach or any other sort of coach you can think of. She could specialize even more by becoming certified in a particular method or discipline.

I'm sure by now you've got the point: Whatever you choose to do, **specialize** in it! That's where the most money is to be made.

Finding Work

One of the easiest ways to instantly find work: Create your own profile on [LinkedIn](#), a social networking database geared for business professionals.

Once you sign up and get started, you'll notice a category for "Jobs". Click on it, and if the profile you've created describes you professionally, you'll see solid job posts from valid employers ready and waiting.

There are many other online job search sites, as well as contracting sites where you can either post your skills or pick up individual freelance contracts.

And if you're selling digital or physical goods, platforms such as ClickBank for digital and Etsy for physical already have built in search engine optimization for you.

The Basics of Operation

The everyday mechanics of operation is where many work-at-home entrepreneurs fall down -- particularly if being self-employed is new to them. If you are working at home for a corporate type business who acts as an employer, with rigid hours and company equipment, and all that's different is your location, you won't have to worry about this.

But for all other types of self-employment, not understanding where 90% of new online business start ups fail is what keeps them spinning their tires, the first year or two.

Essential # 1: Your Business Plan

One of the best ways to set yourself up for success: **Create a business plan** containing both **short term** and **long term goals**.

Don't be intimidated by the words "business plan". Think of it more as a road map, to help you get where you want to go.

It doesn't have to be rigid, either: In real life, you set out with your route mapped out but when you actually arrive on Route 22, you realize the bridge is out. You hastily go back to your trusty map, and find a detour. Or the gas station owner in Little Rock Falls tells you about a shortcut that will shave an hour off your journey.

It's the same with your business plan. These are not carved-in-stone contracts; they are fluid, alive and responsive... but they serve two vital functions:

- Keep you heading towards your target
- Stop you from being distracted and mired down in "information overload"

You can search for and download free online "Business Plan" forms from many places on the net... or you can write your business plan in a daytimer or notebook, with short-term goals like "Day one: Research domain name, register domain, set up web hosting"... or long term goals such as "Six month mark: Be earning average of \$9 per day from affiliate marketing...", "By October: Hire Virtual Assistant, providing my profits exceed \$1,000 per month. Budget \$500 per month for VA to handle areas I hate, such as Shopping Cart set up, article marketing."

Essential # 2: Keeping Records

Another roadblock to online success: **Lack of understanding** about how small business operations run. If you plan to make more than a few dollars pocket money for a hobby per month, you'll need to keep accurate records because you will have to file tax returns.

You don't need to get bogged down in this: There are many online programs that can help you handle the financial part of record keeping. Planners or worksheets you create yourself or download (often for free) can also greatly assist.

As a self-employed business professional, you'll need to keep track of the following areas:

- **Gross Sales or Income** (before expenses)
- **General Business Expenses** (office supplies, info products, software, outsourcing, etc.)
- **Beginning inventory and end inventory**
- **Business Use of Home**
- **Business Use of Vehicle**

Granted, the latter category will be a very small one, but don't dismiss it. If you drive to town to purchase computer paper and ink, that's a business trip. If you go to a business seminar in your area, that's a business trip.

Taxes, of course, will vary with each state or province, but creating file folders before you start (or 9 X 12 envelopes) for each of these categories will help make running a home business painless, when it comes to record keeping and bookkeeping.

And if you outsource your bookkeeping to a bookkeeper (which I highly recommend), follow the envelope system or filing set up anyway and she will (a) charge you less because you've pre-organized her work for her (b) love you for life.

Essential #4: Avoiding "Information Overload"...

Another phenomenon that trips up new online entrepreneurs: "Information overload". This common pitfall has been described as "the biggest curse of doing business online". Because of the plethora of information and instruction widely available -- in everything from shelling peas to quantum physics -- it's easy to veer off course.

However, the real reason people often succumb to information overload lies in ***how online marketing is often set up***: You buy product A, which tells you that you're missing a component, so you buy product B, which points you towards a hot new offer given by yet another expert, who introduces you to another area you haven't explored with product C...

Before you know it, you've got a hard drive full of digital products you don't have time to read, a seriously depleted bank account... and you're so confused you don't know what you're doing or where you're going, any more.

This describes the average person who attempts to start an online business.

Most information overload is caused by:

- Not narrowing down and researching your focus -- and options -- well enough in advance
- Jumping in the "deep end", without a business plan or goal
- Allowing promises of instant riches to lure you away from your plan

The way to successfully avoid information overload is ridiculously simple:

1. Don't purchase your next online guide or sign up for that "Inner Circle" coaching program *until you've thoroughly mastered everything in the first guide*
2. Recognize that most online products **are deliberately set up** to coax you to purchase yet more products
3. Stick to your goal/plan. Ask yourself:

- "Will this product¹ move me directly towards my goal? Do I really need to know about this topic *at this stage* in my journey?"

There's a difference between products that **genuinely graduate you to a deeper level within that niche subject**, and ones that are flimsy excuses for setting you up to shell out even more hard-earned cash.

Tip # One: Ask yourself these questions, when you've finished reading or attempted to use your new software...

- "Did I learn anything of real value in this product?"
- "Did it make my life easier?"

If not, unsubscribe from that particular author's list immediately.

Tip # Two: Keep a simple database of products you have tried. (An Excel spreadsheet is great for this!)

Include:

- **Product Creator's name**
- **Name in "From" section of subsequent follow up email**
- **Date of purchase**
- **Cost**
- **Rating** (make up your own system)

Next time you're about to sign up for an exciting offer -- or especially one that's *creating anxiety over not having it* after reading the sales pitch -- check your database. You may be one of the many online entrepreneurs surprised to find out you already own that product... or you may be reminded that the seller's last offering was abysmally lacking in value. (The good resource people, you tend *never* to forget!)

¹ Ed. note: ESPECIALLY "free" ones that require sign up!

Essential # 5: Your Budget

The most efficient online entrepreneurs invest in services and contractors enabling them to:

- Focus on the central, money-making tasks they do best
- Save them money, in the long run, and are worth money invested

Most small businesses are expected to start up with a basic amount of capital for set up. One particular scenario is becoming increasingly common in today's economy, however: People who are forced to work online because there is no other employment alternative. This includes the disabled, caregivers and those whose line of work has gone the way of the dinosaur while they are not in a position to retrain.

If this category includes you, "shoestring budget" strategies will be particularly important to you. It's difficult to make money when you have none -- but it can be done!

Outsourcing

But always build into your business plan -- as soon as possible down the road -- to **outsource mundane tasks**, ones you find difficulty or stressful, or ones that keep you away from your money-making specialties.

The more you focus on your own, specific money-making skills (and leave your "weaknesses" and parts of your business you find difficult or boring to handle to those who prefer to deal with them) the more outsourcing will pay off for you and actually help make you money.

Tools You Will Need...

Okay, so you've decided you'd like to work at home. There are certain basic tools (no matter how cash-strapped you are) that it's good to have... as well as ones specific to your chosen activity or career.

Here is what you will need if...

<p>...You want to create online videos</p>	<ul style="list-style-type: none"> • Web cam, video camera <i>and/or</i> screen capture software (e.g. Camtasia, Snagit) • Video editing software (the free Windows Movie Maker on your computer makes a great start here)
<p>...You want to create DVDs and sell them as physical products</p>	<ul style="list-style-type: none"> • Videos made using the equipment above, saved on file • A product fulfillment company that will take care of everything from product creation to shipping for you, on a "per individual sale" basis
<p>...You want to create digital information products</p>	<ul style="list-style-type: none"> • A .PDF creator • Cover graphics • A squeeze page and website • Page of affiliate resources (graphic banner and button ads for your product; images affiliates can use; generic PLR (private label rights) articles they can customize for their promotion efforts)
<p>...You want to sell product via Direct Sales or Network Marketing</p>	<ul style="list-style-type: none"> • A squeeze page and website • Social media accounts

<p>...You want to design graphics of any sort</p>	<ul style="list-style-type: none"> • Adobe Photoshop and/or Illustrator • A .PDF creator <p>(Yes, you can start with free, online graphic creation programs such as Gimp or choose cheaper software such as Adobe Elements -- but if you really want to hold your own professionally, Photoshop and/or Illustrator are a "must".)</p>
<p>...You want to be an online coach</p>	<ul style="list-style-type: none"> • A sales page and website • A "tools and resources" page • A blog and/or membership forum

All these, of course, assume you already own a basic computer set up and high-speed wireless internet access. A basic PayPal account is also a "must" too. And all of the above can be boosted by having your own blog, to build your web presence.

Your Domain

No matter what type of business you're planning to start, you will need a good domain name. Search engines will rank your domain name, as well as its content; so be sure to use a good keyword phrase descriptive of what you want to sell.

In fact, whenever possible, there are two domain names you should instantly register:

- Your **personal name** (e.g. "johnkursinsky.com")
- Your **business brand name** or **keyword phrase based name** (e.g. "pacificplastics.com", "fastgraphics.com")

You can register your domain name separately from your web hosting... but check out web hosting first, because many web hosting plans include free registration of your first domain name.

The average cost for registering a domain name should run anywhere from \$7.95-\$11.95, a one-time fee. Avoid registrars hitting \$20 per domain name -- you can easily do better.

A lot of internet marketers use [GoDaddy](#). Another excellent, low cost registrar is [Dynadot](#).

Web Hosting

You'll soon discover there are many types of hosting plans. [Hostgator](#) is the company of choice for many online marketers, since they offer a "Hatchling" plan, "Baby" plan and "Business Plan". Your safest bet is to choose the "Baby" plan, currently starting at \$7.96 per month for a one-year commitment (it allows unlimited domains, meaning you can create more than one site without paying anything more than your one-time, domain name registration fee).

[BlueHost](#) is another industry favorite.

If you want a comprehensive hosting system that provides extra tools such as hosting, domain name registration, keyword research, tracking, and search engine submission, plus provides the training you need to create a website that works, look into [SiteBuildIt](#). It's what I use for my sites.

Payment Processor

If you're selling anything at all, you'll need a way to process your payments. A no-cost way to start: Sign up with [PayPal](#). If you live in North America, it's one of the most common ways to pay or be paid, and you can easily create and put PayPal buttons on your website.

If you can afford it or you have or need a catalogue-style website with multiple goods, a hosted Shopping Cart system would be your best bet. Check out [WAHMcart](#) or [1ShoppingCart](#).

Shopping cart systems can be confusing to the newcomer, however. There are also systems that will handle that area for you, such as [ClickBank](#) (for digital products) and [Etsy](#) (popular with crafters).

Your Autoresponder

One of the key tools for all internet marketers -- whether you are product-based or service-based -- will be your Autoresponder system.

An Autoresponder is a database that stores contact information from your subscribers and allows you to pre-set up and mail out regular email correspondence (e-courses, tips, letters, information, etc.)

It may not be necessary to sign up for a separate Autoresponder service such as [Aweber](#) or [GetResponse](#), however, if you are already subscribed to a Shopping Cart that provides an Autoresponder.

And if all you need (or can afford right now) is a simple contact form, there are free WordPress [plug ins](#) you can use, if you're operating a blog-based website (highly recommended for SEO -- search engine optimization -- purposes).

Conclusion:

I hope this overview of doing business online has been helpful in sparking ideas and alerting you to what you most likely will need, but remember you can be as creative as you like on the net, as well as combining options and creating virtually any career you want.

The main beauty of working at home on the internet is its real secret... no matter what you like to do or how you like to do it, if you can work online there's a job out there for you.

A handwritten signature in black ink that reads "Rayven". The letters are cursive and fluid, with a long horizontal stroke underlining the word.