

Start a sideline business. List of moneymaking ideas included.

How to Make Money While You Look for a Job: Start a Very Small Service Business on a Shoestring, A Step-by-Step Workbook

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It Happened to Me

If you are not between jobs but are a first-time job seeker, congratulations! Use these steps to earn the money for a professional wardrobe. All of the techniques you learn while providing a local service can be very useful in the business world.

My neighbor across the street has a friend who has been out of work for two years. She and her husband put their house on the market because they could no longer afford to pay the mortgage. Just last week, her husband was laid off from *his* job.

Melanie, my friend and neighbor, was laid off after ten years at a large pharmaceutical company. She has continued to work for that same company as a contractor, but she doesn't know how long that job situation will last.

Our friend Bob was laid off from his telecommunications job over three years ago. He had been making ends meet by doing some side jobs and some technical work, and now one of the part-time engineering jobs has turned into an excellent career move because his employer received a contract that will allow Bob to work fulltime. In the meantime, his kids pitched in by working and his wife took on an extra job.

As for me, I was laid off after ten years at MCI, after WorldCom bought the company and got us on the evening news. I am currently working as a technical writer for a smaller company earning more than I did as a project manager at MCI, but I can't say that I feel much security in the position, no matter how successful the company is.

What can I say to people who are losing their homes or who can't pay the rent for two months in a row? When Kannapolis-based Pillowtex Corp shut down in 2003 near my Raleigh-area home in North Carolina, that nearby town lost its primary employer. What can I say to someone who

worked hard for that company for over twenty or thirty years and might have to relocate to search for new work?

When Melanie told me about her friend whose husband also lost his job, I knew I had to write this book. I remember thinking when I was younger that people who say they can't find work but are unwilling to work at McDonald's shouldn't be entitled to receive unemployment benefits. Now that I've been in that situation myself – having to decide when to take a lower-paying job – I take back everything I ever thought or said. I want this book to help fill in that gap between jobs in some small way.

What a terrible decision to have to make. Do you take a job that won't pay enough to make ends meet, but that will at least keep food on the table, or do you keep looking for a job in your field? Once you take that lower-paying job, how will you have time to continue your job search? And how can you make an honest commitment to your employer if you only plan to stay until you find a more professional position?

I hope that taking the steps in this workbook will help you to make the money you need during your job hunt. When you spend half or most of the day providing a needed service by following the steps in this workbook, and you devote the rest of the day to your ongoing search for employment, here are the benefits I hope you will enjoy:

- Satisfaction that only comes from working.
- New friendships and professional contacts in your community.
- The ability to organize your day with a productive routine as you set your own work schedule.
- The ability to smile easily again.

God or People

I remember thinking when I was between jobs, "I'll have to trust God to help me, or ask my parents for help." When my parents pitched in to pay several mortgage payments, at first I felt like God had let me down. Now I know that it was God providing *through* my parents, but I spent over half

of my life firmly believing God was fiction for people who needed a crutch. I well remember how I hated “God-talk” at that time, so I won’t force it here. I invite you to read more about how faith gets me through, and can get you through, in the Appendix.

What Did Bob Do?

My husband’s friend Bob, a laid-off telecommunications engineer, was helping us lay a new floor in our kitchen when I asked him what information he could share with you, the readers of this book.

“The best thing to do is to take a part-time job or some side work to meet people and to make money to help with expenses. It doesn’t pay a lot of money, but you can take pride in something. And you get a chance to meet people who can help you look for a job, too.”

He continued with a cautionary tale. “I was hauling engines around and I threw my shoulder out and had to have surgery, so it was a good idea, but it turned out to be disastrous. You’ve got to be careful.”

After this warning, well heeded by those of us accustomed to sitting behind a desk all day, I asked him, “What was the thing that you did to earn money that you enjoyed most?” I expected an answer like, “Working outside in the sun,” but his answer was, “Working with Vernon.”

Bob and my husband, Vernon, developed a lasting friendship, and it all started while Bob was on one of those side jobs, picking up furniture for a local business. Working with a friend, old or new, can take the drudgery out of work, and the friendships you make while you are between jobs could be one of the most important benefits of providing a local service.

Let's Get Started

These workbook pages provide the place to write down the action steps that can help you earn the money you need to survive and thrive until you find another career or another position in your field.

If you are between jobs but you are receiving unemployment or severance pay from your previous job, it might be a good idea to take these workbook steps now instead of waiting until that temporary source of income runs out. Perhaps you can provide a needed service in the community as a volunteer until you need to earn some income from your efforts.

What a great chance to get to know some neighbors while you discover the service at which you have the most skill, and that you most enjoy providing, whether that is mowing lawns for elderly neighbors or offering software consulting or computer repair services to local families and small businesses.

Realize You Can

If you could choose two of the assets listed below to help you succeed, which would you choose?

- Rich relatives
- A brilliant mind
- Knowing the “right” people
- A beautiful face and physique
- A higher level of education or a degree in a different field
- Lots of free time
- A great new product idea

Whether we are talking about finding that next job, changing career fields, or making money from home, the following statement is true. Any of the above assets *without* action would get you *nowhere*. On the other hand,

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well-planned action, even without *any* of these assets, can bring you success. Use the tools provided in this workbook to create a solid plan of action. The networking I did to market my writing service gave me much more confidence for the long-haul job search, and taking the steps in this workbook can do the same for you.

Strip Off the Mystique

If you have ever worked from home or worked for yourself, you already know that it is not all it's cracked up to be. It is much easier and in many ways more fun to work for someone else, letting them take care of the paperwork, insurance, and taxes while you mingle with coworkers during breaks. Having said that, there are rewards for being self-employed that can never be achieved working for someone else. I will simply ask you to remember that working for yourself will demand some very, very hard work from you, the boss.

One Last Thing

Before you get started, if your house or apartment is a mess (don't worry, I'm not looking), I want to introduce you to FlyLady. She will help you get things straight, bit by bit, so that you can accomplish your job-seeking and moneymaking goals. She will encourage you every step of the way. (You'll never guess why I know this.)

Go to FlyLady.net and click "Join FlyLady Now" to sign up for her free email group, or buy her book, *Sink Reflections*, by Marla Cilley (the FlyLady), available at FlyLady.net, Amazon.com, and Borders bookstores. Then take baby steps!

What Works for Me

Whether I am in job-search mode or part-time home-based business mode, I work so much better with a routine that involves being around other people.

Years ago I attended a trade show for a magazine and I let myself catch a glum attitude over a coworker's unjust comment. I started feeling low and blue, but I couldn't let it show. Part of my job at the trade show was meeting advertisers. Faking a smile for them had a dramatic and immediate impact on my mood. I instantly felt better.

Getting around other adults, even when I don't feel like it, helps me keep a positive attitude. I'd like to say I was motivated enough during my job search to plan three days a week at the library and a weekend visit to a nursing home to cheer and be cheered by a dear old soul, but I can't lie in a book...it would be hard to deny later*.

What I did do during my job search was join a local networking group geared to job-hunting, and participate in a lead-sharing group to market freelance writing services. Then I showed up even when a front tooth broke and I couldn't smile effectively.

* Actually, I don't condone lying in person, either. Talk about unneeded stress! Always being honest can only increase your inner peace *and* improve your business efforts. Your authenticity can shine through on job interviews and when you are meeting clients for your new service business.

Step 1: Decide which Service to Provide

Here's a chance to work at what you love. What are you "good at"? If you are an artist, try displaying a few pieces at a flea market and accepting commissions to paint murals in homes or businesses. That method of face-to-face "advertising" might be less expensive and a lot more fun than placing a classified ad in the local paper. If you enjoy cooking, teach a few mouthwatering specialties to local folks who lack culinary know-how. Or perhaps you could provide tutoring services to help a few local students while earning an income.

If you want to provide a more basic service, such as after-school-care or house-cleaning, you might be surprised to find it can be more satisfying than working for an established business.

Whatever service you plan to provide, think about continuing to provide that service on the side after you find a job. The freelance articles I had written while working at MCI were part of the reason I landed the position as a technical writer. Today, I write on my lunch hour. I may need that additional income to become my primary income source some day. And in your case, it might be wise to continue to provide a service as a sideline business when you find your next job.

After you decide on two or three services you might like to provide, you can conduct an informal survey to test the market. But first, a word about someone you probably know very well...your negative self.

You Worrywart

Let's call the negative part of you a worrywart, courtesy of my Mom. My Mom is so in touch with her negative-self that once, daydreaming out loud to me and my sister, she said while doodling her dream house, "I would love to have a house with enough land to build a home nearby for you girls. Then it wouldn't be so far for the grandkids to come and visit ... but

it would probably rain that day -” she caught herself, “Ooh – that’s bad, isn’t it?” She rained on her own daydream.

And yet she always encouraged us not to be “such a worrywart,” which I just noticed is underlined in green when I type it hyphenated. Aha, it is an actual word according to my spell-check. Let’s look it up. (I thought my Mom made it up.)

According to Dictionary.com, a worrywart is “One who worries excessively and needlessly,” or someone who, “thinks about unfortunate things that might happen.” Fuss-budget and fusspot are listed as synonyms. As we work through the remaining pages of this workbook, remember that the worrywart doesn’t want to rain on your parade. It wants to cancel the parade on a sunny morning because it still *might* rain.

I like something my friend Stephanie shared with me recently. She read somewhere that you should schedule your worry-time. That way, when a worry tries to interrupt your action-plan, you can just tell that worrywart part of you that you have a scheduled time to worry, and *this* is not it. If you need help in this area, why not set aside twenty minutes at 10AM to worry, and make a project out of it? If you sit there and try to worry, you might just see how useless fretting is and chase those worries away. (Be sure to follow up the scheduled worry-time with a scheduled happy-thought time to get back on a positive track.)

Now, with your worrywart stuffed firmly in the closet, use the *Which Service Should I Provide* worksheet to help you discover the service you would most like to provide.

Worksheet: Which Service should I Provide?

Read this list and circle every service that lights a tiny spark in you. Don't let that internal negative voice stop you from circling whatever you want to circle. (See also the *List of Moneymaking Ideas* in the Appendix.)

Lawn care, craft lessons, shopping service, business writing, tour organizer, lunch cart, cleaning, training, child care, tutoring, birthday party entertainment, taxi service, computer help, answering service, personal coach (sports, exercise, or life planning), real-estate assistant, typing / word processing, research service, aerobics instructor, seamstress / alterations, career-change consultant, resume writer, music lessons, executive errand service, house or pet sitting, window washing, paper hanging, elder care, videotape events, bookkeeper, wedding planner, reupholster - or custom slipcovers, meeting / event planner, catering, grocery shopping and delivery service, babysitting (do you know how much babysitters earn today?).

Add your Own

Think of services local people pay for. Grab your local phone book (the Yellow Pages™ or a similar business listing) for ideas. Identify local needs and add them here.

More Service Ideas:

CAUTION – Do *not* spend money you cannot afford to spend on any of these ideas. Please use wisdom. Earn the money first, *and then* invest in more supplies.

Local Service Survey

Once you have decided on a service to provide or narrowed it down to a top-three list, conduct a survey to learn more about the market for your service. You might discover your first client with this survey, too.

Use these sample phrases or come up with your own survey questions.

Sample Phrases for your Survey

If I decided to provide a local service, which of the three listed here do you think I am most qualified to provide?

Which of the three do you think is most needed in our area?

If you use a local service provider for any of these three services, please tell me how you currently find a provider, and how satisfied you are with the service.

1. How did you find the service provider? Word-of-mouth, classified advertising, local business meeting, Internet?
2. What do you like most about the service you receive?
3. What do you wish they would do differently?

For the service you are most likely to need in the near future, what have you paid in the past and what is a fair rate to charge?

Use some of the questions above and some of your own on the following worksheet to build your own *Local Service Survey*.

Worksheet: Local Service Survey

Use the sample questions above to create your survey.

Service Option:	
Service Option:	
Service Option:	
Question	Answer

Optional

Name:
Phone and / or E-mail:

Step 2: Set Up Your Home Office

If you have not yet set up a workspace for your job search, you can take care of that now. Depending on your work style, you might want to use the same area for your job search *and* your service business, but it might be easier to stay organized if you keep those areas separate. I use one desk with the drawers on one side devoted to my freelance writing material while the drawers on the other side collect papers related to everything else in life.

Where will you Work?

If you have a spare room, you can start with your own home office. Most of us, however, will have to be content with the corner of a room, or even the corner of a table. I have read about folks who used an old door across two filing cabinets as a desk, and others who converted a walk-in closet and a nook under the stairs into work areas.

You will quickly discover how your workspace impacts your working habits. Consider this example as you evaluate potential workspaces, and then use the *Workspace Inventory* worksheet as you survey your home.

Example

- **Area** - Kitchen Nook
- **Plus** - Near phone; plenty of natural light; can hear phone and door; can keep an eye on cooking / laundry.
- **Minus** - Too near refrigerator traffic; no door to close for privacy; can hear TV in next room.

What Works for Me

When I got my first desk I could never seem to make myself sit at it. My favorite method was a "floating office." I used a wooden in-box and a portfolio (zippered notebook) that I took with me to whatever room the family was in, and I worked while they "familied."

I learned that my work area must be *near* all of the distractions of family life in order for me to work effectively. Today, my desk is in a room of its own but within view of the eat-in kitchen.

When I need to work without interruption, I get up long before the rest of the family awakes. I also take advantage of those few times when I can't sleep. If I wake up at 2 AM and can't get back to sleep (a hazard of starting a part-time home-based business...your mind races) I get up and write for a couple of hours and then get one or two more hours of sleep before my normal waking time.

Use the *Workspace Inventory* worksheet to help you determine the best current solution for your home-office workspace.

Worksheet: Workspace Inventory

Think creatively as you take inventory of your living area to see where you might create a workspace such as the kitchen nook (let the family eat in the dining room) or the corner by the bookshelf (use the shelves to hold supplies) or perhaps half of your bedroom.

Area	Plus	Minus

Now that you have selected your work location, here is a list of basic supplies you might need, but I recommend starting with just what you have around the house. (If your home or apartment needs some basic organizing, see FlyLady.net for tips and encouragement as mentioned earlier.)

Supplies for Starting on a Shoestring

Basic Supplies

- Paper clips
- Scissors
- Tape
- Pens, pencils, and highlighters
- Paper
- White liquid cover-up
- Files or large envelopes
- White copy paper
- Envelopes & stamps
- Dimes for copies at the library or local copy shop
- Box to hold supplies to work wherever time and space permit
- Telephone

When you can Afford It

- A good stapler
- Files with file box
- Printed business cards, letterhead and envelopes
- Account at the local copy shop or printer
- Table/chair of your own just for your business
- Telephone with "hold" feature and with separate ring feature to identify when the call is for your business (ask your local phone company about this feature)

If you Decide to Remain in Business

- Typewriter with memory, word processor, or computer and printer (look into a high-speed connection if you use a computer frequently)
- Files with filing cabinet
- Postage meter and stamps in various denominations
- Copy machine or a combination fax/copy/printer (keep in mind that if you do any production copying at all, it might save money to lease a copier since your payment usually includes x number of copies per month)
- Your own office in a separate room
- Two-line phone with "hold" feature, or a separate business line and perhaps a line for your computer and/or fax machine (consider an answering service at this point)

Remember to Shop Cheap!

Visit thrift shops, flea markets and yard sales for many of the items you will need. Today there are even used computer shops. My husband bought me a used IBM ThinkPad laptop for \$300 when our budget would have put a new laptop purchase into the next decade, and I found a small copy machine for \$20 at a yard sale. The laptop worked well until we let the children play with it, and the copier still serves us well.

Reward, then Work

Once you've come this far, reward yourself in some small but tangible way. Have a quick simple celebration, like a meal prepared with special care and shared with family or a friend, or enjoyed by yourself with your favorite music playing. Or do a dance in the living room and whoop it up for a minute or two, watch your favorite funny movie (not a depressing drama), or take a walk down the street and savor the sky as you send up thanks for your progress so far.

Celebrating your small successes is very important. Establish this habit and take it with you into your future business or employment situation and watch the change in your attitude toward life. Practice this at home, too. When I taught stress management as part of a customer service

course at MCI, I developed a simple concept I called, “Success after success after success.” Acknowledge that, at the end of each day, unless you fell off the planet, your day was filled with many small successes, even on days when you made a few mistakes. Celebrate! OK, now *back to work*.

Celebrate success after success after success!

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