



## **Help Wanted!**

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**The REAL TRUTH about Online Jobs**

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# INTRODUCTION:

## Who Me? Work At Home?

*"For me, working out of my home is the best thing I have ever done. It has allowed me to purchase my home and buy my dream car. I make more money now than I ever would have been able to working outside of my home. I have been working out of my home for seven years."*

*--- Anonymous home worker*

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**Y**es! You can work at home. And yes, you can make money. But let's get a few things straight. While you may make money lounging around in your pajamas sipping coffee on your sun drenched terrace, you may never be that millionaire that so many sites claim you can be.

Of course, most reasonable individuals like yourself, realize that millionaires aren't made through such a process. Most individuals searching for work-at-home jobs have reasonable goals about the amount of money which can be made.

They know how much time they can invest in their new adventure. Not only that, they know what interests them -- and what doesn't. If they could only match their interests with an available job...

## Why The Interest In Work At Home Jobs?

Have you noticed? The idea of working at home is growing more enticing to a larger portion of the population almost daily. And the interest seems to cross all demographics -- and interesting demographics they are!

Before we begin to talk about them, you must know that statistics on the exact number of individuals who work from home, what jobs they perform, and their income level vary widely depending on your source. But the ones I've culled seem to be the most agreed upon. If you find different statistics in your research and job hunting, don't be surprised or dismayed.

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The United States Department of Labor estimates the number of people working from home at approximately 29.3 million. By contrast, the independent research firm IDC/LINK put the number a little higher.

That firm estimated that 37.7 million people worked at home on the Internet. See what I mean about differences! Of those nearly 38 million, the firm said, almost 21 million of those people had set up home offices for the purpose of earning income -- either full-time or part-time.

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To continue along these lines, nearly 70 percent explained they ran at least one business from their home office. Another 22 percent said they worked as an employee in an established business.

## Show Me The Money! Are They Better Off Now?

Now here's the really cool news for you as a seeker of online work: nearly one half of these people said they actually made more money working from home than if they had continued commuting to a traditional job.

Of those, 25 percent said they made **significantly more money** working from home than they would otherwise. Now, that's encouraging news for anyone seeking the chance to stay at home and work!

If you have children at home, here's confirmation of something you suspected and expected all along. Fifty-six percent of those working from their home offices agreed that it solved their issues with day care!

## Wait . . . There Are a Few Disadvantages!

That's true! No matter avenue you take to work --the highway or the hallway -- you'll discover that somewhere along the way, a few disadvantages seem to pop up.

Statistics show that a little more than one-third of those who stay at home to work cited lack of healthcare as a major disadvantage.

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After that, nearly 30 percent said the biggest disadvantage was not knowing where their upcoming jobs were coming from.

Another 26 percent said the feeling of being isolated was an issue to the at-home workplace.

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Surprisingly, though, a full 20 percent -- that's one fifth of those surveyed -- were completely satisfied with working at home. They couldn't site any disadvantages at all!

Are you yearning to join them?

In Chapter 1, we explore some of the more popular reasons why people choose to stay home to work. Are your reasons listed here? Let's discover why working from home is an attractive alternative to the daily commute.

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# CHAPTER 1:

## Discover The New Work Place:

### Your Home

*"After having two children, I found myself becoming weary of the corporate world. I wanted the opportunity to spend more time with my children AND make decisions impacting my life. If I want to work [on a particular day], I work. If I don't want to work [that day], I don't. If I want to go on a field trip with one of my children, I don't have to "get permission" from my boss. I AM MY BOSS.*

*--TAH, New Mexico*

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**Cyberspace.** The final frontier. Your mission, should you decide to accept it, is to explore new options in the work force. To boldly go where few at-home employees have gone before.

For those who are parents, the idea of spending the day closer to their family draws them to this working lifestyle. When you start adding up the cost of day care and gas for your daily commute, you begin to question just how profitable that second job is.

Not only that, working at home gives a mom, let's say, more flexibility. She can take the younger children to pre-school, pick them up, and still be home when the older children come home from school. How reassuring for the entire family!

The word **flexibility**, by the way, takes on so many different meanings for different families, too. For the person who is working, it means you don't have to live by that strict 9-to-5 schedule. The demands of work and home appear to be less in conflict.

Untold moms go off to work each day carrying a bit of guilt with them. Truth be known, many of them would rather stay home --at least part of the day -- and help get the children and husband off to work.

While you may think that's a sexist statement, it comes from a mom who has experienced life on both sides of the coin. Let's hear what she has to say.

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“Having to get up early, get my daughter out of the house at some ungodly hour to a daycare provider and then trust the provider to get her to school on time.

On top of that, because of that schedule, I missed some of the best parties and celebrations during the school day itself.

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Then I discovered working at home. I had the best of both worlds. I had the joy of taking my daughter to school, of helping in the classroom of participating in the parties. And I made a nice contribution to the family budget in the process.”

## **Flexibility Is Not The Only Reason**

Others work at home because they've discovered a niche that makes it most profitable to work with an Internet hookup than to either work for someone else, or rent their own office space. While the flexibility is nice, the profits are even nicer.

Artists are among this group, as are Forex traders, and freelance writers. Many of these individuals wouldn't go back to working for someone else again -- regardless of the pay involved!

## **The Dream Job: Any Reasons Not To Work At Home**

If you talk to some individuals, working at home online is the 21<sup>st</sup>-century utopia. But for many individuals, the appeal just isn't there. The disadvantages, for these people, outweigh the good points. Why would anyone not want to work at home? Several reasons.

Let's check out the financial aspect of working from home from another perspective. No work. No pay. You can't take a day off and go to your employer to fill out a slip for vacation pay. When you're ill, you can't call your employer and take a sick day.

**No work. No pay.** It's that simple. Many individuals simply don't want -- or can't -- deal with that type of situation. For some, simply knowing that no matter what, come Friday afternoon someone is handing them a paycheck brings them back to work Monday morning. Is this you?

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## Interruptions In Your Day

We've mentioned how some parents love working at home because it keeps them closer to their families. For this very same reason, many people wouldn't dare work at home. It can be very difficult to concentrate on entering data or writing an eBook when a five-year old interrupts you every half hour for something -- and it's usually just your attention he wants.

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That doesn't even count the adults who like to squeeze as much time out of you during the day as possible. They think since you work from home and you don't have a boss looking over your shoulder, you're free to talk all afternoon.

If you don't rein these individuals in quickly, they could zap both your precious time and energy. While it's true you can always rearrange your schedule, who wants to keep working every day until 6:30 p.m. or 7 p.m. because Aunt Jillian called in the middle of the afternoon talking about her herb garden?

Now you can see where time-management skills and a diligent work ethic are "must have" traits of anyone who plans to work at home.

Which brings us to yet another disadvantage of working at home: knowing when to walk away from the computer and telling yourself you've worked enough for the day.

Just because you have the potential to work all day and all evening, doesn't necessarily mean you need to do so. You need to know when to close up shop for the day, so to speak.

## Yes, You Hate To Admit That You Miss...

That old gang. Many people have a difficult time adjusting to working at home simply because they are effectively cut from their circle of work friends. Say what you want about Mary Jo or Carla, they were good to share a laugh with on Monday morning. Yes, working from home can get a bit lonely.

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### **Location. Location. Location.**

Yes, there was a time when location determined the success of a business. And location is still a determining factor in many brick and mortar stores. But for many who work from home, the only location they really need to know is the source of the closest wi-fi hot spot.

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Today, in addition to the local coffee shop, many restaurants are adding wi-fi as well as more and more fast-food establishments. That means for many individuals, doing business may be as simple as waking up and heading out for breakfast.

It also may mean -- somewhere in the future -- making office space a non-issue for many who earn a living through the Internet.

### **One More Decision To Ponder**

How much money do you want to make? Are you looking for a full-time income off the Internet or are you just looking for part-time work to supplement a main income stream you already have?

Answering this question helps you determine what type of business you'll eventually choose. **Two of the largest demographics of people working on the Internet are stay-at-home parents and side business owners.**

Both of these categories are considered to be earning supplemental income. That is, it's presumed that while one spouse is on the Internet, the other is attending to a "regular" job.

That's not to say it's not possible to earn a full-time income through the web. Many work-from-home professionals do it. Of course, it depends on the type of business they own. But the very fact that they can do it, tells you a lot about the changing face of the 21<sup>st</sup>-century work force.

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# CHAPTER 2: Searching the Web for Jobs

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*"Entrepreneurship is living a few years of your life like most people won't so you can spend the rest of your life like most people can't."  
-- Anonymous*

**W**orking at home may be ideal, you say. But exactly where does my next job, client or commission come from? Where in the worldwide web do I find the customers who want what I do?

That is, without a doubt, the most common question people contemplating the decision to hang up those car keys or cash in those subway tokens for a morning walk into the den ask.

And it does seem overwhelming at first. After all, look at the size of the web. One would think it was infinite. Instead of allowing that enormous size intimidate you, ("How will customers find me out there?") you can actually make it work for you.

When you limited your job search to your surrounding geographic area, you limited yourself. You either knowingly or unknowingly put a length on the drive to work every day.

Now, when your commute has shrunk and is simply down the hall, your customer base has suddenly widened to, well, the entire world! Talk about increasing the size of your target audience!

In this chapter I'll introduce you to more than twenty ways to help boost the search for customers depending on the work you do. This should help prepare you on your decision into your new career,

Keep in mind, once you discover exactly what career you're entering (who says you only need tackle on business!), you may not

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be able to utilize all of these, but it does provide you with an idea of what's available.

You may also discover (with a twinge of delight!) that some of these methods are really no different than finding work the old-fashioned way out in the brick and mortar world.

## Finding Work . . . Regardless of What You Do

Build it and they will come!

Build what? Why a solid, online portfolio, that's what! Portfolios are not just for the writer or the artist. No matter what your eventual business is to be, you'll need to showcase your work.

Every freelancer and member of the online work force needs some type of portfolio. It should include some references, as well as samples of your work.

If you haven't yet clicked with anyone, get references or testimonials from **past employers** to post on your online portfolio. Place your resume here. Allow your potential customers to see you have a rich and quite active work history even before you began working on the web.

## Create Your Own Blog

Never thought you'd see the day when you sit down and blog? Give it some thought -- and then create one! Welcome to the 21<sup>st</sup> century! Blogs can be godsend when it comes to getting your name out into the web community.

Yes, I know it takes time, but consider it an investment. Don't just write about anything that pops into your head though. You'll want to write for potential clients.

Be generous in sharing your knowledge on your blog. Once they can read what you write, get a feel for what you do know, individuals will feel more comfortable considering you for work.

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### **Join A Forum . . . And Become Active!**

Yes, here's another step that means you'll have to take (read that as **make**) time to not only visit a forum or two, but become an active participant. You can help others who have questions, then suggest that you've covered a similar topic in your blog and point them to that!

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### **Use Email Addresses!**

As you begin your career, you'll soon accumulate a list of email addresses. These addresses belong to former clients, current customers or potential clients. It really doesn't matter which of the three categories they fall into.

When you first start out, just send a quick email to everyone (even offline former colleagues) explaining that you're now self-employed. Tell them how you can help them now. Use this list to send out a monthly newsletter or just to update people on how your business is growing.

### **Don't Be Afraid To Conduct A Google Adwords Campaign.**

Yes, you! You can do it! Now that you're a "web worker" you don't need your advertisements to be location based. Adwords is one of the most popular advertising tools on the web today.

### **Go Ahead, Advertise In Online Directories.**

Don't know where to start. Try Sologig for starters. As you learn more about your specific advertising needs, you'll discover more directories in which you can advertise.

### **eBook Anyone?**

So you're not a writer and you don't play one on TV. But you can put an eBook out that targets your market. Don't worry about making money on it. Give it away for free. The more people who read it, by the way, the better the chances you have of receiving more clients. Don't forget to include details of your business -- your email

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address, website, all the important contacts -- somewhere in the eBook.

### **Trawl The Online Job Boards**

For many individuals who work online, especially in the initial stages of their business, this is one of the most common methods of looking for work. It's one of the most common methods because it works.

This works well until you can find a stable of clients who use you regularly. The more regular, repeat customers you have, the less you'll depend on this method. But no matter how successful you've become, it's always good to come back to these locations to see if you can discover a new client or two.

You'll want to be careful when you arrive at some auction work sites. These are sites in which the potential employer places a job on the board and the potential employees (that would be you) bid against each other to get hired.

In theory it sounds good, but an unfortunate side effect of this type of board is that it actually drives down the cost of the work. While this may be good for the employer and it may very well be good for the low bidder, it's anything but good for a talented person who deserves to be paid well for his quality services, regardless of his chosen career.

### **Avail Yourself To Web "Traffic" By Optimizing Your Site Or Portfolio**

As you learn more about the mechanics of Internet business and traffic, you'll discover how important putting the right keywords in your material is to your success.

Keywords are those words visitors type into search engines like Google and Bing when they search for specific items. If you're positioning yourself as an expert on direct response advertising, you'll need to use words that your customers would use in their search.

This way, your site will be among one of the first results that people see. You'd be surprised what an advantage this is!

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### **Specific Jobs Require Specific Activities**

It's true! The more you can hone into your chosen niche, the more productive your advertising and marketing efforts will be. Here are just a few of the careers that may require separate, more specific methods of connecting with potential customers.

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### **Thinking of Being a Photographer?**

**Look into Flickr.** It's a great place for photos, but it could also be your ticket to finding customers as well. Add the details of your freelancing business to the blurb the site offers. Show off your favorite photographs. This site even provides you with a set called "Portfolio" to give visitors a place to view your work.

### **Photography Blog?**

Who says a blog needs to be words only? Create a photo-blog or a photojournal online as a method of showcasing your work. You never know where your next client can come from!

### **Illustrators And Animators**

Ditto for you guys! **Think comic strip blog.** Besides attracting potential clients, these blogs have the added benefit of culling a large online following. You can gain an audience from which you can springboard any number of career choices.

### **Join DeviantArt –**

### **Then Create a Killer Profile**

Why? Because **DeviantArt is the Web's number one art community.** If you're an illustrator or animator, you may already know this. Share your work here. Include your freelancing activities in your profile. Hit this site with the best of the samples you have.

### **Programmers and Developers Have Options Too!**

Indeed they do. Are you a programmer or a developer seeking to leave the 9-to-5 routine? In the most obvious of ways, it's entirely

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your domain on the web. So why not show them what you can do with a simple, yet useful, web app?

Then offer it as a download from your website or from your portfolio. Not only will this technique generate traffic to your site, it builds your profile and has the added benefit of bringing the potential customer even closer to your work!

## Become a Forum Authority

If you've spent any time at all on a forum, you know that just about everyone who uses it has some question that needs answered. Why not become the voice that answers those questions? You can be helpful and informative, and in the long run, network with people who can use your services. If all goes right, several of those people will hire you as well.

## A Call To Freelance Writers

The blog was created with your talents in mind -- and if it wasn't, it certainly should have been. Create a blog, and then write about the topics you know best. If grammar is your thing, go for it. Or maybe you're an expert at advertising. You can help others and maybe gain a client or two for yourself in the process.

Or you can be a guest blogger for another blog? Why not? That happens a lot in blogs directed to the fiction writer. It's common to bring in a "specialist" in one aspect of fiction writing. This person will write about a specific genre and how to break into the market or show the readers how to go from ho-hum to Wow! in creating the perfect scene!

## Designers?

Of course, there are places these talented individuals can go to get in touch with potential customers. Two great sites are **Coroflot** and **Design is Kinky**. Feel free to list your profile at these sites. That's only two sites by the way. You'll be amazed at how many more are out there.

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### **Create a Free Wordpress Theme**

This is actually a lot smarter than it appears on the surface. Why? Because right about now Wordpress themes are in high demand. Create a good one, and then link it to your portfolio in the footer. Consequently, you'll get a link every time someone uses your theme. If it's good, users will look to the footer to see who created it.

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Now, that you have some ideas of how to market yourself, let's move on to some ideas of exactly how you can use your talents to make the most of them. When you work at home, not only do you want to make the ideal amount of money, but you want to become as fulfilled with your work as possible!

Ever thought about writing? That's what the next chapter is all about -- becoming the next "cyber Hemingway!" Continue on to see exactly what I mean.

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# CHAPTER 3: Writing Online: Be the Next Cyber Hemingway

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*"There is only one success – to be able to spend your life in your own way."*

*-- Christopher Morley*

**H**ave you always felt that call to be a writer? Perhaps you've dreamed of the day when you could actually earn a couple of dollars or two through your desire and skill. With the help of the Internet, more people than ever before are realizing this dream.

If you're lucky enough to have been born during this information revolution, then you're young enough to enjoy making a living this way -- writing from the comfort of your home -- for a long time to come.

Let's revise that just a bit. You can actually make a living writing from the comfort of just about anywhere.

If you're a little older, you may now only be rekindling what you thought were dying embers of the writing life. New avenues are now open to you. And you can finally live the dream!

Just what type of writing can you do online?

New markets for writers are opening up all the time. Many of these terms were not even invented 25 years ago. Today website owners, affiliate marketers and others are hungry for well-written material. The following represent just a few.

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## SEO Content Writing

I know. Your first question is how can I write SEO content when I don't even know SEO from blogging.? That's not a problem. Because you're about to learn.

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Website owners are always looking for ways to bring more traffic to their site. And SEO -- **search engine optimization** -- is one of the best methods. A search engine is a site like Google. You type in a word or phrase -- popularly called a keyword. And then Google, in its seemingly infinite wisdom, provides you with websites dealing with the topics.

One of the methods this search engine -- and any other, come to think of it -- finds your topic is by the number of times that a keyword is located within the website. The more often it finds the keyword on the site, the higher placement it will receive on the page.

Your job as a writer of search engine optimized content is to include the necessary keywords (most often supplied by your customer) in your article or the web content -- and still make the copy sound good.

For the most effective optimization the keyword should appear once in the headline, again in the first paragraph and then once more in the last paragraph. The keyword must also appear several times throughout the rest of the body article or web copy as well.

In addition to this, the website owners are expecting the articles to be well-written, free from common grammar mistakes, and above all, these articles must provide their readers with useful information on the topic at hand.

### **Bottom Line: What Does It Pay?**

Now here comes the tricky part. Deciding what this writing is worth. You'll find customers who will want to pay you little more than \$3 to \$4 for a 500-word article. Other customers pay \$10 for the same amount of words. And still others, who are extremely interested in the quality of the article as well as the information it offers may pay as much as \$15 for a 500-word article.

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If you're new to writing you may have to start on the lower end of the scale until you have some good quality samples of your work to show your potential customers. Once you can prove yourself, then you can charge more.

I can do that, you say, quickly and eagerly. Why of course you can. But you're not quite sure where to go to find your customers. Two of the best sources of work we've mentioned in a previous chapter: **Elance.com** and **Guru.com**. Both of these sites are similar. Take your pick or join both for maximum coverage. But remember each of these sites carries with it a monthly membership fee.

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Other sites you may find work on include **Freelancewriting.com**, and **Freelancewritinggigs.com**.

## Blogging

Here's a word that just a few years ago didn't even exist, let alone provide a talented writer with a living. **A blog**, as you probably already know, **is similar to a personal journal entry only it's online**, and well . . . not so personal. Yep, you slap it out there for the entire world to see.

Many individuals -- marketers, writers, and others making a name on the web -- keep blogs to communicate with customers or a fan base. Doctors very often like the blog format because they can keep their patients and customers up-to-date on the latest news on clinical trials, health issues, and prescription drugs, or just keep in touch with their patients.

There's only one problem with the blog format. You have to write it consistently in order to keep your audience. For a busy physician or marketer with other concerns, this could be a problem.

Today, it's not unusual for these once personal exchanges between blog "writer" and his readers to be written by a blog "ghost writer." By that, I mean you'll write a short blog of between 350 and 400 words. More often than not he'll want between three and four blogs a week.

Some blog sites, if they're news oriented based are more demanding. You've heard horror stories no doubt of blog writers staying up all day and all night waiting for that breaking story so their site (or their employer) can comment on it. This is so their site can

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make a big splash on the search engines while the topic can reap all that vital, hot traffic.

## **How Much Does It Pay?**

Pay depends on the topic, the urgency with which you need to place the blog, and the demands and the financial situation of the person hiring you. In some cases, the fee is low -- as low as \$10 per blog. Other sites pay exceedingly well. In general, you can expect to be paid at most \$10 for 100 words. A 350-word blog then would pay approximately \$35.

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## **Where To Find Work**

Again, you'll want to start with Elance.com and Guru.com. You'll always find people looking for professional bloggers on all sorts of topics. It very well could be that an area of your personal expertise may align quite nicely with what a website or blogger is currently doing. And he may pay you well for your knowledge --even before you research a single sentence.

## **Freelance Editing**

Are you meticulous about your grammar? Do you know the mechanics of sentence structure? Do you know how to take another person's words, tweak them just slightly and make the intention clearly and the paragraph sing?

By George, you may be a born editor! And it just may be that your online work-from-home niche is freelance editing. There are many people out there, struggling to write, that certainly could use your services!

Editing materials like books, articles, eBooks and other printed material means yours are the final set of eyes that reviews that material before it's presented to the public in some form. If your client is self-publishing a book today, it may be that no other person will look for any mistakes before it hits the printing press. That means if you don't find the word that's spelled wrong or the wrong usage in grammar, it's going to stay with that edition of the book forever.

Similarly, if you're editing something for a website, your customer presumes that you're finding and correcting all the errors. That,

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after all, is what he is paying you to do. Once you give the printed word the thumbs up, he's going to print it. He really doesn't expect to hear from his readers about errors in the copy after that.

Think this sounds like you? If you do, you better have a few old standbys at your computer. The first is a copy of the amazing **Elements of Style** by William Strunk and E.B. White (Yes! This is the same E.B. White who wrote *Charlotte's Web!*). Writers for years know it fondly merely by the authors' two names "Strunk and White." And it's the first and last word in style, grammar and word usage.

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You will definitely want to have a very good dictionary at hand to verify not only spellings but the proper usage of certain words. Oh, yes, I know you can find several online, but there's nothing like having the real deal close by while you edit.

As an editor, you can charge by the project or by the hour. If you think about how detailed this work is, you may want to seriously consider charging an hourly rate.

## White Papers

Have you ever heard of a white paper? It's a term that's been around the marketing community for a while now. Lately, it's a phrase that is used to describe a **short report on an industry or a product**. In the report, the writer (cleverly, of course) steers the reader -- who is a potential consumer -- to the brand of Widget his client is selling.

Your job as a white paper author is to write a compelling and persuasive argument why certain types of Widgets are better than others.

It's not a blatant sales letter. You must be careful not to come out and really name the product by name, as well as making sure that all the advantages of a good Widget are identical to your customer's.

The white paper is growing in popularity as a marketing tool on the Internet and some individuals are making a good living by discovering the secrets of writing these. By writing compelling white papers, these writers can command quite a good fee per project

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that allows them to enjoy the freedom of specialization in this market alone.

A white paper usually contains a table of contents, as well as several short chapters. Most white papers are not longer than 20 pages, if that.

Realistically, starting out, you can expect to get paid about \$100 to \$150 for writing white papers, depending on their size. Of course, as you progress, you can earn more.

This branch of the writing trade falls under the umbrella category of direct-response advertising writing. And if you can get a good track record going, this niche is an extremely profitable one.

## **Where Do I Find My Jobs?**

Look online on Guru or Elance or any site that lists freelance writing jobs. You'll be amazed how many such jobs are available once you start looking for them specifically.

## **Web Content Writer**

You read the results of these writers work every time you visit a website. Yes, you guessed it. This writer creates the contents of the pages for the site. Guided by the needs of the site owner, the web content writer fills the pages -- whether it be of an informational nature or a sales approach.

While it may seem easy, you'll need to combine some different writing talents into one style that flows nicely. You need to write in such a fashion that you engage your visitors. If the site is ultimately selling something, you'll want the talents of a good direct advertising copywriter. If the site is information-based, you'll want to be able to break down complex ideas into an easy-to-understand explanation.

You see where this is leading? A website content writer really is a well-rounded writer who's able to write on many topics on short notice.

On top of all of these, a good knowledge of Search Engine Optimization is required. If your client's website can't get ranked by

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the search engines, then he's not going to be able to pull in any visitors or, ultimately, make any money.

Here are just a few of the responsibilities you may be assigned as a website content writer:

- Starting with absolutely no site, but the information provided by the client
- Editing the site
- Proofreading the site
- Writing project descriptions
- Writing short informative articles for various parts of the site

Quality website writers are in high demand. And some writers at the top of their form earn as much as \$100,000 a year. Is it likely you'll earn that starting out? No.

Then there are the website writers who barely get by. The job depends on how well you write and how well you can write on various topics in vastly different categories, and how quickly you can turn out quality work.

In addition to creating your own website and showcasing this, you can find potential customers through advertising online, blogging about your talents and availability, and by writing articles for article directories like ezine.com. These directories publish your articles (and sometimes pay you a small fee), and in return, you can put your name and article fairly high on the search engine results page.

And since just about everyone has a website these days, finding work shouldn't be too difficult! A good way to ensure a continued, secure income is to team up with a talented web developer. The two of you can offer a wide variety of services for the website owner in this way

## **Direct Response Advertising Copy Writer**

A direct response writer is the individual who writes the words, slogan, headlines and other material aimed at the direct marketing audience. Direct marketing, by the way, is any attempt to sell you something direct -- bypassing the need for a retail store.

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Oh, you may not be familiar with the term, but you certainly are well acquainted with the material. Look at the sales letters on websites asking you if you want to quit your day job to work at home, for example. Letters selling you health supplements.

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The notorious infomercial asking you to buy the latest gadget that chops, dices, slices and takes the garbage out (okay, maybe not the last one!) is a form of direct marketing through the television.

Got a sales letter stuffed in your mailbox? Some direct response copywriter wrote it.

Your job is to persuade the consumer that the product your client is selling is absolutely necessary to his well being. If you're interested in this type of writing, it's best you find yourself a good legitimate course to take before you even attempt to get a job doing it.

The competition is tough -- and rightly so. One wrong sentence can cost your client hundreds, if not thousands, of dollars. Check out the samples of copywriting king, Dan Kennedy, Mike Morgan and others who command literally more than \$12,000 for a single sales letter.

Don't get too excited. It'll take you a while to play with the big boys. But it is possible. Just be patient and keep writing.

Check out the Web to find some sources of training. There are several very reputable firms willing to teach you all the fundamentals. But, one word of warning -- these courses don't come cheap.

## **EBook Author**

I was once told that to be an expert in any area, all you need to do is read five books on that topic. Having done this, you will know more about it than 95 percent of the general population. In effect, you become the expert.

Don't think you've got what it takes to become an eBook author? I beg to differ. If you can surf the Web for research and you can write, you have the potential to be an eBook author.

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And now that we've established having read five books makes you an expert, or at least more knowledgeable than most of the population, you can certainly write about just about any topic under the sun.

After all, it's the Information Age and people are making good livings selling information to others! And you can be one of those lucky and lucrative individuals.

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Okay, so now you've decided to give it a try. Where do you find customers? First, consider yourself as a potential user of an eBook. If you have a passion, why not write about and create your own website on the subject? I've known a lot of people who have done this.

If you're not quite sure what type of eBook I'm talking about, it's really quite simple. You gather your research and then type it out using program as simple as Microsoft Word. Some customers you will want the eBook to be in a PDF format. PDF stands for **portable document format**. The ultimate in this form of software is, of course, Adobe. But you can find other versions of this software on the Web.

Of course, some customers will want it in Word format so they can to update or edit it at a later date if they want. And if your customer has the Microsoft Publisher program, consider writing your eBook in this format as well.

Publisher is a desktop publishing program which allows for more creativity in layout and in the arrangement of photos and other graphics.

If you're just starting off, try searching Guru.com and Elance.com as well as sites such as freelancewriting.com. Each of these sites has at least one person in search of a ghostwriter for their eBook.

## What Should You Expect To Get Paid?

Payment obviously depends on the length of the eBook. And payment depends on the type of customer you attract. When you first begin, you'll no doubt have customers who won't be in a position to pay much.

## **Help Wanted!**

But you can expect to get paid at least \$175 for a short book, say 15-20 pages long. And for one that runs around 75 pages, your customer should respect the time and effort that goes into the project. Your payment should be around \$500.

As you become a better writer (and you will, because practice makes perfect!), and find customers who can afford your services, then you'll be able to charge more. Many writers still think \$1,000 for a 75-90 page eBook is on the low end of the salary range.

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## **Grant Writer**

Looking for a legitimate career that can easily pay you \$50 to \$70 an hour once you get your foot in the door and prove yourself?

A good grant writer is always in demand. In part, today's demand for this career is triggered by the increasing need for nonprofit agencies to discover new ways to fund their projects and even many of their day-to-day operations. This may include looking toward individuals, foundations, and corporations with funding allowances.

As you might have guessed, your mission is to write and develop grant proposals that attract the needed money. As part of the process, consider yourself part consultant, writer, creative manager and "matchmaker." That's right. A portion of your position entails aligning your customer's needs with the available funding sources.

Once you've written the grant, your job isn't quite complete. No, the client expects you to keep in continued contact with the potential donors, following up on the initial submission. This way, you can supply the group with any additional needed materials should the need arise.

## **What Are the "Secret" Skills of a Grant Writer?**

An accomplished grant writer will have certain skills and talents that allow him to produce a grant that persuades those with the money, to part with it.

First, this is one area you really do need some vital writing skills. You need to be able to clearly communicate to the potential donor

## Help Wanted!

exactly why your client is worthy of the money. Remember, you and your customer aren't the only group asking for the same chunk of money.

You also need to have a really good understanding of the process itself. Your mission, in large part, is to convert your client's ideas and concepts into a viable, concrete program that impresses the potential donor.

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Think of yourself as the bridge between your customer and the donor. In a nutshell, from what the donor reads, he must be convinced that his money will be used wisely and productively.

This means in addition to having strong writing skills, you must know how to research. More often than not, the customer is depending on you to find them potential donors. You'll be the individual digging up groups and other resources who are interested in a particular project or who have money to help fund the daily activities of a nonprofit.

Finally (and don't let anyone tell you any differently) you'll need to have both discipline and organizational skills. You'll need to know when the deadlines for various grants are, and you'll need to keep a schedule to help you follow up on the actions of these donors. In addition, you'll also need to keep on top of the latest trends in grants, grant writing and related topics.

Sounds like a tall order, I know. But the pay can be absolutely phenomenal. As a member of this profession, you'll find that -- depending on the customer -- you may receive payment in any of three ways: hourly pay, project fee or commission.

If you're charging an hourly fee, the best grant writers can earn \$70 an hour for their time and energy -- not a bad return on an investment. That means a 20 hour assignment can bring in \$1,400. And you still have half or your work week left!

Some customers prefer to pay per project. And some grant writers also prefer it this way. In this case depending on the amount of money the organization is seeking, you can earn \$1,000 at the low end of a project to upwards of \$8,000 for a more complicated and complex grant.

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And some of the best writers realize that the real money is by charging commission. These individuals are paid depending on the amount of money the organization is seeking. If you're successful, you'll receive a certain percentage of the award, typically 1 to 5 percent.

There are questions about this last avenue, both ethically as well as from your financial point of view. If the organization doesn't receive the grant, you don't receive pay. Think about that one very long and hard.

## **Can't Wait To Get Started?**

Can't say that I blame you. For the most part, you'll find that your clients come from the non-profit sector, especially community-based organizations. Other customers may include universities and colleges as well as various other institutions.

You may want to start out locally. Many grant writers start by making a list of the potential clients in their own area. Many of the larger organizations employ their own full-time grant writers, so start with the smaller groups or groups that you know are in need of money. Develop essential contacts within these groups and begin to network. To be a successful grant writer, networking is of vital importance.

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# CHAPTER 4:

## Graphic Design & Creative Jobs: Find your Inner Artist

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**A**lways thought you could be a graphic artist? If you have a flair for art and can use a computer, you certainly are headed in the right direction.

In years past, many people assumed that being a graphic artist required a high level of artistic ability. And in a way it did. Many more images were drawn by hand, and that left a lot of people out of the field.

But today, with computer-generated images you can make your mark in this career as long as you have a good eye for art. You can let the computer create the images and you arrange them in aesthetically pleasing ways.

Graphic artists, for the most part, will be asked to layout pages and create and situate various graphic images that are not only pleasing to the eye, but many times, help persuade people to buy products.

Or you may work on a per project basis for companies that are sending out print newsletters. Same rules of art and design apply here, of course. The medium is different, that's all.

Another area for graphic designers to check is direct response advertising. Yes, this may seem strange at first, but have you checked your mailbox lately? Despite the surge in popularity of the Internet, there's still a high rate of direct response advertising through the mail.

In fact, some experts believe that mail order -- once thought slain by the Internet dragon -- is actually alive and well. The competition for traffic on the Web has become so intense in some fields that many entrepreneurs are returning to the postal service to reach consumers directly.

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Have you ever heard of a magalogue? You may not know the name, but chances are good that you've seen the format. It's a large magazine-like document that's dedicated to selling you... well, something.

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But it's created more like a magazine with various short articles as well as a sales letter intertwined on the pages, to provide you with not only a sales pitch, but vital information about the product, the ingredients and other informative tidbits.

It's deliberately designed this way to give it a sense of authority. Hopefully, whoever reads this has enough information about the product and how it works to buy it.

The magalogues are fairly large, usually containing ten or more pages, and graphic design, product placement, photo choice and other small, seemingly inconsequential details are important to the final selling process.

If you can create one of these that sells the product, you're worth your weight in gold. And you'll get rewarded handsomely for it.

But, that's just the beginning of the various categories a good graphic designer can drift into -- or purposely plunge into. Let's look at some of the others.

## Logo Designer

Another thing clients may ask you to do as a graphic is the **development of logos**. More and more individuals are now specializing in this category as more small businesses are founded and looking for their own branding image.

Your job as a logo designer is fairly straightforward, if not always easy. The logo you create for your customer must express the key message of their company solely through the use of an image. Think of McDonalds and the Golden Arches. This might just be the most widely known use of a logo.

You'll take all sorts of information provided to you by the client to create an image that conveys what your customer represents and what he is selling (if anything).

## Help Wanted!

By the way, if you think that a logo is a logo is a logo, well, you'd be quite wrong on this count. And you'll be surprised -- depending on the type of logo -- what your customer is willing to pay.

A custom-made logo, the type you'd design for a client, may actually contain a number of unique concept designs in it. And it's those unique concept designs that will draw in the money for you.

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A good customer knows that he'll have to spend \$250 to \$550 for one of these emblems. Of course, you'll be putting in quite a few hours for the development of this single piece of art.

### **Brand Identity Developer? Sure, You Can Do It!**

Along similar lines is a position called **brand identity developer**. Sounds pretty impressive, doesn't it? Brand identity design **highlights the visual aspects of a company's brand or their overall identity**. It is that visual aspect of the firm which presents an immediate and compelling message.

In some cases, it's encapsulated in the logo and then simply used in various creative ways in all areas of the company, including business cards, stationery, packaging, media advertising and promotions.

When you work on a project like this, or become a specialist in this area, you'll find that you won't be working alone on a project -- even if you are working at home.

So you should take stock to see if you're a good team player. Some of the other people you'll be developing the brand with include creative directors, art directors, copywriters, account managers, and (believe it or not) the customer himself.

### **Have You Always Dreamed Of Being An Illustrator?**

Depending on your age, you'll probably find your idea of what an illustrator is and what a 21<sup>st</sup>-century illustrator is, quite different.

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It's true you create illustrations. And many times these are for books, magazines and other publications. But you may also find yourself illustrating a host of material you never really gave much thought to. How about illustrating textiles? Or wrapping paper? You may end up making illustrations for greeting cards, calendars and stationery.

As a freelance illustrator your first step in the creative process is to consult with your client in order to glean ideas from them. Then you turn those ideas into visual art.

### But Is There Money In This Field?

Why, of course, that's your next question. Many earn between \$50,000 and \$60,000 a year. Some earn a lot less than that -- especially in their first five years of being in the profession. Then again, there are those talented top-notch illustrators, who earn \$120,000 a year and more.

### Ever Thought of Specializing As A Visual Image Developer?

Most people ask what exactly is a **visual image developer**? The position is similar to that of an illustrator, but this professional uses a variety of methods to achieve results. Some of these methods include, developing images through photography, 3D modeling, as well as image editing.

This skill is, more often than not, employed for a long-term project. Sometimes it's a secondary skill that is used in conjunction with others. But it could also be a specialty talent to aid in web, software, or multimedia development.

### Layout Artist

Now, here's a title you've probably heard of. It's been around since even before the days of the Internet. **Many times this title is used interchangeably with "graphic designer"**. As you can see, many of these positions seem to be interchangeable. Of course, as with everything else, the Cyber Age has expanded the list of responsibilities for your typical -- but talented -- layout artist.

## Help Wanted!

A layout artist, as you probably already are aware, **works with the structure and layout of image and text to enhance its appearance.** This can mean working with a magazine, brochure, flyers, books and even CD booklets.

If you've chosen to work for print publications, then you're mostly dealing with typeface choices, colors, text formatting and graphic layout.

Having an artist's skill is not as necessary in this job as is having the artist's eye -- knowing what makes all the elements of a page absolutely perfect and pleasing to the eye.

## Interface Designer

Any position that calls itself **graphical user interface -- or GUI -- designer** has got to be tech oriented. And so it is with this particular position. The artist's touch alone won't get you by in this job. But if you love art and have a knack for tech, you may have found your niche!

These professionals -- who by and far work from home -- are utilized by multimedia, software and web development companies.

GUI elements are interactive and that means this position overlaps another involving interaction design. Interfaces, as you may or may not know, are not very often composed on one single computer file; interface design often requires a more technical understanding. And that understanding includes a graphical integration with code.

Interfaces may also require the use of hundreds of assets, as well as a knowledge of how to automate graphic production. If you're interested in this, you may eventually be performing this position while also holding the job title of Web Designer in a web development company.

## Web Development

Don't discount the potential of making money as a **web designer.** Not only can you make a good income and work from home, but the fruits of your labor have the capability of being seen by virtually thousands of people daily in all parts of the world.

## **Help Wanted!**

So what does a web designer do, exactly? He or she is the artist behind the website pages -- its layouts as well and its graphics. Sounds cool doesn't it?

## **Arts And Crafts**

Okay, so maybe the term "arts and crafts" doesn't have the flair that "graphic designer" has. That doesn't mean you can't make a nice living working at home selling your "arts and crafts" online.

And it doesn't matter what craft we're talking about, you can pick up extra income from selling the fruits of your hobby through the Web.

## **Find Your Passion And Pass It On!**

Do you specialize in just one craft? Is your passion knitting? Or do you love crafts of all shapes, sizes and kinds? Can you think of any better way of sharing your love --and making a nice side income -- than through your own website?

Think about it. Your website can be the venue to sharing your favorite crafts, tips, tools and knowledge. It can also be a wonderful opportunity to actually sell some of your handmade goods.

No doubt you've read about these people in some magazines. They take their craft, "throw a website" on the Internet, and next thing you know, they're quitting their day job. Yes, they claim they're making *that* much money.

Can you believe these stories? Of course, you can. They just may not be the "typical" person making money through their craft. For every "craft millionaire" on the Internet there are hundreds, if not thousands, of others making a decent part-time income.

One of the keys to selling your handiwork on the Web is good photography. You must show your potential customer what they're getting for their money.

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## Partner With e-Bay

But don't stop your marketing efforts there. You need to look into sites such as eBay. Why not put your crafts up for auction? It's an easy-to-use site and many individuals have experienced great success.

Not only that, but eBay attracts a flow of traffic that is hard to beat. On any day, there is probably three times -- and more -- the number of people visiting that site than you can attract to your website. One of the laws of Internet marketing: use all the resources at your disposal.

You can also earn money from your website by becoming an affiliate of products and services your visitors need in order to participate in the craft. If you have a knitting site, for example, check out what type of yarn companies have an affiliate program.

This means that you get a commission of sales every time a visitor from your site clicks through to the yarn company and buys something. What a marvelous bonus for doing practically nothing but providing the company a link!

Didn't find any career here that actually suited you? Don't worry. Perhaps your expertise lies not in creativity as it does in administration and detailed work. The next chapter was created just for you. It deals with providing online support for businesses. It's amazing what you can do from your home these days!

**Help Wanted!**

# **CHAPTER 5:**

## **Online Support for Offline Jobs**

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**W**hile the title of this chapter suggests that you can make a good living providing online support for offline jobs, that's really only the tip of the iceberg. And if organization and details are your forte, then the Internet has just become your personal goose that lays those golden eggs!

Your talents at organization or other business-supporting services may mean life and death to a businessperson who is operating offline as well.

The fact that you can provide organizational assistance, bookkeeping help, or any number of services as an independent contractor can be exactly what a small businessperson is looking for. In fact, it may mean the difference between his firm flourishing or dying.

With the cost of salaries, health care and other benefits, many small businessmen can't afford to hire even part time employees to work on site. It's sad. But true.

When I worked in direct response advertising, my printer said he couldn't afford to hire a receptionist who essentially just answered the phone all day long.

That then became a job that all staff members had to jump in to do -- along with their other duties.

The chances of you taking phone calls for your employer are slim, be prepared to do just about anything else it takes to keep an organization running and the individual's schedule straight.

**The REAL TRUTH about Online Jobs**

## **Help Wanted!**

### **Virtual Assistant**

The position of **virtual assistant** is a rather new category in the administrative profession. These individuals are professionals who aid micro-business owners, by providing them with **long distance personal and administrative support**.

If long distance personal support sounds counterintuitive to you, give it a chance to prove itself. The individuals who have these organizational skills are making the life of the micro-business owner easier in so many ways.

### **Prepare For A Long-Term Relationship**

For the most part, these relationships are long term. A virtual assistant only works with a handful of different clients at a time, enabling the individual to provide exacting detail and impeccable administrative support to each client. The standard tools of the virtual assistant? Email, phones, fax -- and any other method that allows for real time contact.

It's actually pretty amazing. A virtual assistant -- or VA, as they've come to be known -- can support his or her client in so many ways and still doesn't have to take one step inside his office. In fact, as a VA you may live in Ohio, while your client is making his living in New York City. Imagine that! In fact, I knew of one VA who lived in Colorado and was a VA for a firm in India.

And there's the assistant who works for a New York Times Best Selling author. The author lives in New Hampshire -- the assistant in California. Go figure!

### **The Start of An Amazing Professional Relationship**

Why would a small business owner need a VA? For lots of reasons. It may be that the workload is beginning to get a bit heavier. He really doesn't have time, in all honesty, to spend his hours doing it. His time could be better spent building his business.

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Or, organizing and administrative tasks simply aren't his area of expertise. In this case, hiring a virtual assistant assures that someone is watching out for the deadlines as well as other related paperwork needed to keep his business running smoothly.

Other advantages for the business owner include the fact that he doesn't have to rent any extra space for an administrative assistant. He doesn't have to pay a person to be physically present if there happens to be nothing to do that day.

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But the larger question, from your perspective, is why would it be a good fit for you? And here are just some of the reasons that pop up almost automatically:

- You can gain independence and control over not only your career, but your life as well.
- Being a success on your own terms.
- While you're working for someone, you're still running your own business
- Working at home keeps you closer to your family.
- Having some type of flexibility in your working schedule.

I can see you're still scratching your head a little over this. And that's understandable. Right about now you're probably wondering what type of firms would hire a VA. And that's a valid question. The truth of the matter is just about everyone from a successful novelist to an attorney and just about every profession in between, have need for a VA.

Here are just a few of the professionals who are already known to be using virtual assistants with great success:

- Certified public accountants
- Life coaches
- Professional speakers
- Attorney
- Writers/Authors/Novelists
- Celebrities
- Therapists
- Financial planners
- Stock brokers
- Executive recruiters
- Entrepreneurs

## **Help Wanted!**

Now let's get to the real question that's been running through your mind during this discussion. If you decide to become a virtual assistant, what could you expect to be paid?

Of course, we all know an answer like that depends on a dozen or more variables. But, if you already have the skills in the brick and mortar world, and are transferring your administrative skills to cyber space and are new to the Internet, you can expect your starting wage to be about \$30 an hour.

Those individuals with more assistance in the "virtual world" can make upwards of \$40 and \$50 an hour. Some have even been known to command as much as \$70 an hour. If you're just starting out, this pay range may be just a tad out of your reach. (But with a little experience, I'm betting you'll get there!).

### **At-Home Call Center**

Here's a category of work-at-home jobs that many people haven't heard of. It's also a category that just about anyone can take advantage of. If you're really interesting in testing the online work water, you may want to give this some serious thought.

And yes, you read that subhead right. It's the "at-home" call center. And no, you don't have to host five to seven other people in your home answering phones to make this work.

It's strictly you and the telephone.

Consider this as a possible working scenario for your new job. You wake up. Your morning commute consists solely of walking into your home office. Grab a cup of coffee and grab your headset into the telephone.

Next you boot up your computer. Before you can say "Starbucks" you're taking calls for your client -- all from the comfort of your home. (And, yes, perhaps you really are still in your pajamas for this one!)

After a specified period, you take your scheduled break. In this time, you tend to a few necessary tasks around the home. You grab yourself another cup of joe and don the headset again.

## **Help Wanted!**

That is an "at-home" call center. Just how cool is that?

### **Someone Would Hire Me To Do That?**

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Yes, they indeed would. And you would be amazed at the wide diversity of companies that are currently paying individuals, just like yourself, to take phone calls from their homes. Some airlines love the idea. At-home call centers are godsend to them during bad weather. These stay-at-home folks can easily assume the large overflow of calls about flights.

In fact, here is a partial list of companies using individuals as "at-home" call centers:

- 1-800-FLOWERS (only in specific geographic regions)
- Accolade Support
- Alpine Access
- American Airlines
- Extended Presence
- Freedom Telework
- LiveOps
- Superior Telemarketing
- UCN.net
- VIPdesk
- West at Home
- Working Solutions

And don't think that you're going to be the only person in the world doing this. The "at-home" call center idea is beginning to take off. Currently, there are some 112,000 home-based operators working. In several years, the number is expected to nearly triple.

### **The Requirements of The Job**

Of course, this position requires a few things from you. First, you must have access to high speed Internet. You'll not only need Internet access, but you'll probably need a high speed or broadband connection as well. Most companies tell you this before they even hire you.

## **Help Wanted!**

You'll also need at least one, if not two, landlines. But many people do have at least one and some still have two from the days when everyone had a fax machine!

Without a doubt, you also need to have a **quiet** home office. You can't sound professional over the phone if there are children screaming and crying in the background.

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Similarly you can't be taken seriously, if you have dogs and cats playing or fighting in the background. It's best if you go off to your office all by yourself.

Websites talking about at-home call centers tell you that you need to have an understanding of software and hardware installation. Don't let that scare you away. Do you know how to pop a CD into your computer? Can you follow directions for troubleshooting? Well then congratulations, you have the understanding these companies are searching for.

Have you worked with people before? You don't need experience working in a call center. But many sites do look for people who have experience in working with people.

## **The Three-Part Application Process**

Interested? When you go to apply for a job like this, you may discover that it's just a little more complicated than your average job. It contains a section that could almost be called an "audition." You'll see what I mean in a minute.

The first step in the hiring process is simply the completion of an online application and skill assessment. Much of the application screening process is automated. This means you want to be as thorough and descriptive as you can possibly be when you apply.

Many of these firms hire home agents for more than one type of industry. If you have experience in a variety of work settings, then it's to your advantage to make this clear on your application. This only makes you more valuable in their eyes. That means you're probably a natural to work in several areas.

## **Help Wanted!**

The application also contains a checklist that informs the company of the equipment and technology you'll need to use and acquire. You need to make sure that your computer and phone systems meet their needs.

Following a successful online application process, you may find yourself "auditioning" for the job. This is fairly easy. These corporations want to hear what you sound like over the phone. Usually, they'll ask you to call in and leave a message. And, more than likely, they'll provide you with several scripts from which to practice. Then they will select one for your test.

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Why? The firm is looking for a variety of things. First, they want to see what type of personality you project over the phone. But they also want to know the tone of your voice and if you sound sincerely friendly on the telephone.

### **Don't Be Afraid To Practice**

If this makes you nervous, or you're not sure about your level of performance, simply call a friend and ask to practice on him, reading the script.

When you finally do call in your audition, you want to make sure there's absolutely no noise in the background and no interference with your call.

One of the steps most people forget to do is to disable their call waiting while making this call. If you have this feature, learn how to disable it beforehand.

And of course, when leaving your message, speak slowly and clearly. And, oh, yes, one more piece of advice. Really do put a smile on your face. You know your customers can always hear a sincere smile right through those telephone lines.

### **Wait! You're Not Done Yet!**

If you've travelled this far in the application process, congratulations. More power to you. But you're not quite done -- not yet at least. You still have one more hurdle -- and that's the telephone interview.

## Help Wanted!

For this portion of the test, you'll want to find a quiet area of your home. The best place would be your home office. **One of the major reasons many individuals aren't chosen for this line of work is because of the amount of background noise which appears during the interviewing process.**

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The interview process itself lasts from 10 to 20 minutes. Of course, you'll be nervous. I don't know a single person who goes on a job interview via telephone or in person who isn't nervous. The secret is to just let your personality shine through.

The questions you're asked may be related to the type of firms which are in need of customer service people. For example, if a pharmacy is a possible candidate for your employment, then part of the interview process may be to ask you to talk about how you feel about diet supplements and weight loss products in general.

Look over the company's client list, before your interview. This will help you get an idea of what type of questions you'll be asked. You may even want to study up on a few of these companies yourself.

From here on, you sit back, prepare your home office and wait for the firm to call you back. Don't worry if it takes a week or more for them to contact you. Some companies are working with a waiting list while others purposely wait to contact a potential employee.

They do this to ensure that in the upcoming weeks, you haven't had a change of heart. They want to make sure that you're serious about this position. After all, their clients are established companies who need dependable people answering the phones.

## Mortgage Broker

The position of mortgage broker isn't beyond your reach if you have some real estate and broker background – or at least an interest in it. This career involves **acting on behalf of those individuals who want to borrow money to purchase a business.** You're basically their liaisons with the institutions who lend.

Don't let the term mortgage broker confuse you. As you delve more into the nature of the job and the industry itself, you'll see that it's

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used to describe both the individual broker and the brokerage firm itself.

Your job as the mortgage broker is to find the lender who is offering the best possible program for the individual needs of your borrower. As part of this, you'll work with any number of lenders from ten to as many as a hundred in order to find that perfect match.

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Your mission is to provide your potential borrower with a wide array of options that he could never find on his own! As part of this process, you contract with the borrower. You take his application for a loan. Then you present this application to various lenders whose programs fit the needs of your clients.

Why, of course, the borrower could do this on his own! But it would be very time consuming for him. Not only that, but as a broker, your secret to success is that you have access to better rates than he could find on his own.

The advantages of using a broker don't just end there. There is still one more. You, as the expert, can offer valuable recommendations to your client on the best loan options. You do this based on your expertise as well as the borrower's current financial situation.

## **What Do You Do All Day?**

Your day is filled with two overriding missions. The first is finding clients. Yeah, it's like that sometimes. Then you find loans for the clients you do have.

When you first start off in the business you may be surprised at how much of your day is spent locating borrowers. But as you continue in the business, don't ever underestimate the importance of discovering those new clients. They are your pipeline, so to speak.

You need new business on a continual basis in order to keep your commissions coming in regularly. And commissions are important to you because that's exactly how mortgage brokers are paid!

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### **Put Me In Coach! How Do I Get Started?**

For one thing, you can't go to college and get a degree in mortgage brokerage. There really are no specific educational requirements to the position.

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Check with the state you're living in. Some require that before you can take the certification exam, you need to attend a class. Others don't have this requirement.

Having said this, many brokers do have a college degree and they have usually majored in business or finance – a related field of some sort.

Do you need one? The advantage of having a degree is really for public relations purposes. Clients may feel more confident working with a professional broker with a college degree. But that's only an issue when you're first starting out.

Once you've been in the business for a period of time and established yourself as reliable and reputable, the issue of your college degree (or lack of one) fades away.

Now that you have successful experience behind you, you can focus your assets on this success as well as your business experience. Your clients, after all, are really counting on you to produce results. If you have a track record of doing this, they feel comforted.

### **But . . . There's Always A But...**

You also need to remember that those brokers with degrees are probably going to earn more money in the long run. It just seems to be a fact of life. In fact, those with a master's degree in business administration or finance earn upwards of 20 percent more than an individual with only a bachelor's or no degree at all.

Don't think you can afford school? Think again. If you're working from home as a mortgage broker and you're working for a company, you may be eligible for tuition reimbursement. Or your

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company may just outright pay for the education upfront. That's always an option.

### What Else Is Required Of Me?

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If you haven't guessed it yet, good people skills are needed in this position. Additionally, you'll need the ability to "think on your feet" as well as make adjustments to your plans – and probably your clients – as the situation demands.

You're also going to need sales and marketing skills. Let's face it. When you're searching for new clients, you're basically selling something...YOU!

As you survey those already in the business, you may discover that those who are the most prosperous are the brokers with previous sales and marketing experience.

The mortgage broker field, as you probably already know, is regulated on both the state and the federal levels. This not only means you must meet certain minimum requirements set up by these areas of government, but you really do need to follow all the laws related to your field.

Not only that, you'll discover that licensing fees exist, and you'll have to undergo a background investigation as well as be bonded.

### Manufacturers Representative

Manufacturers' representatives – or **sales representatives** as these individuals are sometimes called – are the backbone of just about any manufacturer or wholesale business.

It really doesn't matter the type of products they sell, the primary duties remain pretty constant. They include enticing the customer's interest in the product and then arranging the sale.

While this may sound simple, the actual process of promoting and then selling the product can be an extensive one. At times, in fact, it may take up to several months just to close one sale.

You may perform these services over the phone, in person or in other ways. Your primary tasks are to describe your products,

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conduct demonstrations, explain in detail the benefits of it, and field any and all questions that arise during this time.

For the most part, these individuals – and you, if you decide to enter this arena – work for manufacturers, wholesalers or for technical companies. Some representatives are employed only by one corporation, while others may represent several companies. In the latter case, these individuals may then sell a wide range of products.

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## **Not Consumer-Selling**

This is not a sales position, by the way, in which you sell your product directly to consumers. Instead, you'll be selling these products to other businesses, government agencies and other organizations.

As you learn more about this position, you'll soon discover that some manufacturers' representatives specialize in specific areas. Some choose the technical arena, while others are involved in scientific products, ranging from agriculturally based items to pharmaceutical products. Still others deal with a wider range of products including food, office supplies or apparel.

As part of your duties, you'll need to stay attuned to the changing needs of your customers. You'll attend trade shows which showcase new products as well as new technological breakthroughs. You'll also be required to attend conferences and conventions. As part of this, you'll also meet and get to know other representatives and expand your list of clients.

## **Not Sure of Your Technical Expertise? Not a Problem.**

Don't let your seemingly lack of technical expertise hold you back. In many cases, those individuals with the best and most effective sales skills are not necessarily those with the best technological grasp of the product.

That's when the company teams a manufacturer's representative with a technical expert on the product. In this method, the technical expert – who may be a sales engineer – attends the sales presentations. He or she is actually the person who provides the

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product explanation and fields all the necessary questions about the performance of the product.

The representative, who has already made the initial contact with the customer, and has introduced the product, then closes the sale following the technical expert's presentation.

And don't think that this is a poor reflection on you or your grasp of technology. It's actually a very convenient and very smart arrangement. It frees the representative to spend more time doing what he knows best -- selling and cultivating new customers. In many ways it's the best of both worlds.

## Not Just Selling

If you think your job is solely to sell products, you may be disappointed. Or you may welcome the variety in the position. But representatives really do more than this. They also **analyze sales statistics as well as prepare a number of reports** and even handle some administrative duties. In addition, they're constantly keeping track of sales, prices and any new products their competitors may have.

For the most part, the position of manufacturer's representative requires no formal education. But many positions desire some training behind your high school diploma. Even more important than education, though, are specific skills to enable you to communicate effectively and close the sale.

These include communications skills (of course), the ability to sell, as well as a general and well-rounded knowledge of your specific field.

Your personal traits that can carry you far in this position include the ability to set and follow through with goals, a talent for persuasion, and the ability to work unsupervised and be an effective team member.

## Getting To The Bottom Line What Does It Pay?

It pays pretty well, actually. The median annual wages of manufacturers' representatives vary from industry to industry. But

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you can expect to earn at minimum \$48,000 a year if you choose to do this full time to around \$80,000 a year.

## Forex Trading

The **Global Foreign Exchange Market** -- or **Forex** as it's frequently called -- is the largest financial market in the world. And it may surprise you (as it did me) to learn that you can make extra income from this lucrative market -- and you don't have to leave your current position if you don't want to.

You might hear of Forex trading referred to as **Currency Exchange**. It's the same thing. But what is it? In a nutshell, it's the branch of the financial world where **currencies from the various nations are exchanged for those of another**.

Don't try visiting New York City to find the Forex. It doesn't have a physical location, like the American Stock Exchange. Instead, it's a global network of banks, investment firms, currency traders and other financial and banking entities that are all interconnected.

The fact that it has no physical location gives it a unique characteristic: it works 24 hours a day, spanning all the time zones in all the countries with major financial centers.

Three main economic zones make up the Forex market: North America, Europe and what's called Australasia, which is a combination of the Australian and Asian markets as well as a market in Europe. This structure was created purposefully. It allows participants in the Forex market that 24-day trading advantage.

In recent years, the Forex market has grown by leaps and bounds. The rapid development and spread of technology, and the amazingly large levels of international trade has made currency exchange more important than ever as an investment tool as well as a means for monetary exchange.

## No Middlemen To Serve As Brokers

If you know anything about the stock markets, then you're familiar with the fact that trading there is completed through brokers. Brokers are essentially "middlemen" who handle all the necessities of

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the trade. It's not like that in the Forex Market. There are no middlemen. Most of the transactions are conducted directly between broker and agent or an individual and a broker.

This ability to trade directly helps to eliminate much of the transaction fees -- or commissions -- that are prevalent in the other stock markets.

## **Liquidity: Your Advantage**

The Forex market is well-known for its liquidity. This means foreign currency can be traded with no significant change in price. The price even remains relatively stable through the high levels of trading.

Another distinct advantage is that this market commands a high degree of leverage. All this really means is that the market resources and information are used to maximize potential gain. And yes, that is a good thing for you.

But you must be aware of the flip side as well, that you may also face some big losses. That's why it's so very important to know how the market works before you jump into this type of online job.

Before you get overwhelmed with all of this, consider the simplicity of trading on the Forex market. Eight major currency pairs. That's it. These are all the possible choices in trading that you have.

Now, compare this to the some 4,500 stocks listed on the New York Stock Exchange or the 3,500 on the NASDAQ -- the National Association of Securities Dealers Automated Quotation System. (Even the full name of NASDAQ is intimidating and confusing!)

Thinking about Forex trading as a work from home possibility, but not sure where to start? You can't get the proper feel or knowledge for this type of trading just by reading a few articles online.

## **Network Before You Jump In**

In fact, even attending a few seminars and trading courses isn't quite enough -- but you're getting closer. One of the best ways to

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familiarize yourself with the experience is to network with those who are already successfully doing it.

Many individuals enter the Forex market prematurely, thinking they're ready to make trades. In reality, though, these people could use a little more experience. Consider then, after you immerse yourself in the industry, of trading in a demo account. Not only do you get the feel for exactly what happens, you get the chance to build your self-confidence with these exercises – risk free!

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And opening a demo account is easy. Once you've chosen your broker, in fact, he'll probably offer you a demo for the first 30 days. Armed with "fake" money, you can trade on the platform.

It gives you a feel for the real thing, making sure that you're comfortable using your broker's trading tools before you start to gamble with real money.

## Online Recruiter

Executive recruiter. Sounds impressive, doesn't it? But exactly what does it take to be one? You may be surprised at how little you need to establish yourself as an online executive recruiter.

First, an executive recruiter is an individual who **works in conjunction with companies, organizations and other businesses searching for the perfect applicant to match an open career position.**

The glorious part of this job is that yes, you can work from the comfort of your home. And even more delightful, you can make a very lucrative living doing it.

Do you need any more reasons to check into this? Probably not, but why not just mention that it is also a "low-maintenance" career? That's always a big plus when you're working from home.

But, it does take a certain type of person. An executive recruiter is, first and foremost, a very organized individual. You also need to be detail-oriented. And above all, you must have a desire -- even a passion -- to serve others.

If you fit all of that, then you'll probably do just fine in this area.

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That only leads you to one other question, just what does it take to set me up as a recruiter in the way of special equipment? Again, the answer to this is surprisingly little. A telephone, a computer and access to email. You'll also need a printer attached to your computer and be sure you have voicemail.

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And there you have it. Of course, any previous job-placement service or human resources exposure only helps.

You can easily get your start - and see what this particular job market is like -- by visiting the larger job boards like HotJobs.com, Careerbuilder.com and Monster.com to name just three. Search for this job using such keywords as "virtual recruiter," or "home-based recruiter." I'm betting you're going to discover many openings under these terms.

You may also want to go directly to the Google search engine or Yahoo and look for contingency search firms or placement agencies -- or both. Carefully scour these sites using terms like "virtual recruiter" and "home-based recruiter."

Your next step is just to "cold call" them. Ask them outright if they use home-based recruiters. While you have them on the phone, it's the perfect chance to impress them with your phone skills -- something you'll need in this business.

If they say they don't, the last thing you want to say is "Thank you very much" and hang up. Not yet at least. Ask them why not and what it would actually take to hire you. Want to show your persistence? Tell them you'd like to be their first. It couldn't hurt -- and chances are it might work!

Another form of entry into the market is through headhunters, placement agencies and recruiting firms. Ask them if they hire home-based recruiters. Many of these companies don't actually advertise for "recruiters." They get plenty of leads through word-of-mouth. If you can show several of these firms that you already have a record of success behind you, you should be able to find a firm excited to have you.

# **Help Wanted!**

## **Mystery Shopper**

Mystery shopping is a profession that has been around since the first caveman exchanged stones with the second caveman sealing the deal for a pound of tasty woolly mammoth.

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Okay, so perhaps the mystery shopper isn't quite that old. But it is an occupation that certainly predates the Internet. It's just that the Internet has been able to give it new life and vitality.

If you choose to be a mystery shopper, you may not become a millionaire (and you'll certainly have to get out of those pajamas), but you will make some extra cash -- plus a few extra perks.

You may pick up some free services just for shopping and then filling out a form on your shopping experience.

Mystery shopping not only helps pay the bills, but it really is fun to do! Depending on the assignments you take, the companies you work for, and various other variables, you can make as little as \$15 for every "shop" you do to upwards of \$50.

If you're mystery shopping for a hair salon, for example, you may have to pay for the service yourself. But chances are you were going to get that particular service anyway. And in the process, you were able to make at least several dollars.

You might have heard of this occupation called "secret shopping", and those who perform the services "secret shoppers". Mystery or secret shopping is merely going "undercover" as a customer, making purchases, and then rating your shopping experience. It helps companies of all types make honest evaluations about their quality of customer service.

For this reason, when you perform your mystery shopper services, you don't announce yourself as a secret shopping evaluator. That would skew the results now, wouldn't it?

### **Who Needs Mystery Shoppers?**

Retail establishments which customarily use this form of evaluation include not only restaurants, optical and cellular phone outlets, but also banks, oil change facilities and even apartment complexes.

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Once you make your transaction you have a specific time period in which to file your evaluation. The more specific you can be describing your visit, the more helpful you'll be to the establishment contracting with you.

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Chances are you won't be that millionaire lounging in his swimming pool if you pursue this route to making extra money. But in these less-than-kind economic times, you get some payment and many times you're reimbursed for, let's say that oil change you reported on. And that's not too shabby!

Sometimes you'll get reimbursement and as little as \$5 for your evaluation. In other instances you may receive as much as \$20 for mystery shopping.

Living in a larger city has its advantages here. You're much more likely to have steady work in a wide variety of firms.

There are plenty of "mystery shopping" companies out there to apply with. And no one said you need to apply to only one. In fact, the more companies you contract with, the better the odds are that you'll have a steady flow of income always coming your way.

## **The Disadvantages of Mystery Shopping**

First and foremost, this is not the job you want if you expect to either be an overnight millionaire or make money in your pajamas. True, all the details of the evaluation and other paperwork for your shopping experience can be done in the privacy of your home, but you still have to get dressed and perform the service. And this means leaving your home.

If you're serious about making money, it may mean you have to change your schedule or your routine occasionally to complete a shop. But, you still don't have to be away from home eight hours at a time, like in those "real" jobs people hold down!

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### **Are There Scams I Should Watch Out For?**

Unfortunately, there are. It seems as if people can create a scam for just about anything. Talk to some people and they'll tell you that no legitimate mystery shopping provider will ever charge you for their services.

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Others, however, are eager to explain the great experiences they've had with firms that actually charge an initial fee. The services which charge may be doing so to allow you entrance into a second layer, a more lucrative program. It's a level in which you receive the better-paying jobs.

Should you pay? That's up to your judgment. Just keep in mind that there are scams on the Internet, even as you read this, that are not legitimate. These firms won't think twice about charging you, taking your money and leaving you without any work.

If you're just starting out, it might be wise to start with the firms that don't charge. Then learn the business a little. Now, you'll be better able to recognize a scam when one appears.

Now here's some news that just might knock your socks off. There are many, many mystery shopping providers listed on the web. Far too many to list in this chapter.

Turn to the resources appendix at the back of this book. You'll discover a link to a website that lists them all for you -- you'll be surprised at what choices you have.

And, yeah, happy shopping!

### **Medical Coding For Fun And Profit**

Okay, so maybe it's more profit than fun. But just the thought of being able to stay home from Monday through Friday feels like fun to most of us.

Medical coding is a career that is not always viable to work at from your home. But when it is, it's wonderful. Even so, there are still many companies who hire home-based workers for this specific

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purpose. Many times they'll hire individuals to not only code, but to transcribe information as well.

And here's one of the reasons why it's not always feasible to work from home -- privacy policies and guidelines.

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This profession involves the **transcribing of narrative description of disease, injuries and health care procedures into numeric or sometimes alphanumeric code numbers.**

The code numbers themselves are quite detailed. They are needed in order to accurately describe the diagnoses of the patients. In addition, these numbers identify the procedures performed to either test or treat the diagnoses.

Chances are slim that if you're inexperienced in this area, you'll receive the opportunity to work from home. But, if you've been doing this line of work for a few years, the odds are in your favor.

However, that doesn't mean you can't go to school to learn this. If you're seriously interested, that's exactly what you may want to do. At the very least check out all the possibilities.

Beyond that it only seems reasonable that you'll need your own computer, as well as access to high-speed Internet. And if you're working as a transcriptionist as well, headphones and a foot pedal.

Some firms expect you to supply your own software for the job. Others will provide you with their own software.

Let's say you want to go one step further. Indeed, you already have the experience. You'd like, in fact, to start your own coding or transcription business. How do you go about it?

### Interested In Your Own Business?

Before you blaze a trail on the Web, the wisest move on your part is to start locally. Visit medical offices in your area. You already have experience, so announce to the doctors you do know that you're starting your own business. Don't hesitate to pass out your business card.

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The key is to discover how they handle these jobs. Do they already have full-time employees who do this as part of their regular job descriptions?

Then begin looking around. Know doctors who are in need? Scratch the surface of their firms. How do they hire for either of these positions? Why not give them your business card.

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The going may be tough as you start out, but it certainly will be well worth the effort once you get rolling. And do expect to do some legwork looking for customers at first. It would be nice to say that this was an area in great need, and while everyone really needs both of these slots filled, you may have to fight your way to the top - at least for a little while

## **Concierge**

No really, you really can perform this position out of your home working online. However I will concede that this is not the type of job you can jump into having never performed these services before. But if you're even fleetingly familiar with the services a concierge actually performs, you should be able to land the job through the Internet.

And for those of you unfamiliar with the services performed in this position, think...well just about everything. You may be making dinner reservations for one customer one hour, and the next hour your customer may ask you to locate the dress Julia Roberts wore in "Ocean's Eleven."

Some concierges I know have been asked to rent monkeys for a birthday party or write a speech for a best man.

It's a fact. Concierge services are growing in popularity. Businesses of all sizes are using them. In addition to working just for an online service, here again you may want to consider -- after working in this field for a while -- starting your own service.

I see the look on your face now. Yeah, you say, just where do I start? You can test the waters by contacting various businesses in your area. See if they would have a need for such a service.

The services you perform aren't always going to be renting monkeys or uncovering famous pieces of clothing. It's far more likely that --

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especially if you work in your local geographical area -- you'll be aiding busy parents researching day care options, planning birthday parties (try to persuade them not to hire the monkeys!), and even something as routine as scheduling doctor's appointments for their children. The point is, you'll be performing a much-needed service and getting paid for it at the same time.

Oh, I knew you would ask. Just how much does this career pay? Well, that depends. It could pay as little as \$7.50 an hour or it could skyrocket to \$30 an hour, depending on who your clientele is.

## Data Entry

No doubt this is one of those "work-at-home" jobs you've seen advertised. It's hard not to run into websites for this activity. Wondering if it's legit?

Unfortunately, many of the ads you see may not be. But the actually activity itself is. And if you can discover an honest employer, then he'll find your services just about irreplaceable.

Data entry. The just about defines the job, too. **This means you'll be taking various forms of information -- or data -- and entering this into different programs and databases for companies.** The actual type of data, and how much depend, of course, on the needs of your employer.

The immediate drawback to this job is the necessity of sitting for extended time periods in order to record all this information.

If you can type fast, and enjoy computer work, you may find this the ideal method to earn money from home. When the job offers are legitimate, it's a win-win situation for both employer and employee. The employer passes off his work, knowing that the deadline will be met.

The employee can work on his or her own time, even if that means an occasional evening to free him up on a busy day.

Data entry employment can be found using the Internet through job providers who specialize in this area. In some cases, you may want to approach job-search programs as well. If you have

## **Help Wanted!**

experience in the accounting field or in transcription, this could make your expertise worth even more to a potential employer.

Similarly, when you go through the hiring process, don't hesitate to tell the person interviewing you about any computer skills or data analysis background you may have that an average data entry clerk might not possess.

### **Before you start looking...**

You need to get at least one aspect of your new job clear. Do you want to work full-time or part-time? The job itself is not difficult, but it can become tedious, especially when it approaches that 40-hour a week mark.

For this reason, many individuals opt for only the part-time hours. Don't be surprised either, if your employer offers to pay you per the project. This could actually work to your advantage if you can finish the assignment quickly. It increases your per hour wage!

Right about now, you're probably wondering just how much money you can actually earn in this profession. You've probably seen the ads promising you \$500 a week.

For the most part, this falls roughly into the national guidelines. Of course, you need to realize that your pay depends on the type of data you're entering as well as the industry for which you're performing it.

In the following chapter, you'll investigate several job options that fall within the realm of more traditional online jobs. These are the types of money-generating opportunities you think of when you think Internet and work at home!

## Help Wanted!

# CHAPTER 6: Internet marketing

**Y**es, I know. You've heard all the outrageous claims. You've read every sales letter about Internet marketing on the Web and you scratch your head wondering if any of it is the real thing.

Everybody has a scheme for you to get rich quick. Unfortunately, all the offers seem to be running ads promising others they, too, can get rich quick. Not quite the way you want to earn a living now is it?

So, are there any legitimate Internet marketing ideas you can legitimately earn a decent living from? I'm happy to report yes, there are a few.

Of course, how much money you make on the Web depends entirely on your desire, your time, and the effort you're willing to expend.

Make money in pajamas? Yeah. You really can do that! But not in your first couple of months. And you need to know the ins and outs of the Internet, if you will.

What's the easiest and quickest way to dive in to see if online marketing – in any form – is your route to living The Great American Dream?

## Affiliate marketing

When I first heard of affiliate marketing many years ago, I was a little more than skeptical. It didn't make any sense to me. If you want to sell anyone's products in the "real" world, I reasoned, you had to buy some type of inventory. That was your "investment." It not only helped to show your customers your products, but it proved to the manufacturer you were serious about representing him.

Then, someone told me that affiliate marketing didn't even require much of an investment. I found that difficult to believe. But that is one of the beauties of this approach to making money. You don't

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need to invest money with the representative of the products you're planning on selling.

This opens up new vistas for a lot of people!

In a nutshell, affiliate marketing is actually **an income-generating collaboration between an established Internet merchant with a line of products (or sometimes just one) and his "associates", or affiliates, willing to feature his products on their websites.**

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As an affiliate, you are give a certain percentage of sales for generating sales leads, for clicks to the site itself, as well as any sales generated through your efforts. Are you beginning to get the larger picture? It can be a win-win situation for all involved.

## The Advantages of Affiliate Marketing

I've already mentioned the first advantage: no investment. In some cases you don't even need to invest in a website. Imagine that.

The next best thing about this money-making method is that you really don't need to earn a lot of money. With no investment in any inventory and no requirement to produce the products yourself, any money you make is near "automatic profit." You don't even need to perform any of the physical or digital delivery of the products.

Your sole job as an affiliate marketer: **Help the seller to find and obtain buyers.** Quite frankly, affiliate marketing is a "high-reward, low-risk" online income generating system. One that even a "newbie" to the Internet can safely attempt.

When you sign up as an affiliate, you receive your own special link. You instruct your site visitors to click on a link. It takes them to the main website, that is the site of the company whose products you're featuring. Any sales made under that specific link then get credited to your affiliate account. It's that easy.

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### **So what then is an affiliate network?**

An affiliate network mediates between yourself and the seller, many times referred to as the "publisher." (Don't ask me why, I haven't quite figured that one out yet!) The network helps affiliate hopefuls, like yourself, locate suitable partners in the niche markets appropriate to your interests.

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A typical affiliate network allows a seller to provide his affiliates with a portion of the earnings which results from any sales or leads, depending on the contract the partners have signed.

While the affiliate himself can assume this role for free, that isn't necessarily the case for the publisher -- or original seller. Keep this in mind in case you have a product you want to offer to affiliates. But, the fee is usually nominal, which includes an opening set-up fee. In some cases, they may have to pay a recurring membership fee.

### **I'm Interested. What's My Next Step?**

Decide where your interest lies. Is there an industry, because of your background, work experience or personal interest, that you would like to represent and market? What types of products do you believe you can sell with few problems?

Focusing on this specific market puts you light years ahead of many of your colleagues -- trust me. It also provides you with the determination, patience, and persistence you'll need in the beginning.

Now, let's talk about that word "patience" just a little more. If that's a virtue you're lacking right about now, you need to learn how to cultivate it. Many Internet marketers -- either the affiliates or the publishers -- don't realize the amount of patience that goes into this effort.

Instead, they search for those overnight millions that are promised in the direct response sales letters they read. Success for most of us is not an overnight phenomenon.

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Just like any other "job", affiliate marketing requires a degree of passion, diligence and an investment of time in order to be successful.

Got imagination? You'll want it working for you! It's true! One of the major secrets to this type of business is to keep a steady and trusted flow of information traveling throughout your website. You also need to remember that when you write any article that you have to somehow merge your affiliate links with your texts.

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Use your imagination to establish yourself as the go-to site for your topic. Create a trust between you and your readers and your affiliate marketing efforts will naturally flourish.

## **Okay, So How Do I Get Started?**

It's easy! First you'll want to go to sites like Clickbank and Commission Junction. In fact, these are probably the two premiere sites to find affiliate products. Clickbank is especially popular, dealing only with electronic products, especially eBooks.

You can easily sign up at these sites where you'll receive everything you'll need to send you out into the cyberworld to market your way to success.

## **Information Marketing**

Information marketing. Have you ever heard of it? Even if you've never heard it put quite that way, you've already participated in the process at least once.

How can I be so sure? You bought this eBook. This is an informational product. It doesn't dice, slice or even julienne any potatoes, and it doesn't roast a chicken. Why this book doesn't even grow hair on your head!

But it does provide you with information you deemed valuable -- valuable enough to buy. And by acquiring this information, you saved time and energy. How so? Imagine if you had to scour the web and bookstores and libraries to find even a fraction of the online at-home positions we've discussed here.

## Help Wanted!

You would either become very tired or extremely discouraged, or both.

And that's exactly why in the last decade the information marketing industry – spurred by the popularity of the Internet – has grown by leaps and bounds. But the best part – from your perspective at least – is that the industry is composed of almost entirely small businesses.

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Who are these individuals? They could be people like you, working from home or in some cases, small teams or businesses generating nearly a million dollars worth of sales or more.

Quite frankly, you'd be hard pressed to find any other business that offers you both the fascinating and lucrative opportunities that information marketing does. And the reason is simple. In this business, you get to actually research and pursue topics that are of personal interest to you.

Robert Skrob, president of the Information Marketing Association, explains the creation of wealth (and yes, many individuals have gotten very wealthy selling information) through this process as working once and receiving payment for it over and over again.

He cites his own experience doing this. One weekend several years back over the course of three weekends, Skrob spent 31 hours creating an informational product. Not only was he able to sell that product once, but to this day it's bringing in some type of revenue.

## Discover The Security Of Multiple Streams of Income

The truth of the matter is that many entrepreneurs in this area of marketing become wealthy because they don't depend on just one channel of income. In fact, all successful marketers have discovered that the key to success is to have several products working for you at any given time. It's called **multiple streams of income**.

And it's a great idea. For example, once you finish creating a CD on fitness, you have your website up and running and all the traffic set to point to the site, then you tackle another project, let's say an eBook on the dog known as the Australian shepherd. After you

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have your project, you create a website, articles for the site and articles to drive traffic to that site.

In the meantime, you're only monitoring the other site. Each site will peak in sales and then wane. But if you keep even a moderate stream of articles on the web and use Google Adwords and other forms of advertising, you'll always find someone who is interested in your product.

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And you can easily see how you can add even more products from there. You can do it with eBooks if you're a writer. You may feel more comfortable creating videos or audio tapes.

When it comes to creating informational products – commonly called infoproducts – the sky's the limit. Can't think of any cool topics on your own? Just go to Cclickbank.com. There are plenty of people who have products you can glance at to give you an idea.

## Information Marketing As An Affiliate

And if you're pinched for time, or are eager to get started, you can always sign on as an affiliate of one of these products, and get your feet wet while you discover and create your own product.

You can start your business simply by deciding on a niche. A niche is marketing terminology for a specified and highly specialized segment of the market that you want to target. Thanks to the fundamental power of the Internet, marketers can target smaller niches – those who love the Australian shepherd, for example – that could not have been done offline years ago.

Fred Gleek, who blogs about this topic on the web ([www.fredgleek.com](http://www.fredgleek.com)), says you must envision the selection of niche markets as a graph. Remember those graphs you used to hate so much in math class? Yeah, the ones with the x- and y-axis? Think of that. What you're searching for is the intersection of **passion, which we'll call the x-axis and profit, the y-axis**. The more excited you are about the product you create, the better you'll be at selling it.

Take some time now to list a few things you have both a personal and professional interest in. After you have several items, go the Google External Keyword tool. Type the words or terms you believe

## **Help Wanted!**

people would be typing into the search engine if they were looking for information on this.

This gives you a clear idea of approximately how many people are, indeed, searching for the topic. In turn, you'll have a better idea of whether it makes sense to enter the market.

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How many times does the term need to appear? At least 5,000 times. If possible, you want to stay clear of any market that already has 100,000 searches a month. That's too broad of a category for you to be successful in.

Now that you believe you have a product, write the copy – or the sales letter – to sell that product. Wait, you say. I haven't developed the information yet!

I realize this. But this is great advice. Once you get the copy written, you can create your product to be sure you fulfill the promises you made in your copy.

Once you have the copy and you know the benefits of your product, you can actually create your product. But do this first. Create an outline. When doing this you'll want to write down every single element of you want to convey. Don't skip an element and don't skimp on the number of elements. This is a big key to success.

Then you can actually create the product – whether it's an eBook or DVD or some other form of conveying the information.

Once your informational product is created, then you want to create a website and put your product online. If you know nothing about this area, by all means, ask for help. Don't allow your product to languish because you can't figure out how to put it online.

## **Sit Back And Wait**

If you think your work is done for this particular project, you're not quite right. Even though you built it, they may not come automatically. (Don't believe everything you hear in movies!)

It doesn't matter how stupendous that product is, if it's lost in the hundreds of thousands of websites on the net, no one will buy it.

## **Help Wanted!**

There are a variety of ways to get traffic. As you continue to research this area, you'll learn more about them.

One of the easiest and cheapest ways to attract new visitors is to submit articles related to your product to directories. If you've written that eBook on the Australian Shepherd, then you'll want to submit articles talking about this dog.

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These are sites like ezine.com, hubpages and squidoo.com. They accept articles of about 500-600 words about any topic. And they have the power to pull your article from the bottom section of the last page of a Google search to the front page. And that means people will start reading your material. And in turn, they will start clicking to your site to discover what else you have.

You'll discover other ways to get traffic to your site as you develop your marketing plan.

In the next chapter ,we'll talk briefly about a couple more ways to grab some cash from the net – and stay clear of that daily commute to work.

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# CHAPTER 7:

## MISCELLANEOUS JOBS: WHO WOULD OF THOUGHT OF THESE?

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**T**he following jobs really have no relationship -- except for the fact that they can be performed while you're at home working on the Internet. Oh, and perhaps that they are among the least likely of jobs you'd think of that could be Internet related. You'll see what I mean in a minute.

The first income-producing opportunity is through direct sales -- but not how you might think. Why not host a direct-sale "cyber party"? I can see by the look in your eye, you think I'm crazy.

Let's get something straight, right from the start. We're not talking your grandmother's home parties here. No, we've passed the Tupperware, looked over the Avon, and even put aside the Mary Kay.

Back in the day, these were, without a doubt, the gold standard of home parties. Oh, but not anymore.

There are thousands of opportunities waiting for you to make money through online direct sales, as well as in person selling. And the evidence is in the numbers. Currently 14 million people are now working as independent contractors doing this.

It's easy to start. Just choose a company (as you research you'll see there are plenty to select from) that reflects your own personal tastes. It's easy to sell a product or service you're excited about.

Do you have tastebuds for wine? Oh yes, you can become a representative for a firm called [TheTravelingVineyard.com](http://TheTravelingVineyard.com). Surprised? You really shouldn't be.

Oh, you're a clothes horse you say? That one's easy. Check out the [CarlisleCollection.com](http://CarlisleCollection.com).

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Maybe you're a relatively new parent. You may be more familiar with children's toys than wine, in that case. How about online parties or in home parties for [DiscoveryToysInc.com](http://DiscoveryToysInc.com)?

Don't know where to start? Try checking with the Direct Selling Association. This organization provides links to a variety of businesses as well as advice on how to succeed in this area.

## Online Tutoring

Seems unlikely now doesn't it? If you can think back to when you were in school -- high school or college -- tutoring was usually done face to face. And in many places, for many people, it still is. But a growing number of individuals find that online tutoring helps them tremendously.

Believe it or not, online tutoring is used in conjunction with many of the Internet-based educational tools of both public and private schools and businesses.

This trend is good for you if you have an area of specialty in which you can tutor. Schools and businesses nationwide are searching for online tutors. Not only that, but parents are also searching for online tutors for their children --either to supplement their public education or to help with the growing popularity of homeschooling.

Despite what you might think about tutoring, even long distance tutoring like this provides the much needed one-on-one attention that's crucial to learning.

Of course, for you as the tutor, you get that flexibility you need. Who knows when you're tutoring if you're at home, in a coffee shop, or on the beaches of Hawaii?

If you're interested, one of the best approaches to take is to **research online tutoring companies** thoroughly before making any type of move. This is actually the fastest way to connect with those who need your services.

These firms also supply you with just about everything you need to perform your job well including software and lesson plan materials. The real advantage is that they also point you toward students who need your services. Otherwise, you may be stuck out there on

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Craigslist hoping to meet up with someone who might be in need of your specific area of expertise.

Keep in mind, though, that you must research the company first. Companies have different requirements for their tutors, including the holding of **teaching certificates, levels of experience, references and even background checks**. It's good to find out up front what you'll need to show your potential employer before you apply for that job.

You also need to learn how reputable the firm you're about to work for is. Don't be afraid to ask for references or to call the Better Business Bureau to see if any complaints have been filed against them.

Don't be surprised if the company asks for a fee to connect you with students. Yes, even the most reputable of firms may do this. Just make sure that it's legitimate and the investment should be well worth it.

## A Little About The Hiring Process

The hiring process itself usually involves some type of online query or submission. In addition to all of the expected information, you may also be expected to take a test based on the academic grade level you wish to tutor.

Eventually, you'll also be required to undergo some type of telephone interview. Once you're hired, you'll be told everything you need to know about the company's policies on everything from working with materials to communicating with students.

All companies are searching for a high level of professionalism from their tutors. After all, the parents are placing their children's academic futures -- even a portion of it -- in your hands. They want to ensure that you approach the tutoring seriously.

Which is why not just any Tom, Dick or Harry (or Sally or Stephanie for that matter) can become a tutor. The top trait most firms desire is experience. If you've got experience, there is sure to be a firm on the Web looking for you right now!

## **Help Wanted!**

In addition to experience, here are other skills and traits companies try to find in their tutors:

- Knowledge of the subject
- IT and Internet skills
- College degree in a related field
- Relevant qualifications in the tutoring subject
- A teaching certificate
- A degree in teaching
- NVQ levels 3 or higher in Learning and Development

Think you've got what it takes? Then what's holding you back? Why not start your search right now!

**Help Wanted!**

# **Conclusion: Yes, You Can Make Money At Home!**

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**A****bsolutely!** Working at home (okay, even in your pajamas, if you insist!) and making money is possible with the help of the Internet. But, that doesn't mean that the jobs come flowing to you like a spring stream.

And that doesn't mean you're destined to make millions of dollars through the method you've chosen. From online tutoring to writing direct response sales letters to medical coding to selling wine through a cyber party, who thought there were so many different ways to earn money? And this eBook only begins to scratch the surface.

But, if you chose something that interests you or an activity you enjoy, you *can* earn substantial sums. Enough to quit your day job? Some people have.

And some find contentment just knowing that they have a few extra dollars coming in while they enjoy the love, laughter and company of their family.

The truth of the matter is, your level of income depends on you. Even more than a 9-to-5 job, how much you make is really in your hands.

That could be exciting. Or for some of us that can be frightening. Whatever you choose, I hope you're delighted with it. And remember, if you want more, you can always grab more on the Internet.

Until then, keep on working online! (And enjoy the family!)

## **Help Wanted!**

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[Tutor.com](#)

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