

# How to Survive Financially as a Stay at Home Mom FREE Mini E-book

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Since I became a Mom six years ago I have met so many other Moms who tell me how much they would love to be able to afford to stay home with their children like I do. I am always thinking in the back of my head "If they only knew how much money we have survived on". Because of Moms like these who I have talked to and because of how blessed I have been to always have found work from home I decided to write an ebook called "How to Survive Financially as a Stay at Home Mom". This mini ebook is kind of meant to give you an idea of what my ebook is about and to get you started going in the right direction. If you would like to find out more about me you can visit my website page "[About Me](#)".

Now if you are one of these Moms who are looking for a way to be able to afford to stay home with your children then there are two ways to solve this problem. You can find a way to make money from home and you can find a way to save money to cut your budget down. These are the two things my e-book focuses on. Whether you are a Mom trying to find a way to afford to stay home with your kids, a college student looking for flexible work, a disabled person who can't work outside the home, someone retired needing a little extra income or just someone who needs some extra money in addition to your main job...a work from home job may be just what you need. Unfortunately there are so many scams and pyramid schemes out there that many people give up or take years to find a legitimate job. Hopefully that is where I can help.

The first clue to getting a job working from home is to know what to avoid. First of all paying for information is okay. Some people don't have the time or resources to investigate companies or to research work from home jobs themselves. Sometimes finding a legitimate work from home job can be a full time job in itself. But paying for a job is different, this is NOT okay. No legitimate company is going to charge YOU to hire you just as no company out in the real world would tell you that you had to pay a fee before they would hire you. If a company asks for money that is a big warning sign. Don't do it! Now when I say this I am talking about work from home jobs not businesses. A work from home job is a company that is either going to hire you or contract with you to work for them for a certain amount of pay per hour, per piece, etc. The non-legitimate companies may try to sneak fees in by telling you it is the cost of training or something but no real company would make YOU pay for training. Now a business is different. If you went out on your own and started a business there would be start up costs and such and that applies as well with work from home businesses. This does not necessarily mean they are scams but you still need to be very careful and research the company well before making any kind of investment. If the company seems more worried about how many people you are signing up underneath you rather than you actually selling their product, then beware. The old pyramid schemes are disguised in many different ways these days. Many of these work from home businesses are what we call direct selling companies. They are all some sort of sales whether it is toys, baskets, kitchen gadgets, make-up, candles or whatever. If you have a background in sales or are very good at it this may be just the thing for you but as I said, do your research. Most of these ARE

legitimate companies and it is a legitimate way to earn some money, but you almost always have to invest some money at first and then find a large circle of contacts to get going. Sometimes there are also quotas you have to meet. You also want to check and see how the inventory is handled. If there is a chance of you getting stuck with inventory you can't unload then be careful. I have not been involved in direct selling companies but if you would like a good list of them go [here](#). Also check out the Direct Selling Association [here](#) before signing up with any company.

My Ebook focuses on Work from Home jobs because that is what my experience is in and I also think a work from home legitimate "job" is a lot harder to come by than a work from home "business" which are everywhere. When trying to decide if you want to get involved in a work from home job or a work from home business ask yourself a few questions. Do you have any money to invest? Do you need guaranteed income? When deciding on trying to find work from home you need to examine your background, interests and strengths. Some people are fit better for certain jobs. If you decide you are more interested in a work from home business rather than a job here are some free resources that I have used in the past.

One person I have found to have some wonderful, easy, low start up cost ideas is James Jones. He has a two FREE ebooks you can download here

[12 Little-Known, High Profit, Low Startup, Kick Butt Business Ideas for 2005 and Beyond!](#)

[12 Little-Known, Niche eBay Markets You Can Profit from Now!](#)

If you are looking for information on Internet marketing, the person I have found to have a ton of great information is Alice Seba. You can check out her site at [AliceSeba.com](#). If you are just getting started with an online business she has a free e-mail course that you can sign up for about web traffic- [FREE Truth about Traffic Course](#). Alice runs the [Internet Based Moms](#) site listed above as well and they have a lot of free information.

If you decide to instead go the route of trying to find a work from home job rather than a business you can decide if you want to try to research and find a job yourself or of course you can buy my ebook here at [Luv2StayatHome.com](#). If you have decided to start your own search make sure you investigate a company before getting involved. Don't assume just because they are advertised in your paper or on YAHOO jobs or MONSTER or something similar that this means they are legit. Once again, DO YOUR RESEARCH! There are many ways to research a company.

Once you come across a job ad stating work from home watch for two things. There should be a website and a job description. If there is no website and only a

phone number or email address then be careful. Many times people like to get you on the phone or in person before they start explaining their "job" because it is easier then to convince you to spend money on the business. Many times the "job" is just what they themselves are doing- putting ads online and in newspapers to recruit other people to do the same thing. If there is no job description just a promise of lots of income then watch out. Most legit companies will be more specific about what your job duties will be. And if the amount of money they promise you will make sounds too good to be true then...it probably is! Most legitimate work from home companies pay by the hour or something similar, the ones that promise a large amount of income are probably a business based on commission whether they are legitimate or not. If the company does have a website and the job ad description sounds legitimate then go to the website before sending in a resume or anything. First of all, read through the website to find out exactly what it is the company does. Then look for employment information on the website, there may be more information about the job there. Look for anything that implies that there will be a fee involved. Once you do that then look into how long this website has been around. You can do this by going to any Domain look up site such as <http://www.whois.net/>. Simply type in the name of the website and it will tell you when it was created amongst other things. If it is a really new company that doesn't necessarily mean it is not legit but just be careful. If it has been around for a while then if it is a scam you should be able to find people who have been scammed by them. To do this then type in a search online with the company name and then the word "scam". This will bring up any postings online through other forums or websites by people who are reporting being scammed by this company. You can also just do a general search with the company name to see if you can find any postings whether good or bad about the company.

Here are some other things to watch for when checking for Work from Home Scams.

- Many times there are ads in the paper listing "work from home typing" or "become a mystery shopper" or any other sort of work from home ad and then it will list a 1800 number for you to call. When you call you get a sales pitch to buy what is basically a book. It is usually a very expensive book costing \$30 or \$40 promising to teach you to be a typist from home or whatever the ad in the paper was for. From what I hear these books don't have any more information, in fact usually less, than you will find searching on the internet or at a library yourself. Check out this site for information on common ads for typing scams <http://homebiztools.com/typists.htm>
- Chain letters that make any promise of a "monetary gain" are ILLEGAL. Many of these try to get you to send money to the top name on a list promising that eventually your name will be on the top of that list and the money will come rolling in. There are also email versions of this going around now.

- I have not yet come across a legitimate job stuffing envelopes from home. These opportunities usually have a "registration fee" to be paid before you can begin work. When you pay the "registration fee" you receive a letter in the mail that asks you to place an ad identical to the ad you applied to in your choice of advertisement listing your contact information. When you place the ad as people send you their "registration fee" you make your money. The amount of money that you make is dependent on the number of people that answer your ad. There is really no envelope stuffing involved.
- Phishing is another work from home scam. It can be disguised in many ways but the goal is to gather your personal information. They will usually post a bunch of "available positions" that don't really exist. When you apply they gather your personal information and sell it to a third party. Usually the way to identify these scams is that it makes promises to good to be true.
- Any home crafting or home assembly ideas I have come across have been scams. The way these work is you have to purchase the kits to assemble the crafts and then you never get paid for the work you do.
- Another recent scam that has been going around is called the reshipping scam. You are "hired" to receive goods and then reship them overseas. The problem is these goods are usually paid for with a stolen credit card and then sold off once they are received by the criminals. They use your legit address because some companies will not ship overseas especially if it is suspicious. Of course you never get paid but even worse is in many of these situations you have given a criminal your information including social security number and then they can steal your identity.
- There is another similar scam called payment processing where an ad is posted asking for someone to process payments for a company overseas. Recently this has involved ebay purchases where payment is sent to you for an item the customer thinks they have purchased. You forward the payment on to the criminals but the customers never receive their item they purchased and you never receive payment for your "work". You are also unknowingly participating in criminal activity and they are basically using you to break the paper trail to them.
- If you receive an email you perceive to be fraudulent the FTC has free publications about recognizing fraudulent unsolicited commercial e-mail and other internet related subjects. Contact the FTC at 202-FTC-HELP or write: Consumer Response Center, Federal Trade Commission, Washington, D.C. 20580
- The [AARP](#) and [FTC](#) have some great information about common work from home scams
- Be sure to check the [BBB](#) before signing up with any company
- Other great places to use to check out a company before signing up with them are

[Scambusters](#)

[Fraud.org](http://Fraud.org)

[RipOffReport](#) (realize that anyone can post anything they want on here and I have seen some legitimate companies blasted for personal reason. It is a good source but realize it is based on people's opinions.)

If you think you have been the target of a fraudulent work from home scam try contacting FTC (at phone # or address given above) State Attorney Generals Office in the state where you reside and where the company is headquartered

1. The National Fraud Information Center at 1-800-876-7060
2. Your local Better Business Bureau ([BBB](#))
3. Your local Postmaster (they investigate fraudulent mail practices)

There are several different types of jobs that are the most common work from home jobs. The following is just a little bit of information on each of them. For more information and a larger database of companies to look for you may want to purchase my ebook at [Luv2StayatHome.com](http://Luv2StayatHome.com)

## DATA ENTRY

This is a legitimate work from home job although it is often used as a work from home scam by many people. The most popular scam that I have seen advertised in newspapers and online looks something like this:

DATA ENTRY, WORK FROM HOME, MAKE \$12 hr Call 1800XXXXXXX, etc  
But when you call this phone # you get a sales pitch instead of a job. What they are selling is not even a list of companies that might hire you to work from home but basically information on how to go about finding a job working from home. There are, however, lots of legitimate companies out there that will hire you to work from home. Medical Transcription falls under this category as well but many of the companies that hire medical transcriptionists to work from home only want employees who have either done Medical Transcription before or have completed some sort of formal training. There are a few that will hire you without prior experience or training if you are a fast typist. The pay is usually per piece so the faster you are the more money you make.

The first work from home job that I had after my first child was born was for a local data entry company called DEIS. They did magazine subscriptions and a variety of other data entry projects. This company now does all their data entry in-house but there are plenty of others that hire employees that work from home. Here are a couple to get you started.

<http://www.keyforcash.com> (no exp. Required; must be a fast typist)

<http://www.connect-dataplus.com/employ.shtml>

For more companies you may want to purchase the Ebook by going here

[Luv2StayatHome](http://Luv2StayatHome)

## TELECOMMUTE

As my son got older I was having a hard time finding the time to get the minimum amount of data entry work done that I was required to do so I started keeping my eye out for another work from home opportunity. This company sounded too good to be true, I was very suspicious. But after working for them for several years I can tell you they are one of the best work at home companies out there. Their name is [Alpine Access](#) and when I first started for them they only hired in the state of Colorado but now hire in several states. That's the only downside, they aren't hiring nationwide yet. They are basically a call center except for the fact that their employees work from home. Their clients range from toy catalogs, office supplies to credit card companies. You take calls that are patched into your phone through their phone system (so your phone isn't actually ringing) from whatever client you are assigned to. So depending on which client you are handling you may be taking orders, sales calls, and customer service calls, etc. If you have a customer service background this is a great place to find a work from home job. Here are a couple of companies that hire for their virtual call centers. <http://www.alpineaccess.com> (mentioned above) <http://www.workingsol.com/> (as seen on the Dr Phil show, they do have a waiting list currently)

For more companies you may want to purchase the Ebook by going here [Luv2StayatHome](#)

There are a variety of other work from home options out there as well including telemarketing, online tutoring, online research companies and then also a variety of jobs that are not work from home but are very flexible as far as when you can do them. These are mystery shopping companies, demo companies, merchandising, court researching, etc. If you are not involved in Mystery Shopping, it is a great easy way to make extra money. It also has been used in many scams but it really does exist. I did it for many years and once you get a few assignments and get some experience if you live in a decently sized city there is usually plenty of work to keep you busy. Some assignments you can even bring your kids along with you. If this sounds like something you would like you may also want to sign up for a Dawn Hunt's database. She sends out great job leads. You can sign up [here](#). All of these types of jobs are included in the e-book along with more than 35 data entry companies and over 25 virtual call center companies.

The second half of the ebook is all about living frugally. It includes information on budgeting, couponing and ways to cut costs around the house. I clipped coupons for many years before I realized I was doing it wrong. I know that sounds odd, that you could use coupons the wrong way, but there really is a right and a wrong way to do it. I have cut my grocery bill in half by using this method I discuss in the ebook. There are lots of other ways listed to save money too. Also check out the

[Freebies](#) section on my website. There are lots of websites and 1800#'s listed where you can obtain free samples and free stuff online.

**Thanks and Good luck!**

**If you have any questions about this FREE mini-ebook or purchasing my ebook please feel free to contact me at [Alaina@luv2stayathome.com](mailto:Alaina@luv2stayathome.com)**