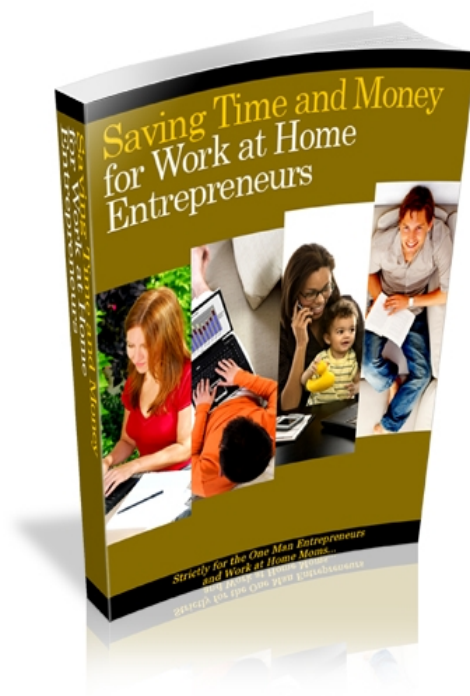


# SAVING TIME AND MONEY FOR WORK AT HOME ENTREPRENEURS

Strictly for the One Man Entrepreneurs and Work at Home Moms!



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## Working at Home? Time is of the Essence!

I've heard people say that the main reason that they want to work at home is because they can work only when they want to work. It IS true that you can set your own work hours when you work at home but it does NOT mean that you don't have to have set work hours.

A 'hit or miss' work schedule...or rather, the lack of any work schedule at all, simply will not work. *Time is of the Essence! YOUR time!*

Working at home can be a very, very good thing. You can be at home to see the kids off to school and be at home when they get home. You can put a load of laundry in and it can run through the cycles while you are working.

You can have dinner cooked before a hungry family descends like a flock of hungry buzzards. All of those things are real perks that you automatically get when you work at home.

Working at home can also be a very, very bad thing if you do not plan your time well and if you do not set up a work schedule that you and your family can live with. When you work at home, time really is of the essence.

You must make very good use of the time that you spend working. If you are not efficient in accomplishing the tasks that must be done, you will either spend too much time working or you will fail miserably at your work at home job or business.

You must set up a work schedule for yourself when you work at home and then you must enforce that work schedule for yourself and insist that you family and friends also adhere to your work schedule.

A job out in the brick and mortar world does two things; **(1) It provides a structure for your day** and **(2) it tells your family and friends that your time is spoken for during your working hours.** You will notice that both of these things that a regular job provides both relate to your TIME.

First let's discuss the structure that a regular job provides and how you can apply that structure to your work at home job or business. When you have a job that you go to outside your home, you are required to be at that job at a specified time on specified days of the week.

When you have a work at home job or business, you need that same kind of structure. You need to set regular working hours. The freedom that a work at home job provides is that you can choose the hours...but you do have to choose!

Now let's talk about your family and friends and how they are going to view your work at home job. It is a strange but very true fact that your dear mother would not DREAM of calling you at your 'real' job and asking you to drive Aunt Rosie to the beauty shop and wait for her....after all....you are WORKING and can't be expected to leave your job to run errands. Right?

That very same considerate mother WILL call you and ask you to take Aunt Rosie to the beauty shop and wait for her when you are working at home. Why? Because you are at home and available, that's why.

Your dear, sweet mother will not see your work at home job as a 'real' job. Your spouse will also see you as being free to run errands. Your friends will see you as being available for long telephone conversations, lunch or for a coffee klatch.

You can see the problem. If YOU do not schedule your time and abide by your schedule yourself, others will not. Unless you see your work at home job as a REAL job with REAL working hours, your time will be eaten up. You will not accomplish the tasks that you need to accomplish.

You will fail and find yourself out looking for a REAL job unless you see your work at home job as the REAL THING with regular working hours that make you unavailable for other activities.

The best way to accomplish using your time to your own best advantage with your work at home job or business is to make a schedule and tell your family and friends what that schedule is.

You don't have to be rude but you do have to be firm. Make it clear to all. *"I will be working between 9 AM and 3 PM Monday through Friday. On those days and during those hours, I am NOT available to run errands or take personal phone calls or entertain company."* Then stick to it!

# Wise Time Management Tips for Work-at-Home Entrepreneurs

Time for work-at-home entrepreneurs is their single most valuable asset. Nothing can replace time...valuable, precious time!

No matter how rich or poor you are, no matter how many things are on your 'to-do' list, you still just get the regulation twenty-four hours each day. Sometimes I could use another twenty-four but that isn't going to happen. I'll bet that you could use more hours in your work day, as well.

The thing about those twenty-four allotted hours per day is that we can't spend all of them working. We have to sleep some of them. We have to take time to eat and there is the occasional shower, too. ☺

Our families and our friends require some of our time. Relationships must be nurtured. So...we can allow ourselves just so many work hours each day. Since our working time is limited that means that we must make the very most of the hours that we work. We can't waste time on unimportant details or on tasks that others can do.

When you shave a few minutes here and a few minutes there, you will make more efficient use of your allotted work hours. Here are a few suggestions and in the interest of saving your time (and mine), I'll keep this brief and to the point.

- **Email account efficiency:** We all have various email accounts. We use one account for this and another account for that. Checking each and every email account more than once a day can be a time consuming task that you very easily make less time consuming by having all of the email that comes to all of your various email account to come into one gmail account. One email account takes a lot less time than several and you can still maintain all of your various email addresses.

Additionally, you don't need to spend a lot of time reading and answering emails that are not going to add to your bottom line.

Email comes in several varieties. There are emails that are business related, emails that are important but not business related and emails that are simply frivolous and time wasting. If an email has been forwarded several times, don't waste your time.

If an email is addressed to a great many people, don't waste any time on it either. Email can consume a lot of time. You need to filter the important from the irrelevant and only spend time on those emails that are related to your business.

- **Set up time tables to help you prioritize your work day:** A scheduled work day is an efficient work day. You will get a lot more done in a lot less time if you know in advance and can see at a glance what task is next on your list. I like visual aids. A time table is a visual aid. It can help you allot your time efficiently and productively!
- **Focus on result producing activities:** When you make your work day schedule, you need to be certain that the tasks that you schedule are the ones that will in fact make your business grow and thrive. Don't waste your time, effort and energy on tasks that can be done by others.

Take time to investigate outsourcing. You can add hours to your day each and every day when you outsource the mundane business tasks to others.

You can outsource such tasks as bookkeeping and accounting, article/E-book writing and submission, travel and event planning and ad writing. Others can do these tasks better and more efficiently than you can and your time is better spent on growing your business, making those contacts and closing those deals!

- **Shave time off of counter-productive activities:** Like I said, your friends and families do require some of your time but you can also waste a whole ton of time on such unproductive activities as watching TV. You will

be really surprised at how much of your day that you waste if you keep a record of your time expenditures over the course of several days' time.

Now don't misunderstand me. We all need down time. We all must relax our minds as well as our bodies. We can't be all business all the time but we can limit our unproductive or counterproductive activities.

Time is precious and time is limited. We need to make the very best use of every minute of every day that we possibly can.



## Outsourcing: How to Get More Done in Less Time

Time really does equal money. You are an internet entrepreneur and you need to ask yourself what the best use of your time really is because it is YOUR time that equals money. The health of your bottom line is directly affected by the way that you choose to allot your working hours.

First let's discuss what your job really is as an internet entrepreneur. Your job is to grow your business. Your job is to make those contacts that will make you money. Your job is to conceive ideas and bring them to fruition. Your job is to close that deal! You do agree with that description of your job duties as an internet entrepreneur, don't you?

Okay! Now let's discuss what your job as an internet entrepreneur is NOT. Being an internet entrepreneur does not qualify you as an accountant, an advertising guru or a writer. You aren't qualified to be an event planner or a travel agent. When you decided to become an internet entrepreneur that did not automatically make you a 'jack-of-all-trades'.

You can waste a lot of your valuable time on tasks that you just plain aren't very good at. You are the idea man/woman. It IS your job to make your business grow and you'll be good at that provided that is where you use your time and direct your energies.

If you insist upon doing everything yourself, whether you are good at it or not, you will use up all of your thought and energy and have nothing left to do the things that only YOU can do to make your business grow.

- **Hire an accountant or a bookkeeping service:** Every business must keep a record of its day to day financial transactions and even the smallest of transactions add up to big tax deductions over the period of a year.

You can't simply file everything under 'miscellaneous' and you can't spend an hour or so every day taking care of just mundane bookkeeping duties

either. Bookkeepers and accountants only charge for the time that they actually spend working for you. Usually they have many clients.

If they spend one hour working on your records then you will only be charged for that one hour. YOU aren't a bookkeeper or an accountant and you would have likely spent three or four hours doing the same tasks and then with questionable results. Hire an accountant or a bookkeeping service!

- **Hire a VA (Virtual Assistant):** A virtual assistant can save you hours and hours of time on the mundane tasks that are required to be accomplished in order to run a successful internet business.

A VA can check your email and send only the emails that you need to personally deal with to you. Internet entrepreneurs get more junk mail than anybody! A good VA can also act as a travel agent and make airline and hotel reservations for you. Hire a VA!

- **Use ghost writers and article submission services:** Writing articles and E-books is always a big part of all internet marketing no matter what the niche might be. You will need to have website content and you will also need to submit articles and E-books to banks and repositories for others to use along with your resource box in order to build your online credibility.

Ghost writers will post to blogs and forums for you above your own signature file that includes your name and website. Some ghost writers will also submit articles and E-books to banks and repositories for you. If the ghost writer that you employ does not, then you can seek an articles submission company to do that time consuming task for you as well.

- **Use an advertising agency:** Now advertising agencies don't work cheap so you will need to be very, very specific about what you want them to do for your business. You can likely get PPC advertisements written rather reasonably and even that will be a huge help to you time wise.

There are only just so many hours in a day and you can only spend just so many of those hours working at making your online business successful. There IS still life outside of business.

You have friends and family that do require some measure of your time. That makes it even more vital that you use your time to make your business grow and not waste your time by spending doing the everyday tasks that can take so much of your valuable time.

Think outsourcing!

## Guerrilla Methods: How to Save Money and Spend Less Than Your Competitors

Oh, the dreaded 'B' word! No, not THAT 'B' word I'm talking about the BUDGET 'B' word. The formula for determining profit is a really simple one and the one that all budgets are based upon. **Income – Expenses = Profit.**

It isn't complicated and you don't need to be a rocket scientist to figure out that there are two ways to improve your profit; **(1) increase income or (2) decrease expenses.** If you can figure out how to both simultaneously, please let me know how.

It would be really nice if we could just crank up the burners and make more money, wouldn't it? Unfortunately increasing income is much harder than decreasing expenses when it comes to improving your bottom line.

Fortunately, working at home comes with some built in savings right up front. You don't have to buy that expensive gasoline to get to and from work. You don't have to keep your working wardrobe up to date.

You can eat a PBJ sandwich for lunch in your own kitchen. And all of these are good money-saving things that just come with the territory when you work at home.

There are, however, some other measures that you can take to help decrease your work at home expenses. Here are some money saving ideas:

- **Idea #1:** Don't buy every piece of software that comes down the pike. Most of us who work at home are software junkies. We LOVE software....all kinds of software...and before we know it we have software on top of software and more software than we need or even can use.
- **Idea #2:** Don't buy bigger programs than you need. Often programs that help us accomplish the necessary tasks are offered in various sizes. You

might be planning on having a hundred employees next year but you don't need software to manage a hundred employees this year. You can always upgrade when the time comes. Today you need to save the bucks and go with only what you need today.

- **Idea #3:** Don't spend unnecessary advertising dollars. So many times new entrepreneurs will start out running PPC advertising with absolute abandon. They will choose every single key word and phrase possible and then let the PPC advertisements run 24/7. This is a huge waste of advertising dollars.

You need to learn to read the statistics that are provided to you by search engines and gear your advertisements to only appear in search results under very controlled circumstances and only during specific hours. It isn't hard to run up a PPC bill of several thousand dollars in a very short period of time and not make a single sale in the process.

- **Idea #4:** Take full advantage of free advertising to build your business and your credibility. There are free ways to advertise that are almost as effective as PPC advertising and paid-for advertising in E-zines and newsletters. Some of these free advertising methods are:
  1. **Write E-books and articles and submit them to E-book repositories and article banks for others to use free of charge.** (These articles and E-books are accompanied by your resource box and includes your name and your website address.)
  2. **Post to blogs and forums that are related to the products and services that you sell.** You post above a signature that includes your name and your website address.
  3. **A banner exchange with another website owner who promotes products and services that are complimentary to the products and services you sell is yet another method of free advertising.**

4. **Build a long and impressive opt-in list.** Email advertising is free but you need the recipient's permission to send advertising emails.
  5. **Learn to make your email advertisements viral.** There are a great many techniques that can be used to encourage the recipients of your advertising emails to share them with friends and family.
- **Idea #5:** Sign up with a good flat-rate long distance telephone service. The internet is a worldwide place of business and it isn't hard to run up a long distance bill of several thousand dollars pretty quickly. A flat-rate long distance telephone service can save you a lot of money over time.

The bottom line here is to remember the formula for determining profit;  $\text{Income} - \text{Expenses} = \text{Profit}$ .

It's great to increase income when you can but you can always find ways to decrease expenses if you look for them. When you spend less, you make more and that will blow your competitors away!

Thanks for reading!

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