

# **Second Income Opportunities**

**Learn and  
Have Fun  
While Making  
Extra Money**



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## **Home Business Info Products**

[Zero To Five Hundred Membership](#) - Zero To Five Hundred Is A Online Marketing Training Membership Website.New Training Items Are Added To The Site On A Monthly Basis.

[Niche Blitzkrieg](#) - An Affiliate Marketing Training Program That Works!

[Affiliate Blogger Pro](#) - Multi-media Program By Super Affiliate Blogger, Provides Step-by-step Instruction To Setup And Make Money From Blogs Through Affiliate Marketing.

[Home Wealth Secrets](#) - Wealth Generation Success Package

[Affilorama](#) - The #1 Affiliate Marketing Training Portal

[Millionaire Society](#) – Affiliate Marketing Training Super Site

[CB Pirate](#) – Clickbank Marketing System

## Introduction

There are many reasons you may choose to look for a second income. Sometimes people just get bored with their full-time career and they want to expand their horizons in their spare time and make a little extra money.

Some people use extra income to buy those extras at home, to save for a mountain bike, or to pay for some other hobby like skiing, tickets to concerts or even a tattoo.

Whatever the reason you are seeking extra income, you have come to the right place. First, we should be clear on what this book will and WILL NOT cover.

This is not a book about starting your own full-time home-based business or transitioning out of work to start your own company. It is a book that will give you ideas and recommendations and resources to help you develop a second income.

In addition, we have taken the rather novel approach of suggesting that you match your existing skills, talents or interests, wherever possible.

We hope this helps you to choose second income work that you will find enjoyable and fun, or something that will help you grow or meet new and interesting people.

Let's face it, unless you LOVE your current job, you can use some fun and interesting times in your life, can't you?

If you have to work to make money to pay bills or buy those extras you want or need, why not have a good time?

***Don't worry if you cannot think of any skill or interest you might use in this pursuit.***

Later in this book, we will review a list of skills, abilities and interests.

Then you will create a profile that will help you consider what second income opportunities you have that may help you learn, grow and have fun, while you are making money!

***For now, let's dig in and see where you can go with this idea of a SECOND INCOME!***

The first order of business is to decide whether you think you have the focus, time and interest to handle a second income opportunity.

## Can I Really Juggle a Second Income Opportunity?

Remember, you will be making extra money, but in exchange, you will have to juggle your current responsibilities and spend more time working in order to get more income.

If you decide to choose something that interests you, you will find it easier to spend the time on your new 'job', but that second income opportunity WILL take you away from other things you may like to do.

Before you rush out and buy supplies to start the new task, or take out an advertisement, be sure you have considered all the tradeoffs.

Do you KNOW whether you really WANT or need to do this?

Here are the things you must consider:

- Available Time
- Interest in Second Income vs. Other Interests
- Net Income (after you pay for things like transportation, supplies, etc.)
- Other Responsibilities and Obligations
- Tax Implications (we'll talk more about those later)
- Resources (can you do this alone, or will you require help?)

We will take a look at each of these in more detail later in the book when you complete your profile.

***We will ask you to answer questions about each of these considerations.***

Your answers will help you complete your profile and decide if a second income opportunity is right for you.

If you DO choose to proceed with a second income opportunities, your ***Personal Profile*** will help you choose an opportunity to suit your interests.

## Some Recommendations for Second Income Jobs

You are ready and excited about this opportunity. You want to move forward and get started.

***There is just one problem!***

You have NO idea what you want to do or what you CAN do to make extra money.

Before we dive into your **Personal Profile** and figure out what is best for you, let's talk about some ideas to get your creative juices flowing.

There are endless possibilities for second income, and we certainly can't cover them all here, but these will start you thinking.

By the time you are finished with this book, we hope you will have chosen two or three ideas for further consideration.

From those you can make your final choice and start on the path to that second income you want or need!

**Coaching** – Coaching for young and adult sports teams can pay a little bit of money, though some coaching positions are often voluntary, so check first before you sign up.

You will need to have a good knowledge of the sport, some free time in the evening and on weekends and you MAY have to take a few vacation days if your team makes it to the playoffs or has to travel to a tournament.

Paying jobs for small fry coaching are often in the Southern and Western U.S. where sports are played year round.

**Catering and Cooking** – If you are a great cook, or if you love to bake and you want to capitalize on your talent, you can do some catering on the side. We aren't talking about the full-time jobs that require many hours of preparation for huge events.

Rather, we are talking about catering for small neighborhood parties or events, staffing the grille at a local cookout or baking for children's or adult parties (anniversaries, birthdays, etc.).

Many people place ads in local newspapers with examples of the special cakes they make that may feature images of cartoon characters or offer scanned, edible images of the person for whom the party is held.

If you are creative and you have a decorating store near your home, you can buy all the instructions and supplies you need to do this work.

If you are a great cook, with lots of great recipes, you can use them for holiday cooking, event cooking and parties on a small scale (10-20 people).

You may even offer to dress up and serve at the party or to be the bartender if you have the skill.

**Party Planner** – Are you creative? Do you have lots of great ideas? Even if you don't, you can find them on the internet.

You can be a party planner, suggesting themes for children's parties, buying and doing the decorating, and even hiring the entertainment the host prefers.

This second income can be spun into an extended party planning service for adult parties and holiday parties as well.

**Party Entertainer** – Got a talent for entertaining, telling jokes, or dressing up and making faces? Can you sing, play a banjo, make party balloons or paint faces?

Some of these things are easily learned with books or via web sites that give instructions on how to paint henna tattoos or face designs or how to make those wonderful balloon animals your kids and their friends love!

Place an ad in the local newspaper and make up some simple fliers with a graphic of a clown or whatever your specialty may be.

If you have a friend who wants to join in, you can become a TEAM!

**Fitness Work** – Do you love aerobics, Pilates or other fitness activities? You may be able to pay a fee to get certified and work part time in clubs on weekends or in the evening when it is hard to get full-time instructors who want time away with their families.

OR, if you have some friends who would like to take classes but can't afford a club, and if you have a family room or other area that is large enough to accommodate five people, you can schedule your own classes around your schedule.

**Part-Time Repair Person (TV, handyman, lawn care, etc.)** – Do you have a skill you can use to make extra money on the side?

For example:

- Loading software
- Teaching someone how to use a word processing program
- Replacing a modem on a computer
- Fixing a TV
- Hanging pictures
- Painting a mural in a child's bedroom
- Organizing closets

- Building a set of shelving for a den
- Planting flowers or vegetable gardens
- Cutting the grass or treating lawns to make them green and beautiful
- Snow plowing

Again, you can place an ad in your local newspaper or make up fliers or cards to post on grocery store or senior center bulletin boards - any place you think a person might look for this kind of service.

**Tutor** – Are you a math whiz? Maybe English as a second language is something you'd like to teach at night in the adult education arena?

Or you can teach reading to adults. Perhaps you are an artist and you love to help kids get into painting?

Is there something you can tutor on weekends or in the evening? You would be helping families and making some money at the same time.

**Companion** – Spend a few hours with a lonely neighbor while their family takes a break to do laundry, go out to dinner or fulfill other obligations. Read to a senior who can no longer see well enough to read their favorite book.

Listen and learn from others who may have lead an interesting life and just want some companionship.

Perhaps you can do a load of laundry or cook a small meal for them while you are there.

**Online Auctioneer (eBay, etc.)** – Many people are now making extra money by selling items online. These items may be things you have collected over the years that you no longer want (but which may be treasures for someone else to buy).

Or you may actually BUY things to sell for a profit online by looking at wholesale sites or browsing flea markets and church fairs for those things that will sell.

Open an account, get yourself a good digital camera to take pictures of your products and post your items for auction.

You can schedule your auction items to close in the evening and on weekends so you can manage the auctions during your free time.

**Seamstress** – Can you sew? Are you a great seamstress who can hem a skirt, change the buttons on a shirt, embroider initials on a jacket or sew a sports emblem on a sweater?

You can advertise in local newspapers and let friends know you can provide this service.

You will be surprised how many people are looking for this service and you can do it right in your own home in your spare time.

**Painter** – Can you paint a room, trim and doors? You would be surprised what you can accomplish in a couple of hours and without the overhead of your neighboring painting company business, you can afford to charge less and you are likely to get jobs just by word of mouth.

Show up on time, and be fast and accurate. Don't make a mess. Let the client pick out and buy the paint and you do the rest.

**Craft Fairs** – Choose something to sell that you enjoy collecting or sell wholesale stock you buy online or in wholesale or dollar stores near you.

You can draw or buy designs and have them printed on T-shirts and sell T-shirts with the name of your town, with funny sayings or pictures of cats, dogs or other things that may be popular.

You can buy and sell shawls, hats, baseball cards, old record albums, tube socks, decorative items, toys, etc.

Some people buy their stock from flea markets and garage sales and then they go to a large flea market, a craft show or a church fair and sell these items to others.

Holiday craft fairs are particularly popular and you can buy wholesale, inexpensive items to sell like snow globes, tree decorations, or other items.

**Weekend Trade Shows** – Are you good at smiling, shaking hands and engaging people as they pass by? Can you talk about a product or service after reading a one-page description? Can you hand out fliers, start video machines and take business cards for follow-up?

You may be just what the doctor ordered for those companies who need a local spokesperson to attend a show.

These companies may be on the other side of the country or even in another country, and they may need someone to represent them at a trade show so that they don't have to spend a lot of money on travel and airfare to get a company employee to your city for that all-important trade show.



For some trade shows all you have to do is to show up and look pretty. You get the clothing and the place to stand and you put in your hours, inviting people to look at the car, computer or other product for sale.

**Crafts (knitting, hand made articles)** – If you love to knit, or make hand made articles, you may be able to make some extra money by selling your hand made items at a flea market, or church fair.

You can also take out a small ad in your local paper or place cards on bulletin boards around town.

Take a picture of some of your best pieces and put those pictures on the fliers you put up on the boards so people will want to see what else you have to offer.

Tell your customers that you also make custom items for new babies, weddings, or other events.

**Hand Out Fliers** – Check with your local mall, Wal-Mart, K-Mart or other large stores.

See if they need help handing out promotional fliers or manning temporary booths for holiday offers.

These kinds of opportunities are temporary, but you can make connections through the store manager or a temporary agency to get the next opportunity when it arises.

These often come up at holidays when a company may take a temporary kiosk in a local mall to sell gift certificates for regional dinner theater, or when a store offers discounts on items during a grand opening or other special promotional periods.

You can even get paid for just standing there handing out fliers on a street corner in New York City. It doesn't take a lot of talent. Just time!

**Telemarketer** – Part time telemarketer work is not all that popular with the employees or the people they call, but if you are looking for a way to use your conversational skills without leaving home you may want to consider this as a second income opportunity.

You get a script, and you dial numbers and try to tell people about your product or service.

In some cases, you MUST bring in a certain amount of money to keep the second income job. In other cases, you just have to agree to make a certain number of calls per day or per week.

**Deliver Papers** – If you don't mind getting up early in the morning or working on weekends, you might be the perfect person to deliver local papers. You jump in your car and drive your route and your work is done!

**Games (poker, etc.)** – Believe it or not, you can make money by playing games online. IF you are really good at poker or other games, you can actually make money by signing up and playing.

Of course, it IS gambling (whether you are betting money or just paying to sit in on a game, you are taking the chance that you will be the winner or score the most points in some game and therefore win the jack pot).

Poker has become unbelievably popular and you can even get invited to tournaments and make a LOT of money if you win.

Of course, you DO have to spend money as well, so figure that into your equation or you may end up making NO extra income but rather spending MORE money from the salary you are already making at work!

**Home Parties (candle, lingerie etc.)** – How about signing up to hold a monthly party at your home or the home of one of your friends? You can offer and sell anything from Tupperware to candles, lingerie, Shaklee products, Amway, Avon and other products.

You make a percentage on everything you sell and if you have a lot of friends you may be able to get a lot of parties lined up and sell a substantial volume.

You can also give your catalogues to friends to take to work and hand out there or leave in the break room to see if anyone wants to place an order.

We have a friend who started this way with Shaklee and now she doesn't have to do parties or advertise.

She just sells to her current customers who come to her home to pick up their merchandise every month. It's a pretty good way to earn a second income and in her case, because she sells so much, she got a brand new Mercedes from the company.

**Errands and Odd Jobs** – It may be hard to believe, but in this mobile, busy world of ours, many people no longer have time to run those errands, go shopping, pick the kids up from lessons or sporting events, etc.

You can make money driving seniors to doctor's appointments, picking up dry cleaning, going grocery shopping, and picking up the kids from events to take them home.

If you know how to do those odd jobs that always need to be done around any home, you can make extra money doing those too.

It could be anything from pet sitting to watering plants while someone is on vacation, to taking in the mail, doing laundry, cleaning the house, or fixing a meal for a child or elderly person because the adult in the house is not getting home until later in the evening.

Be creative about how you market yourself and allow for pretty much any request. You might just be surprised at what someone will pay you to do!

**Limo Driver** – You don't have to join a fleet of limousine drivers to make some money driving. Just be sure that your automobile coverage allows you to transport others and still covers injury and accidents.

If you want to drive kids to a prom or business travelers to an airport, you may need special insurance to protect you. You can afford to offer less money than the big limo companies.

Just be sure your car is clean and in good running order and that it is large enough to accommodate luggage.

And set your prices to pay for your mileage, wear and tear on your vehicle, and tolls. Be sure you throw in enough to make a profit.

You can have free business cards printed up online and shipped to you and you can give them to friends and family as a way to get started. Ask them to pass them out to others they know who are taking a trip.

**'Bloggers'** – Did you know that there are lots of online 'blogs' that will pay you to post on their site?

If your English and spelling are good, you can make money just by providing traffic and posts on a particular topic that interests you.

It might be a celebrity gossip or news site, or a site that covers new movie releases, etc.

These suggestions are meant to get you thinking. There are many more ideas for second income.

You might approach a local 'freebie' newspaper and offer to be their movie critic if they pay for your ticket plus a little money for your second income.

***It is a great way to do something you love to do and make some money at the same time.***

You might talk to your local church about singing or playing the organ at weddings to make some extra money if you can play or sing well.

As you work on your **Personal Profile**, you will find that a picture will emerge that will help you consider your skills, the possible opportunities and the best choices for you.

***So, let's get started!***

## **Create Your Personal Profile**

Let's start with a simple skill assessment. Below, you will find a list of skills and character traits for review and consideration.

If you don't find a skill here, and you believe it can or will apply to your second income opportunity, simply add that to the list.

Simply check the skills and traits you believe you have and you can use them later to complete your profile and decide on one or more second income opportunities for further consideration.

Skills and Traits	That's Me!
Organized, disciplined, on schedule	
Can fix ANYTHING	
Can talk to anyone about ANYTHING	
Love to drive and be on the road	
I am a real people person, very friendly and outgoing	
Love books, research and learning about new things	
Good at sports, and love to share my skills	
Love to teach and to see people learn and grow	
Good at selling, I can convince anyone of anything	
Creative and artistic, I can draw, paint, make ceramics	
Can sing, or play an instrument	
I can learn quickly and follow instructions without fail	
Good at hand made stuff, sewing, knitting, crocheting, baby clothes, etc	
Love computers, and can fix most simple computer problems	
Like to putter around the house, work on the yard, and fix things	
Love the feeling of accomplishment in completing lots of little chores	
Like to do things for other people	
I love animals and taking care of animals	

Skills and Traits	That's Me!
Love large groups of people and interacting with new people	
Like gardening, yard work, planting anything	
I like to exercise, bike, walk, do aerobics	
I like to talk on the phone and can make conversation about just about anything	
I am good at math, history, science, English...other subjects	
I love kids and like to be around them, teach them and play with them	
I am detail oriented and dependable	
Like to play ANY KIND of games (computer, board, card, sports) I am a real competitor and I usually winner	
Good at learning and teaching computer software programs	
Great at planning events, impromptu parties, entertaining, decorating, etc.	
Great with directions, I can find my way to any place with or without a map	
I love to cook and bake and I am really good at it, and love finding new recipes and things to make	
Other Skills and Traits you Have	

OK, now you have a list of skills and traits you can apply, to help you choose appropriate second income opportunities.

***Put that aside for now and let's go back to that list of things we considered earlier.***

In the section above, entitled, ***“Can I Really Juggle a Second Income Opportunity?”*** we mentioned some of the things you will need to consider BEFORE you make the decision about whether you want to pursue this path.

Once you decide you DO want to go forward, you must decide how much time and effort you will have to invest to make that second income.

All of these things will influence what kind of opportunity you choose, so before you buy that clown costume and rush off to your first children's birthday party, stop and consider the following issues.

As you read through these issues, write down your thoughts and comments.

If you have already started considering a second income opportunity and you think you know what you want to do, use this second income idea to answer your questions.

If you choose to change your second income choice, you can come back to these questions and test yourself again to be sure that your answers make sense and that you still want to pursue this path.

### **Available Time**

<b>Question</b>	<b>Comments</b>
How much time do you spend at work every day?	
Do you work a lot of overtime?	
Can you make more money by working more hours at work or taking on extra projects instead of having to find another 'side job' to help you pay the bills or get the extra cash?	
If your second income job requires a scheduled commitment, are you CERTAIN you can make that commitment or will you find yourself in conflict with existing work or other obligations?	

### **Interest in Second Income vs. Other Interests**

<b>Question</b>	<b>Comments</b>
Would you rather do THIS than to pursue other interests (seeing your friends, going to the movies, shopping, playing sports, etc.)	
Can you find something to do that will teach you something new you have always wanted to learn?	
Can you find something to do that will give you the chance to use a skill you don't otherwise get to use (one that you don't want to LOSE?)	
Will you lose interest in this activity after a short while and, if so, have you considered the investment you might have to make to start this second income job? Will you be stuck with expenses to pay off after you decide you don't like the job any more?	

**Net Income (after you pay for things like transportation, supplies, etc.)**

Question	Comments
Estimate what you will have to spend for gas, train fare, parking and other transportation	
What will you need to spend for supplies, costumes, parts, tools, etc.?	
How much will you have to charge per hour, per project or per event or activity to offset your expenses (one time expenses AND ongoing expenses?)	
Will you be losing income or money from any other source because you are spending time on this second income activity?	
Can you get overtime or extra income by doing additional projects at work and make MORE net income than by doing this second income job ( <i>see also the table on Tax Implications below and the section entitled 'Tax Implications' in this book</i> )	

**Other Responsibilities and Obligations**

Question	Comments
Consider the other obligations you may have at home (children, spouse, elder care, cleaning, cooking, dog walking, laundry, etc.) Can you handle all of these and still take on a second income job?	
Will you need to ask someone in your family to “pick up the slack” while you are away doing that second income job? If so, can you count on that person to fulfill those obligations? If the obligations are not optional, and are very important, you will need to know that you have support to fall back on if you are going to take on this task.	
Will you have to pay someone else to take on your responsibilities in your absence? If so, are you making ANY money on that second income job or are you simply giving it to the person or people who are now covering your other tasks?	

What about work? What happens if you have to work late, work on a weekend or do extra work at home? How will you fulfill your primary obligations to your job without risking your second income?	
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**Tax Implications (we'll talk more about those later)**

Question	Comments
Will your second income opportunity require someone to issue a 1099 at the end of the year that will reflect taxable income? Be sure you know the answer to that question.	
How will you accept payment for your work? Cash only? Check? Credit card?	
Will you deposit this money in the bank or use it to pay miscellaneous expenses?	
If reported as part of your taxable income will this second income take you into another tax bracket?	

**Resources (can you do this alone, or will you require help?)**

Question	Comments
If you choose a second income opportunity that requires help (someone to make your appointments, someone to help you load the car, a second person with whom to work, etc.), can you find someone to help you? Would they be interested or even have the time to help?	
What skills do you HAVE vs. the skills you NEED to do this job? If for example you are a great painter and you want to paint murals in bedrooms and on restaurant walls in your spare time, is there some part of that work (finding the jobs, scheduling appointments, etc.) that you feel you can't do because of your skills or your own schedule at work?	



<p>Will you have to pay your helper something or will each of you charge fees to the customer or client? If so, is there a difference in the fee scale? Is your job going to end up overpriced for a potential client or customer because of these additional fees?</p>	
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Before you move on to the next section, consider other questions or issues that may be unique to your own situation at home, at work or with resources, funding or pricing.

Anything that may influence your decision is a consideration as you try to figure out if you want to take on a second income opportunity and whether you have everything you need to do so.

Here is some additional space for your own questions and issues:

<b>Question</b>	<b>Comments</b>

## The Partnering Approach to a Second Income

In the last section, we talked about the possibility of partnering with someone or finding other resources to help you with your activity.

Depending on the second income source you select, you may need to employ others to add different skills or to offer you services you don't have time to perform.

As you think about the possible second income opportunity, consider the answers you gave to the questions about **'Resources (can you do this alone, or will you require help?)'**, above.

If you indicated that you WOULD need help, you should dig a little deeper into this section and figure out if you can get, or if you have, the additional resources.

Answer these questions:

Question	Comments
<p>What additional skills do you need to help you with your second income job?</p> <ul style="list-style-type: none"> <li>▪ Financial (book keeping, invoicing, pricing)</li> <li>▪ Organization or scheduling</li> <li>▪ Funding or budgeting (money for supplies, monthly budget for your work e.g. gas, dry cleaning, etc.)</li> <li>▪ Receptionist/assistant (answering phones, etc.)</li> <li>▪ Running errands for you</li> <li>▪ Assisting you on the job (as a gopher or another pair of hands to do the work)</li> <li>▪ Advertising, getting the word out</li> <li>▪ Other (describe)</li> </ul>	
<p>What will you have to pay this person to help you do this job?</p>	
<p>Will you have to provide uniforms, costumes, supplies, etc. that might cost you money? If so, what are these items and how much will they cost?</p>	

Who will fill these roles? You should write down names and contact these people to ask them for their interest and help before you make a commitment.	
Can you depend on this person or these people to do the job, show up on time, be there when you need them?	

## What About the Tax Implications?

Look at the answers you gave above for '**Tax Implications (we'll talk more about those later)**'

This section is very important. You may believe you are going to make a substantial amount of money in your second income job, but you must consider methods of payment and the impact on your tax filing.

Question	Comments
If your job is going to result in a 1099 at the end of the year, try to estimate here how much you expect you will make in reportable income.	
If you are accepting 'cash only' payments or personal checks made out to cash because you think that will help you at tax time, consider whether that will affect how many buyers or customers you might get for your services. Will people want to pay cash for your services (are these expensive services?) and will they be willing to write a check to 'cash' that may preclude their writing off your services on THEIR taxes?	
If you plan to deposit your second income money in the bank to write checks or pay bills, there will be a taxable paper trail in terms of extra money that cannot be explained by your regular job and the income from that full-time job.	

<p>Estimate how much money you think you can make from this second income and whether that will take you into another tax bracket. If so, talk to your accountant about the tax implications in that tax bracket. It just may not be worth making the extra money and giving it back to the government.</p>	
<p>How and when will you be paid for the work you do? Will you get paid in installments, will you get a monthly payment, will you be paid after the work is finished or before you do the work? All of this figures into your income and how you will claim it. For example, if you do a job in late December and you will not be paid in full by the time your tax returns are filed you have what amounts to a 'business' type return with accrued expenses and receivables. That is beyond what you might want for a simple second income job, so think carefully about how you will receive and account for payments</p>	

Whether a family is considering sending a spouse off to work for second income, starting a business or just looking for second income opportunities like the ones we are discussing, it is important to think about expenses versus income and determine whether it is worth it for you to take on the extra work.

If you are doing it just for fun and you find that the income will give you a break-even situation that may be worth it for you!

If not – if you are taking on the second income opportunity because you need or want the extra money, then be sure you understand:

1. How much you will make
2. How much you will spend in
  - a. supplies and travel expenses
  - b. payments to others to take on obligations you can no longer accommodate
  - c. payment to others to help you with your second income job.

Here is a good tool to figure out the additional expenses versus the additional income for a second job or for a simple second income opportunity like those we are discussing:

[http://moneycentral.msn.com/investor/calcs/n\\_spwk/main.asp](http://moneycentral.msn.com/investor/calcs/n_spwk/main.asp)

## What Second Income Opportunity is Right for ME?

Are you still with us?

Still committed to finding and implementing that perfect second income opportunity?

***OK, let's put it all together now and see what happens!***

Let's start with some simple questions:

Question	Answer
How much money can you invest or spend to get started? (advertising, supplies, business cards, ingredients, yarn, tools, etc.)	
How far are you willing to travel to do this work?	
What hours and/or days can you work?	
How much money do you need to make to make this opportunity worthwhile and viable?	
Why do you want to do this?	
What is your fall back plan if you schedule a task for second income and you can't make it?	
Who will your customers be?	
How will you promote your availability (posting messages on internet boards, putting up signs in stores, talking to neighbors)	
What will make your service or approach unique so that people want you to work for them?	



Job	Yes
Craft Fairs	
Weekend Trade Shows	
Crafts (knitting, hand made articles)	
Hand Out Fliers	
Telemarketer	
Deliver Papers	
Games (poker, etc.)	
Home Parties (candle, lingerie etc.)	
Errands and Odd Jobs	
Limo Driver	
'Blogger'	

To pull all this together, use this form to assess each of the jobs you have chosen for a second income opportunity.

Job Title	Yes	No
I have all the skills I need to do this job		
I would really enjoy doing this job		
I have the time I need to do this job		
I have the money to make the initial investment		
I have the resources and people to help me do this job		
I know how I can get customers to buy my products or services		
There is a good market for this product or service in my community		
I am interested in the work involved in this job and will enjoy doing it		
I can make the money I need and want to make in this job		

Job Title	Yes	No
I have all the skills I need to do this job		
I would really enjoy doing this job		
I have the time I need to do this job		
I have the money to make the initial investment		

Job Title	Yes	No
I have the resources and people to help me do this job		
I know how I can get customers to buy my products or services		
There is a good market for this product or service in my community		
I am interested in the work involved in this job and will enjoy doing it		
I can make the money I need and want to make in this job		

Job Title	Yes	No
I have all the skills I need to do this job		
I would really enjoy doing this job		
I have the time I need to do this job		
I have the money to make the initial investment		
I have the resources and people to help me do this job		
I know how I can get customers to buy my products or services		
There is a good market for this product or service in my community		
I am interested in the work involved in this job and will enjoy doing it		
I can make the money I need and want to make in this job		

Now, choose the ONE second income opportunity that seems to best fit your **Personal Profile** (considering your skills, the time and money available, etc.), out of the two or three you selected.

**Look for the one with the most 'Yes' answers.**

If they are all about equal, pick the one you think you will enjoy the most, or if you need the most money you can get, pick the one you think will give you the best income out of the 2-3 options.

**Got it? Good!**

OK, now let's expand the vision a little more.



Think about the job you have selected for your second income opportunity and put your plan to work.

**Note:** If you have having trouble answering all of these questions, you can refer to the information below.

For each of the jobs we have recommended in this book, we have provided some brief information below this table, along with ideas about how to approach a particular job.

You may find this information helpful. After you review the details for the job(s) you think you may want to choose, you can complete your profile and choose a job that is right for you.

Look through the jobs below (the same ones we suggested to you earlier in the book). Each job has a red heading so the jobs are easy to locate in the book. Find the jobs you want to consider and read these sections to get more information.

## **Coaching**

### **Finding a job**

While some coaching jobs are voluntary, you should check with your local school system, community leagues and regional leagues listed on the internet or in the yellow pages. Find out what their requirements are and then submit a resume.

If you are industrious, you may also be able to START a 'for fee' practice by doing individual coaching (batting coach, gymnastics coach, etc.)

For individual coaching, you can hand out fliers at local adult and kids games, advertise in local papers and place fliers on bulletin boards at batting cage facilities or other community sports complexes.

You can also talk to the athletic directors at colleges and schools to let them know you provide this service.

### **Supplies you may need**

If you work for a league or school system, you will usually have all the supplies you need for your particular sport.

You will want your own personal supplies (water bottle, equipment for the sport, protective gear if you need it, equipment bag, clipboard, calendar program, etc.)

### **Resumes and advertising**

You will need to submit a resume to get a coaching job. Playtime, coaching (whether paid or unpaid) and other background in the sport is important.

Don't forget other work experience that qualifies you for management and leadership

### **Getting Help or Partnering**

If you work for a league, you may have SOME choice as to assistants, but you MAY NOT.

If you are doing your own individual coaching, you can look for like-minded people in the community, among friends or by advertising in a local paper.

### **Hours**

Coaching can mean squeezing in games and tournaments around work, so the hours may not be the best for someone who has restrictive work hours or obligations at home.

Evenings and weekends are a must. For personal coaching, you can be more flexible around your own schedule and needs.

### **Expenses and Investment**

Your coaching assignment for a league or school system should not require you to spend a lot of your own money on supplies for the kids or adult players.

If you are an individual coach, and you are planning to coach in your yard, you will

need supplies and accommodations for coaching (a batting cage, balls, bats, gloves, etc.).

You will probably use a software calendar or some other mechanism to keep track of your appointments.

If you need help, consider the salary or payment arrangement you will have with an assistant coach or helper.

### **Income**

Individual coaching is typically charged by the hour.

You should check competition in the area to find out what THEY are charging so you don't over charge.

Consider installment payments for 5-10 lessons so that parents find it easier to spread out the payments over time and can get a discount.

Depending on the area of the country, hourly fees may range from \$20-\$50.

For league or school salaries, you should check online for job postings to see what the average is for your area, or look in the newspaper or talk to the school system and regional leagues to find out what they pay.

## Catering and Cooking

### Finding a job

Since this is not a full time position, it is unlikely you will find this work in a “Help Wanted” ad. To do some part time cooking for events, or to bake for children’s parties, etc. you will want to make up fliers or business cards and give them to friends and family, and post your fliers in gourmet stores, health food stores, community halls, etc.

### Supplies you may need

A place to cook, with plenty of tools and equipment (baking implements and decorating tools, cookie sheets, cake pans, and for cooking, all utensils and cooking supplies and ingredients.

Remember to charge for wear and tear on these items and for replacement value of ingredients when you charge your client a fee.

### Resumes and advertising

As we said above, you will need to do your own advertising to get these jobs. For the most part, this is a job that will require you to provide references to prospective clients, or at the very least, some samples of your work.

You can print sample menus for events on your fliers or advertise the special services you offer (such as serving and bar tending, in addition to cooking for an event)

### Getting Help or Partnering

Need an extra chef or serving person? Figure this into the cost of your events and look among your friends and family for a likely candidate.

If you can’t find someone there, you may advertise in a local paper or ask around at a local restaurant or cooking school to see

if you can find someone who wants to work on the side and make some extra money.

### Hours

If you are doing food preparation, you can do some in your spare time at any time of day and some things will keep if you cook and freeze them in advance. If you have a special dish you make often, make it in large batches.

Hours for cooking and baking will generally be long just before the event. If you are also serving, cleaning up or tending bar, you will have to consider the hours of holiday parties, adult events and children’s parties and be sure you can accommodate evenings, weekends, etc. Will you do brunches or will this schedule conflict with your work and home obligations?

You can pretty much set any hours you wish for this job, but remember that your hours of availability may limit the jobs you can get.

## **Expenses and Investment**

Ingredients to make food or bake for each job. Investment in any special kitchen appliances and/or dishes, utensils etc, you will need.

If you are serving, you will have to buy appropriate clothing. You can save money by buying simple black slacks and a white shirt and black vest. For most servers, this is perfectly acceptable.

## **Income**

Bakers will typically charge 'Per Item' for a wedding or birthday cake etc.

Calculate the cost of your ingredients and add that to a labor fee (figuring in the hourly cost of your time and your utilities e.g. electricity, etc.) An elaborately decorated birthday cake can cost the client as much as \$70. For the most part, these would run between \$30 and \$60, depending on the area of the country.

A wedding cake would cost in the hundreds or even over a thousand dollars for a three tier, elaborate decoration. For catering, you will need to come up with a cost 'per head' for the people at the party.

Depending on the area of the country, and whether you are serving and cleaning up or JUST cooking, and what you are cooking (full meal with appetizers, simple finger food for a cocktail party, expensive cuts of meat, etc.) the price 'per head' can run anywhere from \$25.00 to \$75.00 for a private party of 10-20 people.

## **Party Planner**

### **Finding a job**

If you live in a large city, you may find ads in your local newspaper or online for part-time party or event planners with a larger catering or event planning company. You can also look in the yellow pages of your phone book.

In most other communities, these types of jobs are done by individuals who work on their own or with one or two other people. If you cannot find a company that will hire you on a part-time basis, you will have to start your own little party planning endeavor.

### **Supplies you may need**

This job is primarily organizational in nature, and requires information and resources at your fingertips. You will want to go online and build a list of links and web sites where you can find themed decorations, floral services, and perhaps even recommendations for catering halls or community facilities if the client wants to rent a hall to hold their event.

You'll need a good scheduling software program to set up and track appointments, and you will want to build an album of pictures of parties you have done and/or choices and

options for people to review when they want to pick flowers, decorations and other items.

### **Resumes and advertising**

If you are applying to a local company, be sure you include information in your resume about the hours and days you can work part-time.

Include your background in this type of work, even if it is just work you did for family and friends' parties. Ideally, you should bring pictures of previous parties or events with you to the interview to show your prospective employer what you did.

Ask your friends or others to write you a letter of reference talking about how much they liked what you did for them. Even if you do NOT interview with another company, you can use these references to convince your private clients of your talent and skill.

Get free business cards online to start your service and hand them out to everyone you know. Post fliers in party stores and advertise in local newspapers (especially in those issues that focus on wedding planning or other types of events).

If there are small trade shows in your community, get involved in those so you can meet people who are planning events and talk to them about what you can do.

### **Getting Help or Partnering**

If you have a friend or family member who is especially good at this kind of thing, you may want to involve them. Two heads are better than one. You may also need to recruit a partner if you are good at one part (say the creative decorating ideas) but really bad at the other part (perhaps scheduling and keeping appointments or estimating costs).

If you can't find someone in your own circle of friends, put an ad in the local newspaper and be SPECIFIC about the skills you need.

### **Hours**

You can usually plan to meet with prospective clients in the evening and on weekends around your work schedule. You will most likely have to be there on the day of the event to settle last minute details and handle minor emergencies and to do the decoration, etc.

You may have to refuse corporate or company events if they conflict with your work schedule, but you should be able to focus on birthday parties and small anniversary parties or Halloween parties, etc.

Just be sure that you are clear about afternoon weekday hours for children's birthday parties. If you cannot make those, you will have to tell your clients that you are busy.

## **Expenses and Investment**

Simple scheduling software programs are available in calendars that are built into your internet service provider package. For standalone software packages or a palm pilot or other portable device with scheduling and organizational capability, you can pay anywhere from \$20 to \$200.00.

Plan to create a sample album with photos etc (the cost of this will include the digital camera you use to take pictures of your events). You can find pictures online as samples for themes, flower arrangements, etc. Talk to your local florist about getting professional FTD sample pictures of arrangements and in exchange you can offer to refer them as the florist of choice. Your investment will also include travel to and from client meetings, and to and from parties (gas, mileage, etc.)

## **Income**

Estimates for party planning SHOULD be free. You will then charge, based either on an agreed upon hourly fee with an estimated number of hours for planning and your time during the actual event. OR, you can charge a set fee as you get better at estimating costs and income around the number of people for whom you are planning.

For example, you might charge a set fee of \$200.00 to plan a party for 10 people. Of course the cost of buying decorations, etc. will be borne by the client and you must add this to your bill. You will buy the items, but the client will reimburse you.

So your \$200.00 10-person party might end up costing \$400.00 with decorations, a party clown, and flowers for each table.

## **Party Entertainer**

### **Finding a job**

You can pretty much count on working alone in this job, rather than finding a company that will hire you. There ARE some larger companies in big cities that have a listing of 'members' who provide this service (you pay a fee to be listed on their web site) and they will field phone calls and find you jobs, but you will probably still have to do some leg work on your own.

Make up fliers and business cards and place them in local floral shops, party supply stores, etc. Build a simple little web site to advertise your services, or advertise in your local paper. Go to local street fairs and perform for free, handing out your fliers or business cards as you go.

### **Supplies you may need**

Depending on what you intend to do to 'entertain' your supplies list will vary. You may need a costume, make-up, face painting supplies and containers, sand kit supplies, balloons, music, etc.

### **Resumes and advertising**

Write up a list of your skills and take pictures of any events you do so you have samples of you at work. If you are trying to get listed on an entertainer web site, locally, be sure you have a write up on WHAT YOU DO to entertain, and what makes you unique.

Does the clown you portray have a special personality or skill? Print up fliers and get free business cards online. Remember you are an ENTERTAINER so all of your advertising and business handouts should be eye-catching and colorful!

### **Getting Help or Partnering**

If you want to work with someone else, you may be able to find a friend or family member to help you. Will they just be 'the beautiful assistant' for your magic tricks, or a full partner in the entertainment team? If you are teaming with someone, your fees will be higher when you charge the client.

Try to keep your costs down but look for unique ways to incorporate a friend, or even a PET, into your ACT so that your services stand out.

### **Hours**

Children's parties tend to be afternoon or weekend affairs. Before you commit to this activity be sure these hours suit you. If you are going to do adult entertainment (jumping out of a cake, singing or dancing at a party), you can probably count on evenings or weekend events.

### **Expenses and Investment**

Your costs will include transportation to events, the cost of advertising, costumes (buy instead of rent if you think you are going to do this for a long time – or even consider MAKING your own costume), and replenishing your supply of balloons, face paint, etc. Remember to include the cost of ongoing supplies in your price to your clients.

### **Income**

You can price your services by the hour or charge a flat fee (whichever you find the easiest). Unless you are providing ongoing entertainment with breaks in between, it is usually the easiest to tell them how long your 'act' runs, and then charge them a flat fee. For things like face painting and ongoing activities, you will usually charge by the hour.

For a children's party, with supplies, your costs might be \$25.00 per hour with supplies included. Adult party fees can be higher if they involve more elaborate or difficult entertainment e.g. playing piano for 4 hours or being a wandering minstrel at a garden party. Don't price yourself out of the market. Look at what others are charging in your area and try to stay within or just below that so that you will get more business.

## **Fitness Work**

### **Finding a job**

If you want to work in a club, you will probably have to be certified and insured. Look in your local newspaper for ads, or in the Yellow Pages for fitness clubs and call to find out what their policies are and if they have openings.

If you want to try to do this on your own, be sure that your home owners insurance covers possible injuries in your home and allows you to 'charge' for a service without considering it a business expense. A way around this is to ask for a 'contribution' to cover the cost of your facility, and you can choose to offer water and fruit, etc. and charge for that as well. But do not call it a 'fee' – call it a 'contribution'.

### **Supplies you may need**

If you are working for someone else, they will offer the facility with mats, water and other things available to the patrons. All you will need is your gym bag, your own supplies and your workout clothing. You may want to buy and keep a library of your own workout music as well if you prefer a certain routine or background music.

If you are doing this at home, you can ask others to bring their own supplies or you can choose to offer mats, music, water, fruit, etc. You WILL need enough room to accommodate a small 'class' of 3-5 people.

### **Resumes and advertising**

If you have a certification and experience, you should not have a problem getting a part-time job at a spa or health club. Since full-time instructors often choose not to work weekends or evenings, you can easily fill in those hours around your daytime work schedule.

If you are planning to pursue this on your own, you will need business cards, fliers and some advertising in local papers, or place fliers in small sporting goods stores around the community or in libraries or community centers. You can offer small classes at a community center, YMCA or other facility but you will have to show proof of insurance so that the facility knows they are not liable for any injuries.

### **Getting Help or Partnering**

You probably don't need any help teaching these classes, but you MAY want to get some part time help with scheduling individual or small group classes if you are going to do this at home or in a community center. *With very little effort and organization, you can keep track of these appointments, so you are not likely to need an assistant.*

### **Hours**

Spas and fitness clubs typically have set hours for instructors. Ask your local clubs what they would require. If you are scheduling these appointments on your own consider that some clients might not want to come in the evening or on weekends. The



easiest time for some people to work out (primarily stay at home Moms) is during the day when the family is not home.

For children, working women and men, you should be able to set weekend or evening hours with no problem.

### **Expenses and Investment**

Your workout clothing, any necessary equipment (step aerobics platforms, etc.) mats, insurance (a MUST), CDs, and possibly water and light food for your clients, maintenance on your own facility or rent for an outside facility. If you are working for a club, your only expense will be your certification and insurance and your own tools and clothing.

### **Income**

If you work for a local spa, check to see what they pay an instructor. You usually get so much per person attending the class, but some fitness clubs will pay per class on a flat fee basis. If you are planning to do this informally at home, you can ask for a contribution of \$10.00 to \$20.00 per person per class depending on the length of the class and the area in which you live.

Check prices at the local health club and try to undercut these in order to get clients. Keep it inexpensive and informal and cater to a more casual crowd!

## **Part-Time Repair Person**

### **Finding a job**

A great place to find a position like this is to check with the condominium and senior centers or complexes in your area. They can usually use a reliable repairperson and may hire you part time or just refer their clients to you.

You can also advertise locally in the papers, and spread the word through family and friends.

A good local part time repairperson or handyman is a good thing to have. People will take your business card and call you a year or two later when something comes up or they may tell you on the spot that they need something done.

### **Supplies you may need**

Your supplies list will depend on what you plan to do and the scope of your repair or handyman work. You may need the tools to fix or repair a TV, hang a picture, put up a shelf or any one of a number of other things, a tape measure, and a calculator to calculate costs. You will also need the space to store your tools and supplies and a vehicle large enough to transport your tools and supplies.

You'll need a good calendar software program or manual calendar system to keep track of appointments and an address book to keep contact information for past and current clients.

### **Resumes and advertising**

Get some free business cards online, and print fliers to place in local hardware stores or on community hall bulletin boards. Talk to local condominium property managers or boards and get your fliers in their hands. Spread your services through word of mouth and advertise in the local newspaper.

One person we know had a simple, clear sign printed up and placed in the rear window of their car with a phone number and contact information clearly visible and a short list of services he performs. You might be surprised at the number of calls he gets just his 'driving around town' advertising campaign.

### **Getting Help or Partnering**

You may or may not need an assistant. Some people who do this job, will call an assistant only when the job is large enough that they need an extra pair of hands to lift boards or hold wallpaper, etc. If this person is just a 'laborer' you will not charge your client as much for their time as you do for your own. If you need someone with the same skills, you will have to charge double so you can pay the other person or negotiate a lower fee for their time.

### **Hours**

In general, most people do not want a repairperson in the home at night. They would prefer you arrive and leave no later than 6:00 p.m. so be sure you can accommodate that around your full-time job working hours, or see if you can pursue these activities on weekends. Saturdays are usually easier for most clients than Sundays.

### **Expenses and Investment**

Tools, travel time and money, scheduling software and/or manual calendaring system and address book. The ability to make and print an invoice (which you can usually do using simple Word Processing software on your computer).

### **Income**

You can charge by the hour (\$20.00 to \$50.00 per hour in most communities) or by the job and the scope of the project. Be sure to include all supplies (nails, wires, paint, wood, etc.) in the cost or tell the client what to buy and be CLEAR about the supplies you need so that they will be on hand when you arrive.

Most repair and handy men prefer to purchase the supplies and include them in the cost so they are sure they have what they need to complete the job.

## **Tutor**

### **Finding a job**

Talk to your local schools and community centers to see if they need help. If you are going to do this on your own, print up business cards and give them to administration of schools, community centers, YMCAs, Boys and Girls Clubs and adult education facilities. Be sure you include a brief statement about your skills on your flier or business card.

### **Supplies you may need**

If you are tutoring a regular school subject, you can usually get copies of the textbooks online (used textbooks are pretty cheap) or you may even be able to borrow them from the school or local library. If you are tutoring something like art or English as a second language, you must buy your own supplies and prepare a space in your home to accommodate these sessions, or look for adult education or community center space where you can bring your supplies and teach.

### **Resumes and advertising**

Advertise in libraries, or apply for a tutoring position in an adult educational facility OR teach on your own, printing fliers and business cards and placing them in libraries, bookstores and community centers.

### **Getting Help or Partnering**

You will typically do this job on your own. If you need help, it may be just to schedule appointments and call to confirm that a student is coming.

### **Hours**

Children's tutoring sessions are often right after school, so be sure you can accommodate that schedule with your own work schedule. You can teach adults in the evening and you can also tutor children OR adults on weekends.

### **Expenses and Investment**

Books and supplies to teach will vary, depending on what you are tutoring. If you travel to your student's home or to a facility to teach, figure in the cost of gas, etc.

### **Income**

Tutoring sessions are typically charged by the hour and some tutors will discount the hourly fee if the student signs up for 10 or more sessions. Depending on the area in which you live, you can charge anywhere from \$15.00 to \$30.00 per hour. Check ads in the newspaper and look for competition to see what they charge so your fees are not out of line. Community centers and adult education programs have set fees that they will pay an instructor. Check with them to see what you can expect to earn.

## **Companion**

### **Finding a job**

There are agencies in most communities that offer advanced care and companionship from nurses and licensed aids. Some of these agencies also find positions for generic 'companion' jobs. If you do not have this opportunity in your community, you can place fliers or business cards in senior centers, rehabilitation centers, hospitals, clinics and community centers. Check with social services in your community.

### **Supplies you may need**

You don't need much to do this job. Just transportation, and possibly a good supply of books or a library card to use for reading to seniors or the disabled. Bring along whatever supplies YOU need for the hours you will be visiting and attending to your client. Be sure you have a list of emergency contacts for your client and ideally, bring your own cell phone in case you have to call someone.

### **Resumes and advertising**

If you can get 'bonded' by a local agency, you are likely to seem safer for most people who may not trust a stranger with their family member. If not, provide plenty of letters of reference for your character and your services and be sure you tell the prospective client about any other services you will perform (like cooking, turn down and assistance getting a client to bed, etc.)

Unless you are fully insured, do not take on any tasks that require bathing or physical assistance. If someone falls when you are there trying to help, you may get sued.

### **Getting Help or Partnering**

This is a job you will do alone, unless you need help scheduling your time or handing out fliers, etc.

### **Hours**

Using this job as a second income will limit you to taking jobs that need to be done. You will probably not be able to sit with anyone during the day. However, some families need a companion for evening hours while they are out, or on weekends to cover for nurses or aids who only work Monday-Friday.

### **Expenses and Investment**

Travel expenses to and from your client's home.

### **Income**

Most companions charge an hourly fee. Depending on the community in which you work, and what you are doing while you are at the client's home (cooking, laundry, reading), you can charge from \$10.00 to \$30.00 per hour.

## Online Auctioneer

### Finding a job

If you don't want to sell your own 'stuff', you can register on sites like eBay as a 'trading assistant'. Trading assistants charge a percentage of the income made from the sale of an item (typically about 35% plus the expense of shipping the item, if the trading assistant is responsible for shipment). People who want to sell things, but don't know how to use online auction sites, or people who don't have the time to use the sites, will engage a trading assistant to help them. You may have to take pictures of the items, store them until they are shipped and/or ship them for your clients.

If you are selling your own items, or items you have purchased wholesale to sell online, you will be 'self employed'. Just register on the auction site and you can start selling.

### Supplies you may need

A digital camera, shipping boxes, bubble wrap, newspaper, etc. You will also need storage room for the items you are selling, a computer and online connection, AND you'll need the stock or inventory to sell!

### Resumes and advertising

You don't need a resume per se, but to be a trading assistant, you will have to create an online profile to talk about your experience and skill in selling online. If you have not done this before, start off by selling your own products and then you can start selling for other people as well. You can open a 'storefront' on some auction sites like eBay to 'advertise' by gathering all your items together in one place where clients can come and look at everything you have to offer. You don't NEED a storefront, and it does cost more, so consider starting small by just listing your items online and you will build a following as clients see your 'feedback' (this is a comment that a buyer makes on the auction site to talk about your service and whether they were happy with the product).

### Getting Help or Partnering

You may need help taking pictures or listing if you do not have photographic skills or if you do not have the time to do all the listing and check auctions, or you may need help packing and shipping. You can do this by trade (offer to sell or store things for someone else if they want to sell as well), or pay a nominal fee to a teenager or older child to help you with these activities.

### Hours

Any.

### Expenses and Investment

You will pay fees to the auction site (a percentage of the listing price you list when you put the item up for sale and a percentage of the amount you receive when the buyer pays you), shipping costs, boxes, bubble wrap, a digital camera, computer and internet connection. Stock or inventory if you are not selling extra things you have around the house.

## **Income**

This depends on the type of items you sell. If you lurk at tag sales and buy valuable items that someone is selling for a \$1.00 and if you know the real value of these items, you can make good money by selling these items on eBay or other auction site (antiques, old toys, etc.). If you are selling run of the mill items, you will make a few dollars on each item you bought wholesale or on the items you have around the house. The amount you can make depends on what you are selling, how many items you sell and how much time and effort you put into keeping stock on the internet auction site.

## **Seamstress**

### **Finding a job**

Ask around at your local dry cleaners to see if they need or want to employ a seamstress. They may be willing to employ you and give you a percentage of the piecework you get. The best way to make money at being a seamstress is to do it on your own, and some dry cleaners and fabric shops will let you put your business cards and fliers in their store to get you business.

Some chain stores like 'Bob's Discount Stores', and others do have employees who do tailoring and seamstress work, so you may be able to look there too.

### **Supplies you may need**

Sewing machine, needles, thread, fabric as necessary if you are MAKING a custom item for a client (like a shirt, child's dress, etc.). You will need space in your home to do this work unless you are going to offer your services through a company or retail store.

### **Resumes and advertising**

Pictures tell a story in this case, so take pictures of your work if you can, with a digital camera. Take close-up pictures of stitching on hems, and pictures of custom clothing you have made for clients. If you are applying for a job in a store, put together a resume that talks about your years doing this work, what you have made, and references the store can call to see if your clients liked your work. For individual work you can make up fliers and business cards to place in dry cleaners, fabric stores and local clothing stores. Place a small ad in your local paper and put business cards at community centers as well.

### **Getting Help or Partnering**

No need.

### **Hours**

If you work for a store, they may require that you be on site so many hours during the week, but they may not care whether you are there during the day. If you must do measurements, these are usually scheduled, and you will be asked to be in the store (probably during the day) for set hours, so this may limit your ability to do this job for a

retail store. Individual hours for work you do on your own are at your discretion. You can work any time of the day or night that suits your schedule.

### **Expenses and Investment**

You will need professional tools (sewing machine, space to work in, fabric, thread, special attachments for your machine, appropriate light, etc.) If you work in a store, they will provide most of the basic tools. You may have a favorite tape measure or curved needle you want to bring, but otherwise, you should have all the supplies you need at the store.

### **Income**

Individual seamstress work is typically priced by the piece (with the cost of the fabric and supplies figured in). For work you do in a store, you will have to check salaries. They are usually hourly salary arrangements.

## **Painter**

### **Finding a job**

If you want to work your own hours, you are not likely to find a job with a painting company. However, you can work on your own schedule on weekends. Most clients will not want you painting in the evening beyond 6:00 since they probably have a family schedule to maintain. But you can get weekend jobs pretty easily.

### **Supplies you may need**

Drop cloths, paintbrushes and pans, clothing for painting, rags for clean up, masking tape, paint, transportation, scheduling software or a calendar to keep appointments, an address book for contact information for your clients.

### **Resumes and advertising**

You will need references that your prospective clients can call to find out if your previous customers were happy with your work. A list of jobs you have done, with square footage and the type of project, is also helpful. Get free business cards printed up online and include a few words about your specialties if you have them (faux painting, murals, large rooms, etc.) Advertise in your local newspaper, and put your fliers and business cards in paint stores or home improvement or hardware stores in your community.

### **Getting Help or Partnering**

If you have a buddy who wants to help you, the paint jobs will go faster and your clients will be happier. If the helper is doing preparation or clean-up work only, do not charge your full rate for these services. If the helper is another skilled painter, be sure you price the job accordingly.

## **Hours**

If you are working in an empty house, you can work evenings if the client will give you a key or leave a key with a neighbor so you can get in. If you are working in a house with occupants, you can probably only work weekends if you have a full time day job. Arrive as early as possible around the client's schedule so you don't have to stay late into the evening to finish the job.

## **Expenses and Investment**

Clients will cover the cost of the paint and other supplies that are purchased JUST FOR THEIR job. You will use your equipment for everything else. If you want to price the job to include supplies for every client, then the client will own all the brushes and tools you purchase and you must leave them with the client when you finish the job. Your investment will be in all the supplies we mentioned above and in travel expenses to get to the client's house or business location.

## **Income**

Most painters charge by the job (square footage, cost of special or custom paint, etc.) with labor included. Hourly fees for painters are not typical. Depending on the area you live in and the square footage of the room or house or office you are painting, the job may be a few hundred dollars or it may cost thousands of dollars. Check for local competition and be sure you charge equal to or less than your competitors so you can build your reputation and your reference base.

## **Craft Fairs**

### **Finding a job**

This is entirely your own pursuit. You will buy stock or sell things you have made. You can ask at the chamber of commerce for all local communities to see when they have a craft fair or street fair, and ask churches and other community organizations for dates and fairs they are running. All you have to do is to pay for a table and you are on your way.

### **Supplies you may need**

Large plastic boxes or other containers to store and carry your products to the street fair. Tables, chairs, tablecloths, business cards or small signs advertising your business name or service. Inventory or stock (hand made or purchased) to sell. It is helpful to have a 10 x 10 tent to keep you out of the sun and rain at outdoor craft fairs.

### **Resumes and advertising**

You don't need a resume, but you may want to build a mailing list by putting out a clipboard with a piece of paper where people can sign up to be notified by email or otherwise when you are doing a craft fair, street fair or other event in their area. Typically, the organization running the fair or event will do all the advertising although you may get some advertising benefit by selling raffle tickets or other tickets for the



event (check with the event organizer to find out if merchants get anything for selling tickets to the public in advance of the event)

### **Getting Help or Partnering**

It helps to have someone come with you to these events to help you lug containers, set up tents, man the table while you take a bathroom break, or just engage the public and get them to come over to your table. An older child, teenager or friend can serve this purpose. You may just have to pay for their lunch and transportation, or you may give them a percentage of the money you make for the day.

### **Hours**

You'll have to pack your car the night before and plan to get to the event an hour prior to opening to set up your table and merchandise. Some events run for an entire weekend (starting on Friday evening, and ending on Sunday afternoon) and you may have to travel to get there and stay over in a hotel. Others are one-day events. Most events begin around 9:00 or 10:00 in the morning and end about 4:00 or 5:00 in the afternoon with Friday nights running from 4:00 or 5:00 to about 8:00 or 9:00 (usually Friday nights are optional and/or you can pick the days you want to attend and pay for a table and space accordingly).

### **Expenses and Investment**

You will have to invest in stock or inventory for what you want to sell (if you are making items for sale, your parts and supplies must be included in your costs), and you'll have a table fee (which can be anything from \$25 to \$2500 depending on the type of show and the type of items being sold), and the cost of transportation to get to the event. If it is a weekend event that is not close to home, you may have to add the cost of lodging and meals to your expenses.

### **Income**

Your income from these events depends on what you are selling and how much volume you can sell. Try to pick things that will sell easily at a street fair or craft fair type event. Don't sell things that cost \$100.00. Most craft and street fairs attract families so anything that children might like to buy and that is reasonably priced will sell well. You can also sell adult clothing, socks or other things that are inexpensive. Jewelry booths often do well if the jewelry is nice but not expensive. If you are selling creative items at a true craft fair (paintings, sculpture, ceramics, hand crafted wooden bowls, etc.), you can charge a lot more but your table is probably also going to be expensive as well.

## **Weekend Trade Shows**

### **Finding a job**

A good place to find these opportunities is by surfing the internet and looking for freelance or temporary job sites, or by looking at industry or trade show sites. You can also look up the web site for the large conference centers and event centers in your area and look for events coming up within the next six months. Find companies who

are listed to attend this event and to have a booth on the trade show floor and then contact them.

You can also look online to find job listing web sites that advertise for temporary or event assistance and apply through an agency that offers these services.

### **Supplies you may need**

Appropriate clothing, transportation, documents or information on the product you will show or help to sell.

### **Resumes and advertising**

If you are applying to a company or agency, you will need a resume with references from people who can validate your interactive skills and presence and talk about how engaging you are. You can also list any related activities, like other events you attended, trade show activities you performed through your full time job, etc. You don't need to advertise for these skills, though you can list them as part of your profile on a freelance site like Elance or other site where you can sell your services on a freelance basis.

### **Getting Help or Partnering**

No need.

### **Hours**

These trade shows may be during the day on a weekday, which may pose a problem for you if you have a full time job from Monday through Friday. However some activities may be in the evening (private receptions held by a particular company attending the trade show, or weekend trade shows like auto shows, etc) so you should still be able to get work. Weekend hours are long and may start at 8:00 and run until 9:00 or 10:00 at night but you will get breaks and a lunch hour.

### **Expenses and Investment**

COMFORTABLE shoes (you will be on your feet a lot), appropriate professional clothing, or a company logo piece of clothing (which the company should GIVE to you, you shouldn't have to pay for it), transportation, parking, meals, etc.

### **Income**

Don't forget to ask to be reimbursed for transportation, parking and meal fees. Typically, you are paid for the day for these assignments, but you may be paid by the hour. Agencies will tell you what the company is willing to offer. If you are doing this on a freelance basis, charge extra time if you have to study a script, get documents printed for the employer or learn software. Hourly fees range from \$25.00 to \$60.00 per hour depending on the skill and knowledge required to do the job.

## **Crafts (knitting, hand made articles)**

### **Finding a job**

You are on your own with this. You can make and sell your items at a craft fair, holiday church fair or other events like street fairs.

Print business cards, and make fliers with a few small pictures of some of your best work. Place these in fabric stores, children's boutiques or baby stores or any store whose main focus is related to the hand made articles you offer. You can also have monthly house parties and let your neighbors and friends know that they can bring a friend.

Whether you make quilts, baby clothes, wooden toys, birdhouses, lawn furniture, needlepoint pieces or afghans, you need to let people know you do this work and that you will do custom work.

If your items are large (like custom cabinets or hand made furniture) see if you can sell your items on consignment at a local landscaping, garden or home design shop. At the very least, get your handouts into local stores, e.g. business cards, fliers and perhaps a small book of photos showing pieces you have made.

### **Supplies you may need**

Depending on the hand made items you make, you may need thread, yarn, fabric, wood, patterns, needles, carving tools, etc.

### **Resumes and advertising**

You don't need a resume, but pictures of previous work and even reference letters from satisfied customers will help. Use your fliers, business cards and photographs to advertise and have events at a neighbor's house or your home periodically where people can come to look at your work and buy pieces or order custom pieces. Be prepared to take orders! You can also display large pieces (like furniture or sculpture) on your lawn with a small sign if your community zoning laws allow you to do so.

### **Getting Help or Partnering**

You may need help transporting or setting up for events if you are going to sell this way. The actual work is usually done by you without assistance.

### **Hours**

You can do the work on your own time, whenever you wish. If you are scheduling events or going to craft shows, you will have to plan for the hours of the scheduled event (usually on a weekend during the day) or schedule evening 'house parties'. If your work will be displayed outside, you'll have to hold your event on a weekend during the day at your home or other location so that customers can see the pieces and choose what they want.

## **Expenses and Investment**

Depending on what you make, you will need tools, materials and other items to make the pieces you want to sell. You will also have to invest in storage containers and be sure you have adequate space (possibly climate controlled) to store your products. If you are selling at a show, you will have to pay a 'table fee' to gain entrance to the event, and you'll have to spend money to get to the event location or to any other location where you are showing your wares.

## **Income**

Hand made articles are charged by the piece. If you are making a custom article for someone, you will charge for travel to their home to take measurements, or for the materials to make the piece (fabric, wood, etc.). If the piece is an artistic creation like a hand carved piece of furniture or sculpture, you can charge hundreds or even thousands per piece. For knit, crocheted or hand made clothing items, prices vary from baby sets at (\$20.00 to \$40.00) to quilts that can run from \$500.00 to \$1,000.00.

## **Hand Out Fliers**

### **Finding a job**

Go to the administrative offices for your local mall or to a large discount store office and ask about temporary help assignments to hand out fliers, take surveys, etc.

Look for ads in your local newspapers about two months before a holiday to see if temporary help will be needed in mall kiosks or other locations.

### **Supplies you may need**

Appropriate clothing and transportation

### **Resumes and advertising**

You don't really need a formal resume for these positions but you will need a simple contact sheet so that a store manager can call you. Just your name, age, home address and phone number ought to do it and if you'd like a short paragraph on similar work you've done, but that is not required.

### **Getting Help or Partnering**

None.

### **Hours**

These are dictated by the store or mall. You can probably get evening or weekend hours if you need to work during those times.

### **Expenses and Investment**

Appropriate clothing, transportation costs, meals during work.

## **Income**

For a simple task like handing out fliers you may make minimum wage or, in the case of the people who do this job on city sidewalks or near the driveway or entrance to a storefront, you may make even less than minimum wage. If the job is a temporary position in a mall kiosk around the holidays, you may also make a small commission for anything you sell (gift certificates, etc.)

## **Telemarketer**

### **Finding a job**

Look online or in local newspapers for these jobs. Understand their pay scale and requirements before you commit to anything.

### **Supplies you may need**

A telephone, sometimes a computer to track calls and send email to your employer.

### **Resumes and advertising**

A simple resume with your background and skills and contact information is fine. In general, most telemarketing companies don't require much other than a good speaking voice with little or no accent and the hours to do the job.

### **Getting Help or Partnering**

None

### **Hours**

You can generally work in the evening and on weekends and if you are willing to do international work, you can work during these hours and make phone calls to people who are in the middle of their workday.

### **Expenses and Investment**

Headset (highly recommended when you spend a lot of time on the phone), telephone and possibly a computer. If you will travel to a call center to do your job, you will also have to figure in your commutation fees.

### **Income**

Minimum wage, plus a commission in some jobs if you actually sell something over the phone. In some telemarketing positions you are required to make a certain number of calls per hour and/or to sell a certain amount. If you do not meet these requirements, you will be fired.

## **Deliver Papers**

### **Finding a job**

Contact your local newspapers to ask about their delivery program.

**Supplies you may need**

Transportation

**Resumes and advertising**

None required

**Getting Help or Partnering**

None

**Hours**

Early morning or very late at night, sometimes on weekends (for weekend editions or publications)

**Expenses and Investment**

Gas, travel expenses, wear and tear on your car

**Income**

Salary is set by the newspaper or publication entity. You will typically make a very small set salary and may make some kind of commission or percentage if you get new subscribers through your local contacts with prospective clients.

**Games (poker, etc.)****Finding a job**

Look online for games where you pay and win. Go for the things where you have the most skill and talent because you don't want to pay for entry and then lose all the time. That wouldn't be much of a second income.

If you already have a reputation for winning in these industries, look online for community or regional events you can join (there is usually a fee to enter, but you can spend a weekend playing a game you love and maybe make some money)

**Supplies you may need**

Computer, tools of the trade if you are playing at events (cards, chessboard, etc.)

**Resumes and advertising**

None, though a resume that lists the tournaments or games you have won and the amount of money you have won is a great thing to have on hand JUST IN CASE you are trying to get into a national event that requires some proof of your ability and background.

**Getting Help or Partnering**

None

## **Hours**

Some regional or national tournaments and events may be during the week, though many are in the evening or on weekends. Online play can be at any time of day.

## **Expenses and Investment**

Computer (possibly special software), travel expenses to tournaments, special game related tools (cards, boards, chess sets, etc).

## **Income**

For computer game and poker tournaments the national and regional championship events can reap good income, though you will have to pay a substantial fee to enter. For online play the entry fee and the pot you win will vary. You can find this information online or in the handouts for a particular event.

## **Home Parties (candle, lingerie etc.)**

### **Finding a job**

Contact companies like Shaklee, Amway, Avon or the newer candle, lingerie, sex toy or other home party or home sales product opportunities. You can look online and in the yellow pages to get more information.

### **Supplies you may need**

Inventory and stock, catalogues for the products, a place to hold events or parties, a place to store your inventory.

### **Resumes and advertising**

You don't need a resume for these jobs. You will usually be provided with some advertising materials you can leave in offices or stores, and catalogues and handouts to give to friends, family and neighbors to get you started.

### **Getting Help or Partnering**

If you need help setting up a home based event or delivering stock to local clients, you may want to hire a teenager or pay a friend.

## **Hours**

Evening home shows or weekend shows are usually in order. SOMETIMES, shows can be during the day if the audience you want to attract is likely to be home all day, but you can pretty much set your own schedule.

For those products you will sell without having to schedule a show, you can do the work at any time you wish, though phone calls to follow-up on orders or deliveries to customers should not be late in the evening or at inappropriate times so as not to intrude on family activities.

## **Expenses and Investment**

You will have to order and pay for the products you are selling. If you are selling from a sample kit and merely taking orders, you can collect the payments from customers in advance and use their money to pay for the items.

You will need storage space and you'll have to pay for your gas and travel expenses if you plan to drop off orders to travel to the homes of your prospective customers for events. Typically, a person who is hosting the event in their home will get a free gift or a discount on merchandise in exchange for providing the facility.

## **Income**

You get a percentage of money on each item you sell, and depending on the item, your income can be pretty good. Though products like Shaklee and Amway may be more expensive for your clients to buy than comparable products they can buy in their local store, so be sure you know what you are selling and how those products compare to other available products your neighbors may choose instead.

Unusual articles like the new lingerie, sex toy or candle and home decorative items, may be a good way to ensure that there is little local competition and the old tried and true Tupperware products have lots of competition but there is a market for the better storage containers as well. The way to make money in this job is to sell volume, because you are only making a few dollars on each item.

## **Errands and Odd Jobs**

### **Finding a job**

There is no company that offers jobs like this. This will be a job of your own making. You will need to develop a list of what you want to provide in the way of services and be ready to perform when your customer calls.

### **Supplies you may need**

Transportation, a cell phone, a list of resources and contact phone numbers for local businesses and for your customers in case you have a question on the road. You may also need tools and a vehicle large enough to haul tools and supplies you use often (if you are doing odd jobs), and you may need cleaning supplies etc if you are doing these kinds of jobs.

### **Resumes and advertising**

You don't need a resume, but you will need references from satisfied customers. You can have free business cards printed and develop fliers to leave in a community center, at the library, in local merchant locations. Put an ad in your local paper occasionally to remind people that there is someone to do these things for them.



## **Getting Help or Partnering**

Depending on the jobs you will do, you may need help. If you are cleaning, or doing small odd jobs around a person's home you may need a general assistant for whom you can charge less. If you need help scheduling appointments or making phone calls, you can also hire someone who is organized and inexpensive to fill that role.

## **Hours**

What kind of work are you going to do? Anything that requires access to a person's home to do odd jobs will require that you schedule your work in the evening or on weekends. If you are cleaning, and the person wants that work done when they are not home, they may choose to give you the key or leave a key with a neighbor.

If you are on the road, picking up children, dropping off dry cleaning, doing grocery shopping or running older people to doctor's appointments, be sure your car insurance covers you and anyone you are transporting in case of injury or accident.

Most errands and odd jobs must be done during the hours when stores or offices are open or when a family might allow you into their home. And many tasks must be accomplished at a certain time of day (like picking up the kids from school or from a soccer game, or making dinner for an elderly family member). So you may be limited as to what you can accomplish around your own work schedule.

## **Expenses and Investment**

Dependable transportation, gas, mileage on your car, cell phone, address book, scheduling software or a calendar, materials for any odd jobs, cleaning tasks, ingredients to cook meals, etc. (some of these expenses should be charged back to the client, so be sure you keep accurate track of your costs – tolls, grocery bills, etc.)

## **Income**

Most people charge by the hour for these tasks. If your work involves, primarily small odd jobs in the home, you can choose to price these tasks individually and have the client decide if they want to have the task done. Cleaning, cooking and other activities are typically charged by the hour (\$10.00 to \$25.00 per hour depending on the skill required), and if you are running errands using your own car you should play to have the person pay you for mileage, tolls, gas, etc.

## **Limo Driver**

### **Finding a job**

Call the local companies in your area and see if they can use a part time driver for work on weekends or in the evening for airport fares, proms, events, etc. Because of the nature of this work, be sure you do not spread yourself too thin in working a full time job and then driving all night, or you may cause an accident.

If you want to do this independently, be sure you have a dependable vehicle that is large enough to accommodate luggage and a number of passengers.

### **Supplies you may need**

A suitable car, a GPS or mapping system, a cell phone, scheduling software or a calendar, a suitable answering machine and voicemail system for inquiries.

### **Resumes and advertising**

Be prepared to tell a prospective employer or your prospective clients how long you have been driving (if you have not been driving professionally, talk about your knowledge of the roads and the airports, etc. and provide references).

Have free business cards printed and develop fliers with a few words about your specialty or knowledge (fast and efficient local airport service, proms, conferences, long distance limo service, etc) and even provide a good picture of yourself sitting in the limo if you can so that people feel comfortable calling you.

### **Getting Help or Partnering**

None, unless you want to have someone else answer your phone and schedule appointments and give pricing info.

### **Hours**

Evenings, weekends, whenever you can schedule your time. Some limo companies will require that you be on call during hours you may be working, so be clear about what you can offer when talking to a company about taking a part-time job.

### **Expenses and Investment**

If you are working for someone else, you won't need to invest in the car, though you may have to pay for and maintain a uniform (that varies from company to company). Your own company will require investment in an adequate car, well maintained, gas, tolls, maps or a GPS system, a cell phone, an emergency kit with flares etc., insurance to cover paid passengers, and scheduling software or a calendar, as well as a voicemail system and answering machine to take your business calls in your absence.

### **Income**

These prices are usually a flat fee for a particular trip. For example, a trip from the suburbs of New York to a New York airport will include the fee, tolls and other associated expenses and perhaps an additional fee for an early morning or late night flight or pick-up. Fees can range from \$75.00 to \$250.00 or more depending on the distance you must travel and the number of passengers, etc.

## **'Blogger'**

### **Finding a job**

Look online at a freelance site like Elance or type in the word 'blogger' into your search engine. You don't need a lot of skill or knowledge to do this job. But most employers will want you to be able to spell, use appropriate grammar and punctuation and be dependable enough to post every day or on a schedule.

### **Supplies you may need**

A computer

### **Resumes and advertising**

No resume is required, but if you have to submit a profile or a bid, you should talk about your ability to stay on schedule and the fact that you speak English, and that you have appropriate spelling and grammatical skills. If you have knowledge of the topic about which they want you to post, be sure to mention that.

### **Getting Help or Partnering**

None

### **Hours**

Any. If you are asked to maintain a blog and edit inappropriate posts, you may have to check the site several times per day to be sure that no emergency has popped up while you were away.

### **Expenses and Investment**

Computer with good internet connection

### **Income**

You may be paid a monthly or weekly fee or you may be paid by the number of messages you post. If you are administering the blog, you will be paid for that as well. You can be paid any fee from pennies per post to \$10.00 per post for a longer, more involved post that requires research.

Now that you have completed your review of the jobs you think you want to include in your consideration for second income, answer these questions:

<b>Consideration</b>	<b>Answer/Comment</b>
I will start this job by (date, month, etc.)	
I will talk to these people to get their help and/or try to find skills or resources I need to complete my plan and do the work	

Consideration	Answer/Comment
I will order the following supplies or buy these things to get my second income opportunity started	
I will get customers or leads for my new income opportunity by doing these things	
I will work at this job during these days (hours)	
I need to make these arrangements to be sure my other obligations and responsibilities are covered at home and at work	
I will charge this fee for my work	
I will take payments for my work in (cash, check, credit cards, etc.)	
I will charge my customers in a lump sum, in installments, etc.	
I will tell these people what I am doing and ask for their advice or comment	
I will tell my employer that I have a second income job (yes, no, why, why not, how will you handle this?)	
I will have this much money on hand to pay for miscellaneous expenses related to my second income (travel, gas, entry fees for events, etc.)	
My expenses for my second income job will be approximately THIS on a monthly basis	
I will make approximately THIS much money on a monthly basis from my second income job.	

## **The Top Ten Ways to Get Organized and Be Successful!**

You have chosen your second income opportunity and now it is time to get started. Before we close, there are few tips you might find useful.

1. Plan ahead – be sure you know what you have to do to be prepared to start your second income job and on a daily basis, be sure you know your scheduled appointments and that you stay on track.
2. Put money aside – you must be able to pay for your ongoing expenses and investments, so you aren't caught short.
3. Find a way to economically advertise your work - Use local merchants, free newspapers, fliers in stores, friends, neighbors, etc. If people don't know what service or product you have to offer, you won't make any money.
4. Be sure you have the right tools to do the job – Don't make mistakes, create dangerous situations or try to 'make do' with something less than what you need or you will lose customers.
5. Be organized – Set a schedule, make appointments and stick to the schedule or you will lose customers. Return phone calls and messages promptly.
6. Set up a dedicated area for your work or storage – Be sure you have the room to store and transport tools, stock, etc. and be sure your home, garage or other facility has the room for you to hold events, store inventory or perform tasks you need to complete to keep your second income job in the black.
7. Always be professional and look professional – When you are dealing with clients, think of your second income job as a professional endeavor. Look and act professionally and you will get more repeat business and good referrals.
8. Understand the tax laws and tax implications for your state and local community and for the federal tax requirements - If you should be charging state or city tax, do so. If you don't understand these requirements, talk to an accountant or a tax lawyer BEFORE you commit to a second income opportunity.
9. Use the internet for resources and information – You can find free business cards, print images, make fliers and find partners, jobs and other resources on the web. Use it!
10. Understand what your competitors are charging and what is unique about your approach to a product or business service - Then use that information to adjust your pricing or services so that you have an advantage. Do your homework and find out if there are companies that will hire you part time to do this work, and if not, be sure your independent effort is at the right scale, price and approach to get you the most business.

## Summary

We have come to the end of the book.

As you may have noticed by now, this book was designed to be very interactive. You have done most of the work here and that is as it should be, since it is YOUR second income opportunity we have been discussing.

By now, you have chosen that one special second income opportunity and you feel confident that you have the skills, and that you know what it takes to be successful in this endeavor.

If you change your mind and want to try something else, you may want to go through this process again!

If you are convinced that you know where you are going and how to get there, then by all means, get started!

***What are you waiting for?***