

# YOU WORK FROM HOME JOURNEY

Three Paths You Can Take  
and What You Need to  
Know Before You Go



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# YOUR WORK FROM HOME JOURNEY – THREE PATHS YOU CAN TAKE AND WHAT YOU NEED TO KNOW BEFORE YOU GO

By

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Editing by Shanti Publishing  
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# Table of Contents

[Introduction](#)

[Who Am I? And Why Should You Believe Me?](#)

[What You Need to Know About Doing Phone Work From Home](#)

[What You Need to Know About Working from Home as a Transcriptionist](#)

[What You Need to Know About Doing Freelance Writing Work from Home](#)

[Common Work from Home Distractions and Interruptions](#)

[How to Stay Organized When Working From Home](#)

[Employee vs. Independent Contractor – What’s the Difference and Which One is Best for Me?](#)

[Ways to Reduce Stress When Working From Home](#)

[How to Maximize Your Earning Potential on Revenue Share Freelance Writing Sites](#)

[The Importance of Good Phone Skills When Working From Home](#)

[The Importance of Good Writing Skills When Working From Home](#)

[How to Take Care of Your Voice When Working From Home](#)

[Income Tax Deductions for People Who Work from Home](#)

[Common Health Problems for Work at Home Professionals](#)

[Conclusion](#)

[References](#)

[Thank you for taking the time to read this eBook](#)

# Introduction

Working from home makes it possible to stretch your budget by saving money on gas, automobile maintenance, and child care. Many different companies offer work from home jobs. Phone jobs are common, but there are other types of work too. Most people don't realize what they're getting into when they decide to work from home. They think that they'll be able to get up when they want, go to work when they want, and still make a good income from home. In some cases that's true. In other cases, it isn't. The purpose of this book is to introduce you to three different types of work you can do from home. I will also explain some of the things you need to consider before you start working from home in any field, including the three that I focus on in this book.

## Who Am I? And Why Should You Believe Me?

Before I get into the "meat and potatoes" of this book, I want to take some time to tell you about my own work from home journey. If you had told me at the beginning of 2003 that I would find my first legitimate work from home job by the end of the year, I would have said you were crazy. But that's exactly what happened. I found my first legitimate work from home job in 2003, and 10 years later I'm still working from home. I've changed jobs several times since then, but the jobs have improved over the years, and I have not worked outside the home at all.

At the beginning of 2003 I was working part-time at a clothing store after having been let go from several other jobs for one reason or another. The biggest blow was being laid off from my part-time job at Cingular Wireless (now part of AT&T), because that was probably my favorite part time job outside the home. I got a job at Rugged Warehouse, a discount clothing store that was opening in my city, but unfortunately the hours weren't great - the schedule was made up based on sales, and since my main job, once the store opened, was letting people into the fitting rooms, I wasn't given a lot of hours. I knew I needed to find a job that allowed me to work from home because it was getting expensive for me to take cabs everywhere. I can't drive because I have epilepsy, so my only options were to have my husband drive me, take a cab or to get a ride from a co-worker. (Public transportation was almost non-existent in the town where we lived in.)

My co-workers helped out when they could, but that was difficult to arrange. We all worked different schedules, and none of them lived near me.

When I started looking for work from home jobs, I mostly found scams or business opportunities that required a significant investment to get started. The first legitimate work at home job I found was with West Telemarketing. At that time, West Telemarketing was taking inbound calls for several different clients. Their main client was the Home Shopping Network, so I began taking calls from people who were ordering HSN products. I enjoyed the work because my schedule was flexible - I could choose the shifts I wanted, and there were quite a few shifts available because Christmas was just around the corner. I started working about 12 hours a day, and I made excellent money because there were lots of calls coming in. After I had taken calls for Home Shopping Network for a while, West Telemarketing gave me the opportunity to take calls for their other clients. These included Direct Response (a company that markets infomercial products) and Pizza Hut. I worked for West Telemarketing until the spring of 2004, when my contract was terminated for reasons that they never made clear to me. However, at the time I was already in the process of training for another work at home job. It was a data entry job with a company called Onsite Sourcing, and I was actually able to start working for Onsite the same day that my contract with West Telemarketing was terminated.

My job with Onsite Sourcing was very different from the job I'd had with West Telemarketing. First of all, it was a data entry job, not a phone job – I would log into their system and pull up scanned copies of documents. I then entered information from the documents based on the instructions provided for each job. Another difference was that even though I only worked when there was work available, I was paid as an employee rather than as an independent contractor. Though I enjoyed working for Onsite, the work wasn't always consistent. Once all the documents for a specific job were entered, there might not be any more work for a few days. I was also paid a piece rate, rather than an hourly rate. That meant that my pay could be very low or very high since the rates varied from one job to another. The piece rate was based on the amount of work available and the amount of data that needed to be entered from each document. I was employed with Onsite from 2004 until the company went bankrupt in 2009, and I worked sporadically during that time – I would log in and work when they had work available, and when I had the time to do it. The company that bought Onsite didn't hire people to work at home, however, so I ended up losing that job.

Because of Onsite's inconsistent workload, I had to look for another job to make additional money. I applied for a position as a reference verifier with Sterling Testing Systems. I worked as an independent contractor with Sterling, just like I had at West Telemarketing. As a reference verifier, I contacted businesses to verify the references that job applicants had listed. For example, I would call a business and ask who I needed to speak with in order to check someone's references. In most cases the person who answered the phone would refer me to the human resources department. The human resources department would then either give me the

information, give me their fax number so I could fax in a release, or refer me to a service called The Work Number and give me their Work Number code. I then made notes and sent the file to the appropriate department.

In addition to verifying employment references, I also called schools to verify education credentials. I would occasionally call personal references as well. The personal references were my favorites because I actually got to talk to people at length. I got very good at checking references and closing files for Sterling - in fact I got so good at closing files quickly that I was chosen to work on special team called the Rapid Response Team. Later, I was also given the opportunity to train new hires to do the same work I was doing. I enjoyed this job the most because it involved no selling or lead generation. Even though I enjoyed the job and was good at it, I was eventually let go as Sterling began outsourcing all their calls. This led me to my next work at home job with Westat.

Westat is a business that works with companies and agencies that are conducting surveys. As an interviewer with Westat, I called households to determine if they were qualified to participate in these surveys. If the person who answered the phone had the time, I tried to conduct the screener (a survey to determine if the household was eligible to participate in the survey), if the survey required one. If he or she didn't have the time to answer the questions for the screener or the survey, I tried to arrange to call back at another time. If he or she didn't want to participate in the survey, I had to use refusal avoidance tactics. I enjoyed working for Westat because the surveys I worked on were interesting – some of the topics included surveys about healthcare, statistics and education.

While I was working at Westat, I also had the opportunity to become a team leader. As a team leader I monitored calls and contacted interviewers either by phone or instant message to give them feedback on their performance and make suggestions for improvement. I also occasionally had to be on call to answer questions from other interviewers. After just three months of working as a team leader, I was laid off because business was slow. Management told us that we would be brought back as interviewers once business picked up again, however I found another job with Onpoint Advocacy, so I never went back to work with Westat.

At Onpoint Advocacy, I called constituents in different Congressional districts to ask their opinion about certain issues that our clients supported. If the constituent's view matched the client's view, I offered to write a letter to the constituent's senator and/or representative on the constituent's behalf. Once I wrote the letter, it was sent to the constituent to review, sign and send to the appropriate senator or representative in the self-addressed stamped envelopes we had provided. The constituent also sent a copy back to us so that we could track how many letters had been sent out. I enjoyed this phone job because in addition to talking to people about important issues, I also got to write. However, like Westat and Onsite, Onpoint worked on a project basis. Once a project ended I might not have any more work until a new project

started. This is why I found additional work with another similar company, Community Strategies. At Community Strategies we also called constituents to talk to them about issues. We educated the constituents if they didn't know anything about a particular issue and then tried to find out if they shared the same view as our client. If they did, we would ask them if we could write a letter to their senator or representative on their behalf. Work with Community Strategies was also sporadic, however, so I was let go. This led me to my next job with Babytobee.

At Babytobee, I worked as a lead generator. I called expectant mothers and their friends and family members who had signed up on Babytobee's website. My job was to tell them about the different offers that Babytobee's partners had available. Many of the offers were free, so all I had to do was find out if the applicant was interested and then click "yes" or "no". However, there were some other offers that cost money. I had to make rebuttals if those offers were declined or transfer the applicant to an agent for more information. Though I don't care for sales or lead generation work, I enjoyed working for Babytobee because my co-workers were very supportive and I could ask them for help. I worked for Babytobee from 2009 to 2010, when the company decided to quit using at home agents. After leaving Babytobee, I was hired by Profinity, another lead generation company.

Profinity was similar to Babytobee, but the expectations were higher and the people I worked with were not as helpful. Working at Profinity was also different because instead of calling people and telling them about several offers, I called them and told them about just one offer. The payment structure was different too. Profinity paid for dial time and talk time, but Babytobee paid by the hour. Getting a lot of dial time and talk time in was easy though, because the only thing that Profinity didn't pay for were numbers that were busy or disconnected.

I also had the opportunity to work in Profinity's inbound customer service department where I took calls about the Profinity Save and Profinity Protect programs. Most of the calls I took were from people who had been signed up for the programs without their knowledge. They usually didn't find out that they had been enrolled until they checked their bank account or their bank called them. I explained to these callers how they had been signed up, told them about the program's benefits, and attempted to retain them if they wanted to cancel. I also took calls from people who had been signed up for services that were billed through their home phone company. Since we only processed the billing for these services, I didn't have to attempt to retain these customers. However, I did have to try to keep refunds to a minimum. The level of job satisfaction I got from working at Profinity was definitely lower than my level of job satisfaction at Babytobee because the supervisors at Profinity were not as helpful. Because of that, I didn't last as long there.

After Profinity terminated my contract in January of 2011, I was hired as an interviewer at Aaptical, which is where I work now. As an interviewer, I take inbound calls from insurance

agents and people who have applied for life or health insurance and I ask these callers questions about their health history. I also occasionally make outbound calls when inbound calls are slow. I enjoy this job a lot because I don't have to sell anything; I just do the interviews. Of course this job does have its challenges – I speak mostly to older people, and some of them are hard of hearing or get confused easily. Sometimes I have to speak slowly and/or loudly or repeat questions. There are also some insurance agents who don't always know what they're doing, and some of them get very upset when a decision on an application doesn't come back the way they were hoping. Overall I like this job. I started working fulltime in January of 2013 after working part time from January 2011 until December of 2012. I like the money I'm making, the people I work with, and the work I'm doing. I've also taken on some additional responsibilities besides interviewing applicants.

In addition to my full-time work, I also have a few side jobs that I use to make extra money. My biggest source of additional income for me is freelance writing. I'm a contributing writer for the blog [Work at Home Adventures](#), plus I have a few blogs of my own. I've done some transcription on sites like Mturk, Scribie and TranscribeMe, and I also have some transcription clients on the freelance sites Odesk and Elance.

As you can see, I've worked from home for a lot of different companies over the past 10 years. Some of the jobs were short-term; some were long-term. Some of the companies paid me as an employee; others as an independent contractor. I've learned many important lessons, and in the next three chapters I'll describe the pros and cons of phone work, freelance writing and transcription work. After that, I'll spend a few chapters sharing some of the lessons I've learned that apply to work from home jobs.



# What You Need to Know About Doing Phone Work From Home

Many of the work from home jobs you'll find on the Internet involve making outbound calls, receiving inbound calls, or both. As you can probably tell from the introduction, phone work has been my main source of work at home income for the last 10 years, and I'm sure it's the main source of income for many other work at home professionals too. In this section I'll share some important information about working from home at a phone job, including equipment you'll need, skills you'll need, the different ways phone jobs typically pay, and information on a few companies that hire people to work from home either making outbound calls or answering inbound calls.

## Equipment you'll need:

**A landline phone** - most companies do not allow cell phones or voice over IP phones to be used, though for some companies you'll only need a USB headset that plugs into your computer - this was the case when I worked at Babytobee and Profinity.

**A phone headset** - you'll want to make sure that the phone you choose is headset compatible and then get a good quality noise-cancelling headset with a microphone.

**A computer** - It should go without saying that you'll need a computer for all work from home phone jobs and most other work from home jobs. You'll want to check with the company you're applying with as far as the specifications, like what operating system you'll need and how fast the processor speed should be. Most companies require a computer that has at least Windows 7 on it, though some may allow computers with less recent versions of Windows. You'll want to read the requirements for processor speed, sound card, etc., carefully, and check to make sure your computer meets these requirements. Some companies have a tool that you can download that will verify that your computer meets their requirements, but for those that don't, you can find information about your computer by hovering on "Computer" or "My Computer," right-clicking and selecting "Properties" – that will bring up a window showing all the information you'll need to determine if your system meets the minimum requirements to work with the company's system.

## Skills you'll need:

**A good phone voice** – I'll discuss this subject more in the chapter about the importance of good phone skills when working from home, but when you work from home doing phone work, you

need to have a good speaking voice. Your voice should convey that you're eager to help the person you're talking to; monotone or flat-sounding voices tell the customer that you're bored and not interested in what they have to say. Slow speech tells the customer that you're depressed and want to be left alone. A high-pitched and emphatic voice tells the customer that you're enthusiastic and ready to help. If you're not sure if you have a good phone voice, you may want to ask people that you talk to on the phone, or record yourself on the phone sometime and listen to your voice.

**Good customer service skills** – I'll also discuss this subject more in the chapter about the importance of good phone skills when working from home, but when you work from home on the phone, you need to have good customer service skills. You may be talking to people who are upset about something, so you'll need to be able to stay calm in those situations so you can help the customer. You'll also need to be a good listener – listening to the customer helps you identify their needs and figure out what they're really saying.

How phone jobs usually pay:

Phone jobs can pay a few different ways - many pay by the hour; however others pay a certain amount per minute and may also pay a certain amount per completed call. An example of one company that pays per minute and per completed call is Apptical, the company I was working for at the time I wrote this book. They paid a certain amount for every minute I spent on the phone, and then I also got paid a certain amount for every interview I closed as complete. An example of a phone job that I had in the past that paid hourly was the job I had with Westat - I was paid a certain hourly rate for the hours I worked, regardless of how many calls I made.

Examples of a few companies that hire people to work from home making or taking calls:

**Westat** - This company hires people to make outbound calls for different surveys that their clients conduct. They pay \$8.25 an hour with a \$2 per hour differential for calls made after 9 pm during the week and on weekends. You'll also get paid an additional \$2 an hour if you're a bilingual interviewer. You're hired as a part-time employee and scheduled based on the availability you provide.

**Apptical** - This company hires people to receive inbound calls from insurance agents who are trying to get their clients approved for different life and health insurance products. Pay is per call as well as per minute, however most people average around \$10 per hour. You can work either part-time or full-time for this company and there are benefits available if you want to take advantage of them.

**Profinity** - This company hires people to work on different outbound calling projects. When I worked for Profinity from mid-2010 to early 2011, most of the projects they had were lead generation projects. You are paid as an independent contractor for dial time and talk time, and

most projects pay 18 to 20 cents per minute to start out, but that increases as you go along and take other types of calls. Profinity is also one of the companies that I mentioned that you don't need to have a landline phone for - you use their dialer and take calls through a USB headset.

# What You Need to Know About Working from Home as a Transcriptionist

There are many companies that hire transcriptionists to work from home. A lot of these companies, especially medical transcription and legal transcription companies, require experience, but there are some transcription companies that hire people with little or no experience. This chapter will discuss the skills you need to have to be successful as a transcriptionist, as well as the equipment you'll need, and at the end I'll provide some information on companies that hire beginning transcriptionists, and also some information on useful computer programs.

## Equipment you'll need:

**A good computer headset** – It should be a noise-canceling headset so that you can hear the audio you're transcribing. You don't necessarily have to get a transcription headset unless the company you're transcribing for requires it. If you don't get a transcription headset, the headset you get should be a good quality headset – I use a Logitech USB headset that I used when I took calls for Babytobee and Profinity.

**Transcription software** – If you're not entering transcriptions directly on the company's website, you'll want to have transcription software like Express Scribe, which is a free program. You load the audios into the software, and there's a space at the bottom that you can type the transcription into if you choose to, or you can type up the transcription in Word document.

**A transcription foot pedal** – This is not necessary for sites like the ones I'll mention in this chapter, but it can be useful for longer transcriptions because it leaves your hands free for typing. You use the foot pedal to stop and start the audio, as well as back up the audio if you need to hear something again.

Depending on the type of transcription you're doing, you also may need certain reference books – medical transcriptionists will want to have a medical dictionary, and also probably the most current edition of the AHDI Book of Style. Legal transcriptionists should have a legal dictionary, and if you're a general transcriptionist you may want to have a regular dictionary available, or you can look up words you're not sure of online.

## Skills you'll need:

**Good typing skills** – You don't necessarily need to be able to type quickly to be a good transcriptionist, though some companies do require typing skills as fast as 70 words per minute. Most companies that hire beginners don't require typing speeds that fast, though. You should, however be able to type accurately.

**Good listening skills** – Good listening skills are important when transcribing audio because you may need to be able to decipher what is being said if the audio isn't 100% clear. Though most companies have tags they use for inaudible dialogue, the more audio you can make out, the better. People who can understand foreign accents also have an edge when it comes to transcription, because many transcription companies need people who can understand foreign accents, especially medical transcription companies.

### **How transcription jobs usually pay:**

Most general transcription jobs pay per audio minute or audio hour - that means if you transcribe an hour of audio, you're going to get paid for an hour of audio no matter how long it takes you to transcribe it. Medical transcription usually pays a certain rate per line, however. Rates vary depending on the company and the client you're transcribing for, but the average per line rate is around 11 cents to 18 cents per 65 character line. Most legal transcription companies pay per page.

### **Useful programs for transcriptionists:**

There are a few programs that can make transcribing files much easier. If you're transcribing long audios, as I mentioned above, Express Scribe and a transcription foot pedal are absolute musts. Another absolute must for people who transcribe long audios is a text expander program - I use a free program called Phrase Express. You can program shortcuts into it for words and phrases you use often, such as "inaudible," or any speaker tags you use regularly.

Something else that's useful for transcribers to have is a template - this isn't a program obviously, but it is essential for anyone who transcribes long transcriptions often for a specific client or company, because it shows how to set up the transcription, and what tags to use to label the speakers - if you're doing transcription for a private client, they may provide you with a template. If they don't, be sure to ask them if there's a certain template or format they want you to use.

### **Websites that hire transcriptionists with no experience:**

- **Mturk** - This website has several requesters on it that provide transcription work, such as CastingWords and SpeechInk, but you can also search for other transcription jobs by typing "transcription" in the search box. Some audios can be harder than others to transcribe, so be sure

you listen to the audio before you accept the job, and read the guidelines so you know how to transcribe things like inaudible speech - though you can return the audio once you accept it if you find you can't finish it, it will hurt your ratings with Mturk, so try to finish any job you accept. Payment for jobs that you complete on Mturk is sent to your Amazon Payments account; you can then either transfer the earnings to an Amazon gift card or to your bank account.

**Scribie** - This website posts audios that are usually six minutes or less in length. Some can be difficult to understand, either because of poor audio quality or because the speaker or speakers may have an accent, but just like with Mturk, you can return any audio you find you can't transcribe. You also have the opportunity to listen to a little bit of the audio before you accept it so you can decide if it's one you want to transcribe. If you do well as a transcriber at Scribie, you may be given the opportunity to be a reviewer. This website pays via PayPal - you can withdraw your earnings any time, however if you've made less than \$30 when you withdraw your earnings, you'll be charged a 2% fee.

**TranscribeMe** - This website does things a bit differently from the other two. Many of the audios that you'll transcribe for this website, you transcribe using the website's player - you're not able to download the audios into Express Scribe. However, the audios are usually short enough that you should be able to transcribe them quickly. This site pays via PayPal once a week, as long as you've made at least \$10. If you haven't made \$10, then your earnings will keep rolling over until you've earned at least \$10.

You can also look for transcription work on freelance sites such as Elance or Odesk - some will provide work as long as you can pass a test.

# What You Need to Know About Doing Freelance Writing Work from Home

If you enjoy writing, there are many ways you can work from home as a freelance writer. Writing is my favorite way to earn money from home; though I don't make as much money writing from home as I do from phone work, I do hope to eventually be able to write full-time. This chapter will discuss the equipment and skills you need to work from home as a freelance writer, how freelance writing websites pay their writers, and also provide information on a few websites that hire freelance writers with little or no experience.

## Equipment you'll need:

The only equipment you'll need to do freelance writing from home is a computer with a good Internet connection, and you'll also want to have some type of word processing software – preferably Microsoft Word, though there are a few free word processing programs that are also very good. You'll submit content for a lot of freelance writing sites through the actual site itself, however if you take on outside clients through sites like Elance or Odesk, you may have to write your articles in a word processing program and email them to the client, or submit them through the freelance writing site, depending on the client's preference. I also like to write the rough drafts of my articles in a word processing program first, and then copy and paste them into the submission form on the website once I've got them ready to go.

## Skills you'll need:

**Excellent writing and editing skills** - It should go without saying that if you're going to work from home as a freelance writer, you'll need to have excellent writing and editing skills. You need to be able to edit and proofread your work so that the sites or clients you submit articles to won't have to do a lot of editing and proofreading.

**Good typing skills** – A lot of freelance writing clients may require quick turnaround times, so it's important that you have good typing skills. A typing speed of 30-50 wpm is good, but if you can type faster, that's even better. If you're interested in increasing your typing speed, you can check out sites like [TypeRacer](#), [TypeOnline](#), and [10FastFingers](#).

**Good research skills** - Unless you're writing articles on subjects you already know about, you'll need to know how to search for information. Even if you already know about the subject you're writing about, you'll want to do some research anyway, just to fact check and make sure the information you're providing is accurate.

### **How freelance writing sites usually pay:**

Freelance writing sites usually pay at least one of three different ways - per word, per article, or a certain percentage of income based on views (performance payments). A lot of sites, such as Textbroker, pay per word, so the amount you get paid per article can vary depending on the word count. However some sites pay per article and/or also can pay performance payments, depending on the options you choose when publishing your article. These sites tend to pay less, but I personally prefer writing for these types of sites, because I can write about whatever I want, rather than what another person wants me to write about. If you want to make freelance writing your main source of income, I recommend writing for both types of sites.

### Useful programs and websites for freelance writers:

**Evernote:** Evernote is a website where you can create different notebooks that can contain different types of notes. These include not only text notes, but also pictures, voice notes, and content you've clipped from the Web using the extensions for Internet Explorer and Google Chrome. In addition, Evernote has an app that you can download to your computer, as well as mobile apps for cell phones, Ipad and Kindle, so no matter what device you're using, you'll be able to save anything you find.

**Freemind:** This Java-based mind-mapping program is great for brainstorming ideas for articles, blog posts and books. You start by adding an oval in the center with your main idea, then add other branches with details you want to include - it's a great way to get some ideas flowing before you start writing.

**Copyscape:** Before you publish anything on the Web, or send anything to a client, you want to make sure you haven't plagiarized someone else's work. The best site I've found for checking articles for plagiarism is Copyscape - you'll have to pay a little bit of money - \$5 gets you 100 credits, which are good for a year, and you can copy and paste up to 2500 words with one credit.

### Useful Microsoft Word Features

If you use Microsoft Word to write your articles, there are some features that can be very useful.

**Find and Replace** - Find and Replace can be very useful, especially if you've written an article where you need to use a certain keyword or keyword phrase a certain number of times. In the "Editing" section of the Home tab, click "Find" and a navigation window will open on the left



side of your screen. Type in the word or phrase you want to find in your article, and all of the instances of that word or phrase will be highlighted in your article - you can then go through and make whatever edits you want to make. If you want to have Word replace some or all of the instances of a certain word or phrase, click "Replace" and a window will come up. Type the word or phrase you want replaced in the "Find what" box, and in the "Replace" box, type the word or phrase you want substituted. You can then choose to have Word replace all instances of that word, or you can click "Find next," and each time Word finds that word or phrase in your document, you'll be prompted to either replace it with the new word or phrase, or go to the next instance, until Word has gone through the entire document.

**Thesaurus** - This feature eliminates the need to have a thesaurus at your desk. It works just like a regular thesaurus, just put your cursor on the word you want to replace, click the "Review" tab and then click "Thesaurus." The thesaurus will look for words or phrases with similar meanings - you can select one you like and Word will substitute it in your document.

**Comments** - This feature is very useful if you're editing your own or someone else's work. You use it when you want to make a note about something that needs to be changed - for example, when I was working on this book, I made a few notes reminding myself to expand on certain things - I did this by highlighting a few words, clicking on the "Review" tab, then clicking on "Comment" - that puts brackets around the text and put a bubble out to the side - I made a note to myself in the bubble about what I wanted to do. Once I had made the change, I clicked the comment and then clicked "Delete Comment."

**Language Options** - This feature is useful for people who write articles in other languages, or even other forms of English, such as UK English - it allows Word to go through your document and make sure you typed "realise" instead of "realize". To change Word so it runs spell check in a different language, bring up the language menu by clicking at the bottom of the document where it says "English – US." You can then go through and select the language you're typing in, and if you want Word to run spellcheck in that language, make sure the "Do not check spelling or grammar" box is unchecked. So for example, if you chose UK English and ran spell check, and you had "realize" in your document, you would be prompted to change it to "realise."

Some sites where you can find freelance writing work or post articles of your own:

**Textbroker:** Textbroker is a good site for beginning freelance writers. They have made a lot of changes since I first signed up with them, but their basic format remains the same - you have to take a test, and based on your test you're assigned a certain writing level, which determines how much you'll make per word. As your writing improves, you can move up in the levels and make more money. Customers provide information on what they need for their article, including subject, word count, and any keywords or keyword phrases that need to be included in the

article. Every article you write receives a rating – depending on the rating, your writing level could go up or down.

**Hubpages:** Hubpages is another good site for people who like to write articles on subjects they care about. The articles you write are called hubs, and you can insert other things in them in addition to text and pictures. The things you put in your hub, called capsules, include text, pictures, videos, polls and capsules for your Amazon or Ebay stores, if you have stores on these sites. The one thing I don't like about Hubpages is that their payment minimum is very high – you can't cash out your earnings until you make at least \$50. However if you write a lot, and your hubs are good enough to be Featured Hubs, you may hit that minimum very quickly.

### Ways to Promote Your Writing

If you write on sites like Hubpages, or other sites that pay performance payments, you'll need to find ways to promote your writing - the following are the best ways I've found to promote articles that are written on those types of sites:

**Message boards** - Find message boards that relate to the topic of your article or blog post. For example, if you wrote an article about working from home, you might want to sign up on work at home message boards and create a signature that has a link to your article, or better yet a link to your profile for that site. Make sure that your replies add to the conversation though – you don't want to just reply to a message and say “check out my article on this subject” because that could be considered spamming. Be sure to read the rules for the message board.

**Social Networking sites** - Sites like Facebook and Twitter are great places to promote your writing, especially if you're active in groups on those sites that relate to your topic - for example I promote a lot of my work from home-related articles on a few Facebook and LinkedIn groups I belong to, and I promote my health related articles on a few health-related social networking sites I belong to.

**Read and comment on other articles** - If you write articles on sites like Hubpages, be sure to read and comment on other people's articles, because that person may read your article as well, which means more views and more money for you.

**Create lists of related articles on list sites** - If you have several articles that relate to one topic, you can post them on list sites like ListMyFive, Best Reviewer, Rate it All, and Tips Base.

I hope these first few chapters have given you some insight into a few different ways you can earn money from home. In the following chapters, I'll be discussing some important issues that apply to all three of these types of work from home jobs.

# Developing the Work at Home Mindset: Why Working From Home is a Real Job

The first thing you need to do when you start working from home is develop the mindset that you are working a real job. It's also important that you let the people around you know that you are working a real job, because they're much more likely to take you seriously if they know that you are doing real work. If they ask you when you're going to find a "real job," feel free give them any one of the following reasons why working from home is a real job:

**Working from home requires more self-discipline** – This is especially true if you're an independent contractor who doesn't have to work a set schedule. Even though working from home gives you the freedom to set your own schedule in many cases, you do still have to have the self-discipline to actually sit down and work. When I worked as an independent contractor, I set a schedule for myself – this was easy with companies like West Telemarketing, where I had to pick my shifts in advance, but with companies like Babytoffee, where I could log in and make calls whenever I wanted during their phone hours, I had to really set a schedule for when I was going to work. When I work on things like freelance writing, I try to decide ahead of time what I want to accomplish when I sit down, then I work until those goals are accomplished.

**In some cases, you have to work harder to earn money than you would have to if you were working outside the home** – If you're working outside the home, you're more than likely working as an employee with guaranteed hourly pay, however independent contractors are not always compensated for the work they do; it may depend on whether the customer likes the work or not. This is why it's important to do your very best work when you work as an independent contractor. Some companies do give you the opportunity to make changes to your work, but others may not. Of course, this isn't true of all independent contractor companies – companies that hire independent contractors to make outbound calls and/or receive inbound calls usually pay per minute regardless of the outcome of the call – however some independent contractor work at home companies, such as LiveOps, offer additional incentives for good performance.

**You have to find ways to deal with distractions** – The distractions you'll deal with when working from home will be different – instead of having to deal with co-workers disrupting you,

you'll have to deal with disruptions from children, pets, doorbells (or people knocking at the door), and ringing phones. It's easy to deal with some distractions – you can turn off your phone or send your calls to voicemail while you're working, and hang a “do not disturb” sign on your door. However some are hard to deal with, and I'll discuss some ideas for how to deal with them in the next chapter.

**Many work from home companies offer opportunities to get pay raises or bonuses, as well as opportunities to advance into other positions or work on different projects** – As I mentioned earlier when I was talking about my work at home history, I had the opportunity to work as a trainer at Sterling Testing Systems, and I also got to work as a Team Leader for a short time at Westat. When I worked at Babytobee, I also made Top Ten leaderboard one week, for which I received a small bonus added to my pay. When I worked at Apptical, I had the opportunity to be part of a focus group that worked on ways to make working at Apptical more fun. In all these cases, I was able to make extra money and also develop other skills.

**You may have to participate in additional trainings and/or team meetings** – When I worked at Westat I had to participate in trainings for each different survey I worked on, in addition I had to do one-on-one sessions with my mentor over the phone on a regular basis. As a Team Leader I had to be on a conference call every week, Apptical also conducts staff meetings via conference call once every three months, and requires their employees to complete certain continuing education courses every year.

I hope this chapter has given you some insight into why working from home is a real job, and how you can explain that to others. In the next chapter I'll be discussing common work from home distractions and interruptions, and ways you can deal with them.

# Common Work from Home Distractions and Interruptions

One of the things I find most frustrating about working at home is that it's easy to get distracted by other things you want or need to do, or get interrupted by phone calls, people knocking at the door, clutter on your desk, or even clutter on your computer desktop. These can all hurt your productivity, especially if you work as an independent contractor. This chapter will discuss how to deal with each of these different distractions.

**Phone calls and people knocking at the door** - I've found that these can be the two biggest distractions when working from home, especially for people who work as freelance writers or transcriptionists. I've personally found that the best way to deal with people knocking at the door is to put up a "Do Not Disturb" sign. I've also found that it helps to let people know what hours you'll be working, and ask them not to call or drop by during those hours. I live in an apartment complex, so if someone from the US Postal Service or UPS comes by to deliver a package, they know to take it to the office at my apartment complex if I didn't answer. If you live in a house, however, and you're expecting a delivery, you may want to put a note out telling people where they can leave packages.

**Clutter On Your Desk** - Clutter on your desk can also be distracting - it can be hard to focus on working from home when you've got bills, magazines, and who knows what else piled on your desk. The best suggestion I can offer for dealing with clutter is to get it organized - throw out the junk mail and do what you need to do with the bills, magazines and other mail. Then get the rest of your desk organized so you won't have anything distracting you. At the end of this book, I will provide some links to books that have provided me with helpful advice for dealing with clutter.

**Your computer desktop** - Clutter on your computer desktop can also be a major distraction - I tend to save a lot of documents right on my computer desktop and not do anything with them. If you're the same way, I've found the best way to deal with clutter on your computer desktop is similar to the way to deal with clutter on your physical desktop - read through whatever you've got saved on your computer desktop, and then decide what you want to do with it - either delete it, create a folder for it and save it to that folder, or print it out and file it. Another way to avoid being distracted by clutter on your computer desktop is to use a computer program like

WriteRoom or Darkroom - these programs work particularly well if you're a freelance writer because they black out the rest of your desktop so you can focus only on writing.

**Email** - Email can also be another big distraction, especially if you have email alerts set up telling you when you've got new emails. I personally get a lot of email, because I'm subscribed to a lot of blogs and other websites. The way I deal with email is also similar to how I deal with computer desktop clutter - I read the email and then decide what I want to do with it - either delete it, save it to an appropriate folder, or forward it to Evernote if I think the information will be useful later.

Another issue that's important to consider with email is how often you check it. It can be tempting to check your email every time you receive a new email notification, but avoid doing this, because it will hurt your productivity. I try to set certain times during the day to check my email. I'll check my email first thing in the morning before I start working for the day, then again at lunch time if I have time, and then again after I've finished working for the day.

I hope this chapter gave you some good ideas for how to deal with different distractions and interruptions. In the next chapter I'll talk about how to stay organized when working from home.

# How to Stay Organized When Working From Home

When you work from home it's very important to stay organized, especially if you're an independent contractor working on multiple jobs. Every day, you need to have a plan for what you want to work on, and how long you plan to work on it. If you're a writer, you need to keep any research information organized. This chapter will provide ideas for how to stay organized when working from home, including information on some websites and other resources that can help.

**Set goals** - Before you start working for the day, you need to have some sort of plan for what you want to accomplish. You'll probably want to set your goals based on when you need to have certain projects finished. For example if you have an article that needs to be finished by tomorrow, and the other things you need to work on aren't due until later, you'll want to work on the article that's due tomorrow first.

**Be prepared** – When you start working, make sure you have everything you need, otherwise you'll waste a lot of time looking for things that you need to do your work. For example, if you do phone work, make sure you have your phone right there, as well as any scripts or notes you need. If you're a freelance writer, make sure you have any notes you need right at your work station.

## Resources

Here are a few great resources you can use to keep track of your goals and stay accountable to them. One is the Work at Home Goal Sharing Group on Facebook - members of this group post the goals they need to get accomplished on a daily basis (both work from home goals and non-work from home goals), and then post updates about their progress.

Another great resource is Workflowy - this is a website that you can use to create to-do lists that go beyond just a regular to-do list. If you're a freelance writer you can create an outline of what you want to accomplish. For example, when I was writing this eBook, one of the sub-tasks I would put under my "Work on eBook" task was what I specifically wanted to accomplish, like "Finish section about freelance writing and start on common work from home distractions". Another unique feature of Workflowy is that you can click on any task or subtask

and it will open in its own page. You can then add even more details, and even save the page as a favorite. In addition, if you're working on a project with others and want to share a to-do list with them, you can do that if they also use the Workflowy website.

Another great tool is the website Cozi.com. This website was actually created to help families keep track of the different tasks or commitments that different family members have to do throughout the day, such as doctors' appointments and music or dance lessons. However, I find it's also a great tool for keeping my day organized. Cozi's useful features include a calendar that you can add different events to and receive email or text message reminders about those events; in addition the website also has a shopping list feature - you can create shopping lists and send them to different family members by email or text message. Cozi also has a to-do list that you can use to keep yourself on task.

Another great tool that I found recently is Lift – This one is particularly helpful if you're trying to establish new habits. I first discovered Lift when I participated in a writing challenge where I wrote at least 500 words a day for 21 days. Lift allows you to create certain goals, or pick from goals already created by other users, and track them. Each day you accomplish that goal, you click on the checkmark so you can track how many days you've accomplished one of your goals. You'll receive daily emails from Lift showing how many days in a row you've been successful at accomplishing one of your goals.

The last tool that I want to mention is Evernote - I already talked a little bit about Evernote in conjunction with freelance writing, but you can also use it to create to-do lists. You can even have to-do lists for different notebooks, for example if you want to have a to-do list for your freelance writing and a separate one for something else. Or if you have different tasks you have to do for different clients, you can create a different notebook for each client. And since you can use it not only on your computer, but just about any mobile device, you'll be able to keep yourself organized no matter where you are. Also, if you have a lot of notes in one notebook and want to be able to access them easily, you can actually create a clickable table of contents in notebook. All you have to do is create a new note in the beginning of that notebook and call it "Table of Contents," or whatever you want to call it. Then select all the notes you want to add to the table of contents, right click and choose "Copy note link" in the menu, then right click in the body of your Table of Contents note and click "Paste," and you have a table of contents.

These are the main tools I use to keep myself organized - if you have any tools you like to use I'd love to hear about them. In the next chapter, we'll talk about the difference between being an employee and being an independent contractor and the advantages and disadvantages of each.



# Employee vs. Independent Contractor – What’s the Difference and Which One is Best for Me?

Work from home jobs fall into two different categories as far as pay is concerned – you’re either paid as an employee, or as an independent contractor (IC). It's important to understand the difference between these two types of jobs, because there are several and they affect how your hours are scheduled, whether payroll taxes are deducted from your pay, what you can and can't deduct on your taxes, and potentially how much you could owe at the end of the year. This chapter will discuss the differences between working as an employee and working as an independent contractor.

**Schedule** - The first important distinction between working as an employee and working as an independent contractor involves whether you work scheduled hours or not. If you follow a schedule that's set by the company you're working for, then you're more than likely working as an employee. If you're free to choose the hours you work, then you're more than likely working as an independent contractor.

**Payroll Taxes** - If payroll taxes, FICA and other deductions are taken out of your pay, then you're probably working as an employee. If payroll taxes and other deductions are not taken out of your pay, and you have to file quarterly estimated taxes, then you’re probably working as an independent contractor.

**Deductions** - If you're deducting certain expenses that are not covered by the person or company you're working for, such as travel expenses and expenses you incur when working from home, such as electricity and phone use, as well as maintenance, repairs, rent or mortgage payments, and property taxes you pay for the portion of your home that's devoted to your business, you're probably working as an independent contractor, though occasionally employees will not get compensated for some of these expenses. If that's the case, employees can deduct these expenses on Schedule C. If the person or company that hired you is covering at least some of these expenses, you're probably working as an employee.

**Which one is best for me?**

That depends - if you need a more flexible schedule for some reason, such as if you have children or other demands that take up a lot of your time, then working as an independent contractor might be better for you. You might be able to deduct enough between work-related deductions and other deductions and credits that you'll still be able to get money back at the end of the year, or at the very least break even. However, some people aren't very good at scheduling their own time - if this describes you, and you work better with a job that has regular scheduled hours, then working as an employee might be better for you. You'll know exactly when you have to work, and you'll have the added benefit of not having to worry about saving money for taxes. The one disadvantage to working as an employee is that you'll have to deduct any work-related expenses on Schedule C - if your work related expenses and any other expenses you deduct on Schedule C don't amount to much, you may not get a very large refund back from the IRS.

I hope this chapter has clarified the differences between working as an employee and working as an independent contractor. In the next chapter I'll discuss some of the common tax deductions for people who work from home.

# Ways to Reduce Stress When Working From Home

No matter what kind of work you do from home, whether it's phone work, transcription, freelance writing, or some other kind of work, chances are you're going to deal with some type of stress. Some stress is good, but too much is bad. This chapter will provide some ideas for reducing stress when you work at home.

## **Practice yoga and meditation.**

Yoga and meditation have been proven to calm the body and reduce stress. They can be practiced separately or together. Use yoga and meditation to connect the mind, body, and spirit in a healthy, peaceful fashion in your effort to feel more relaxed and refreshed. Keep in mind when practicing yoga or meditation that you need to be in the moment - don't let your mind wander to stressful thoughts or you'll defeat the purpose of using yoga and meditation to reduce stress. Basic yoga poses include upward dog and cobra, downward dog, and child's pose. These poses offer a great stretch for the back and abs, which is great for people who work from home. You can find basic yoga workouts online, or you may want to find a beginning yoga class or video.

Meditation is also a great way to clear your mind. You can do it at the beginning or the end of your day, but whenever you decide to do it, choose a time when you'll be able to focus on the meditation, because this is the only way that it is going to be effective. Before actually starting to do meditation you'll want to read up on it first. You can find information on meditation by doing a search such as "meditation basics" or "basics of meditation" in Google. There are also a few great books about meditation that you may want to check out, I will add information at the end of this book.

## **Keep a diary.**

Even if you're not a writer, writing in a diary or journal can help you unload your thoughts in a private manner, keeping your secrets safe and allowing you to vent in the process. Also, the act of putting negative feelings down on paper lessens their hold and impact on your mind, which reduces stress and alleviates fear. Also, while you're writing, or when you go back and read what you wrote, you may be able to come up with solutions for dealing with your stressful situations.

### **Go for a walk.**

Walking is good for your overall physical fitness, but it also has spiritual and mental benefits. Staying even moderately active increases oxygen levels in your brain, which improves your mental state and clarity. A twenty minute walk gives the mind a chance to reflect, process, and think creatively. This reduces stress by increasing opportunities for new perspectives and problem solving.

### **Get a full body massage.**

A massage is a great way to relax your muscles. It also helps to get blood flowing properly throughout the body, which naturally reduces stress. Drink lots of water after a full body massage to cleanse the body of unleashed toxins, which also contribute to stress.

### **Try aromatherapy.**

Many herbs have been proven over the years to contribute to relaxation and mental clarity. Lavender is known to treat headaches, insomnia, anxiety, stress, and depression. Rosemary is proven to improve memory, elevate moods, and relieve migraines. Other herbs are popular for promoting calmness and overall feelings of well-being, including Chamomile and St. John's Wort.

### **Make time to laugh.**

Laughter really is the best medicine. Laughing can help lower blood pressure, increase the flow of blood to the lungs, and stimulate the diaphragm. In addition, it reduces certain stress hormones while defending against respiratory infections in general and the frequency of colds. Make time to laugh by watching a funny movie or reading a funny story or joke regularly.

### **Develop an attitude of gratitude.**

We usually think about gratitude around the holidays, when we start to think about what we're thankful for. However, research has proven that a positive attitude can tip the balance between life and death by countering depression and anxiety. Both of these can increase heart disease, hypertension, asthma, cancer, and diabetes. Also, grateful people experience less anger, envy, resentment, and regret, all of which are known to produce high levels of stress. Practice gratitude on a daily basis and you'll improve your mental and physical condition.

# How to Maximize Your Earning Potential on Revenue Share Freelance Writing Sites

Writing for revenue share sites like Hubpages, and Squidoo can be a great way to earn extra money, because you can write about topics that you're passionate about. But how do you go about making any real money on these sites, especially when most of them pay so little? This chapter will provide some suggestions for maximizing your earnings on revenue share sites.

## **Interact with other writers**

Don't just focus exclusively on writing articles, be sure to read and comment on articles others have written. When you read articles others have written, they'll most likely read what you have written as well, and you may get some new followers.

## **Spread the work around**

Don't just write for one revenue share site exclusively, try writing for a few different revenue share sites - I write articles for Hubpages, and also do some writing on blogs that pay revenue share income.

## **Double Up**

Some sites will allow you to publish content that you've published on other sites. Be careful however; some sites, such as Hubpages, do not allow you to publish content you've previously published on other sites. Be sure to familiarize yourself with the site's rules before you re-publish something you've published elsewhere.

## **Try to find out what topics generate the most traffic on different sites**

Articles on certain subjects may generate more traffic than other articles - try to find out which topics generate the most traffic and write articles on those subjects, if you can. Also, you can find out what topics are "hot" by checking out Google Trends.

## **Promote other articles you've written**

If the site allows it, and the article is relevant to the article you're writing, promote other articles that you've written and include a link. For example, I've promoted health-related articles that I've

written on sites having to do with healthcare, and I've promoted work from home articles on sites having to do with working from home.

**Take advantage of other ways to earn income on the site, if you can**

For example, if you have an Ebay or Amazon store, you can add widgets to your hubs on Hubpages, and that will help generate additional income.

# The Importance of Good Phone Skills When Working From Home

Whether you're making outbound or taking inbound calls for a company, or have to talk to a private client on the phone, it's important to have good phone skills. Good phone skills include the ability to speak clearly, be patient, and remember that you may have to speak slower or louder if you're talking to someone who's hard of hearing, or who's on a cell phone in an area where they have bad service. This chapter will discuss some of the phone skills that are necessary for everyone to have when working from home, whether you're doing phone work or talking to a freelance client.

## **Speak clearly**

The most important phone skill that you need to have is the ability to speak clearly. Many work from home companies that offer phone work rely on scripts to make sure their employees or contractors are providing the correct information. If this is the case with your company, read the script like you're reading a book to a child. You wouldn't read the book quickly, because then the child wouldn't be able to understand it. Read it somewhat slowly so that the customer will understand what you're saying, but not so slowly that the customer gets bored. Also, be sure to place emphasis where it's appropriate – in the phone work I do at Apptical, I emphasize words in certain questions so that the customer will understand them, because some of the questions can be confusing.

## **Smile**

A lot of companies that offer phone work have adopted the phrase "Smile and dial" - this may sound hokey, but it does work. If you smile as you take or receive phone calls, it will come through to the customer. When I first started making outbound calls for Babytobee, I actually kept a small mirror on my desk so I could check and make sure I was smiling. I took it away after a while because I kept noticing flaws in my face, but it did force me start smiling more.

## **How to deal with people who speak other languages**

If you end up getting someone on the line who speaks a language other than English, follow your company's rules. Some companies have contracts with a third-party interpretation service so they can cater to the needs of people who speak other languages, other companies may have bilingual operators that you can transfer the customer to. If your company doesn't have either of

these, find out if there's someone there that can interpret for the customer, if the company you work for allows that.

### Tips for dealing with customers or clients:

#### **If you have to call a customer or client about something, know what you want to say in advance**

There's nothing worse than calling someone and forgetting what you called them for - it wastes your time as well as theirs. If you need to, write down what you want to say in advance so you'll be prepared.

#### **If you run into a difficult situation, avoid being confrontational with the customer**

Try to find out why they haven't paid, or what it is that they're dissatisfied with, and do your best to correct the situation. This way you will minimize the risk of losing a customer or client.

#### **Always listen to the customer**

Whenever you have an angry customer or client, always listen to them without interrupting. Take notes if you need to so you can address their concerns.

#### **Don't sound "scripted"**

This one can be difficult if you do have scripted responses you have to give to customer questions - you may have to practice so you sound genuine. Outside of that, learn your product or service well, or if you don't know anything about the product or service, at least know who you can refer the customer to for more information.

#### **Always show the customer that you're willing to help**

Always show sincerity when helping customers - let them know you are there specifically to help troubleshoot their problem and reassure them that you will take whatever steps are necessary to find a solution.

#### **Never say "I don't know"**

It's impossible for you to know all the answers, but the customer does expect you to be an expert. If a problem arises that you don't know how to solve, rather than saying "I don't know," say "I'll be happy to look into this," or "Thank you for your patience while I check into this" - these responses will buy you some time to research the correct response.



# The Importance of Good Writing Skills When Working From Home

When you work from home, whether you're a freelance writer or not, good writing skills are essential. Even if you're not a freelance writer, you may need to email customers, clients or other coworkers, so good writing skills as well as good email etiquette are important. This chapter will discuss important email skills for anyone who works from home.

## **Be informal, but not sloppy**

It may be acceptable to use abbreviations like IMHO or IDK when communicating with friends via email or instant message, but when you're emailing a client or colleague, you want to avoid using abbreviations. If you feel you have to use abbreviations to save some work for your hands, at least use a text expander like Phrase Express to insert the entire phrase into the email. Also, be sure to use correct spelling and grammar when emailing a customer, client or business associate - run spellcheck on your email if necessary, and also go through your email to make sure you haven't used any wrong words, such as using brake when you should have used break.

## **Keep messages brief and to the point**

Most people don't have time to read lengthy emails, so keep the message as brief as possible. You can accomplish this by concentrating on one subject per email.

## **Use sentence case in your emails**

When you type in ALL CAPS, it looks as though you're shouting, while using all lowercase letters looks lazy. Unless you need to add extra emphasis, use sentence case in your emails - that means capitalizing the first word, as well as any proper names or initials, and keeping all other letters lowercase. If you do feel the need to add emphasis, try italicizing or putting words in bold if your email editor offers that feature, rather than capitalizing,.

## **Use blind copy and courtesy copy as needed**

You should use courtesy copy only for other people who absolutely need to see the email, and you should avoid using blind copy unless you're sending the email to a large list of people - that way your first recipient won't have to see a long list of names.

## **Don't use email as a way to avoid confronting someone directly about something**

If you have to send a confusing or emotional message to someone, don't do it by email - confront the person directly, or call them on the phone. Remember that just like regular mail, email does not always reach the recipient right away, if at all, so if you have an important message to convey to someone, do it face to face or over the phone.

## **Remember that email isn't private**

People have been fired for using email inappropriately. When you work from home, especially if you have an email address on your company's network, email is considered company property, and can be retrieved, examined, and used as evidence in a court of law. Unless you know your email is encrypted, you should assume that email isn't secure - never put anything in an email message that you wouldn't put on a post card.

## **Send group email sparingly**

Send group email only when it's useful for every recipient, and use the "reply to all" feature only when compiling results that need input from the entire group and only if you have something to add that will be beneficial to the entire group. In other words, don't reply to all on a group email simply to say "Me too!"

## **Use the subject field to indicate the content and purpose of the email**

Unless you're actually sending an email just to say "Hi," your subject should not simply be "Hi" or indicate that the message is from you, unless the person you're sending the email to doesn't know you - then you might want to put your name in the subject line, along with the purpose for your email.

## **Don't send chain letters, virus warnings, or junk mail**

These annoy me when I get them in my personal email, but they are absolute no-nos in business email. Make sure you have reputable anti-virus software installed on your computer to check for viruses in your email.

## **Remember that your tone can't be heard in email**

If you want to show tone in your email, use emoticons, but use them sparingly, especially if you're sending email to a business associate, so you don't appear unprofessional.

### **Use a signature that includes contact information –**

Certainly the person or people you're sending the email to will be able to get back in touch with you by email, but you'll most likely want to let them know your other contact information, such as your business phone number, mailing address and web site address, if you have one.

### **Summarize long discussions**

Scrolling through long emails with lots of replies is time-consuming and confusing. Instead of continuing to forward an email string, summarize it for the reader. You can even highlight or quote the important passage, then include your response. However, when summarizing long emails, keep a few things in mind:

- If you are forwarding or reposting a message you received, do not change the wording.
- If you want to repost a group message, ask the author for permission first.
- Give proper attribution to the author of the original message.

I hope this chapter has given you some insight into why good email skills are important for people who work from home. In the next chapter I'll be talking about how to take care of your voice when working from home.

# How to Take Care of Your Voice When Working From Home

If you do phone work from home or if you talk to co-workers a lot on the phone, it's very important that you take care of your voice. Talking on the phone all the time can be very hard on your vocal chords, especially if you have to shout at times to make yourself heard to other callers. This chapter will focus on how to take care of your voice.

## **Avoid shouting too much**

As I mentioned above, sometimes you will have to shout to make yourself heard when you're talking to people on the phone. When you're not on the phone, however, avoid shouting in other situations as much as possible. Shouting damages the lining of the vocal chords, which causes hoarseness. Be especially careful not to shout if you have a sore throat, because your throat does not need to have more stress put on it. Also, don't shout between rooms – get up and go to the other person to talk to them so you don't stress your voice. If you find yourself shouting in anger or frustration, find out what's stressing you. Finally, if you go out to clubs, accept that you won't be able to talk to others much, because it's usually difficult to be heard over the noise at clubs without shouting.

## **Avoid clearing your throat when you're stressed**

We all get "frogs" in our throats sometimes that need to be cleared, but some people also tend to clear their throats when they're stressed. Clearing your throat when you're stressed can cause more damage to your vocal chords. Instead of clearing your throat, try to relax your throat by swallowing or taking sips of water.

## **Acid reflux can also damage your vocal cords when the stomach acid flows up towards the larynx**

To reduce the risk of acid reflux, give your body enough time to digest food before rushing around, try not to eat hurriedly, and don't eat right before going to bed. If you still have problems with acid reflux, take medications to treat it so that it won't cause a lot of damage to your vocal chords.

### **If you grind your teeth at night, you may clench your jaw**

A clenched jaw can result in vocal tension, and your voice can sound "held back" or muffled. If you find yourself swallowing sounds and you find you have to make extra effort to be heard, you may have to take steps to undo the tension – some methods to reduce jaw tension include jaw massage, resisted opening and jaw stretching. Another great way to reduce jaw tension is to smile more – in addition to releasing jaw tension, smiling opens your throat and relaxes your facial muscles.

### **Avoid smoking and drinking**

These two habits can dry out your voice and irritate your larynx, which results in deepening hoarseness and other changes.

### **Make sure you eat enough and drink enough water**

Not eating enough or drinking enough water can cause you to get dehydrated and your throat to get dried out, which can affect your voice.

### **When you do eat, avoid food that is too spicy**

Spicy foods can irritate the larynx, because they increase the production of stomach acid. These acids can irritate your throat, especially if you are prone to acid reflux.

### **Make sure you have quiet periods during the day if you talk a lot for your job**

If you do phone work, it's important to rest your voice during the day, so make sure you have quiet periods during the day where you can rest your voice. Quiet periods don't have to be long – even half an hour of quiet time can help reduce wear and tear on your vocal chords. You might want to do a quiet activity during those times, such as meditation.

### **Avoid chemicals that can irritate your throat**

These chemicals include aerosol sprays and sprays used for housecleaning. If you do find it necessary to use them, you may want to wear a mask to avoid inhaling them.

### **Don't sit hunched over on your computer keyboard**

This puts a strain on your neck muscles, which are important for voice production.

### **Try to keep your mouth from getting dry while you speak**

This can be difficult if you have to say a lot at one time, but there are several tips that you can use to help prevent dry mouth. These include avoiding caffeine or any diuretics, drinking at least 8 glasses of pure water every day, and making sure you fully hydrate before you speak.

### **Practice your inflection on the phone**

Take a short sentence and practice saying it with the emphasis on different words. For example, the sentence “Bill isn’t here right now,” could be said a few different ways – “**Bill** isn’t here right now,” “Bill **isn’t** here right now,” Bill isn’t **here** right now,” or “Bill isn’t here **right now**.” If you practiced saying this sentence with the emphasis on these different words, I’m sure you got an idea of what emphasizing different words conveyed. If you say this sentence with no emphasis on any of the words, your voice will sound flat and disinterested.

# Income Tax Deductions for People Who Work from Home

One of the advantages of working from home is that you can take advantage of several different income tax deductions. This chapter will provide information on those deductions, as well as a few income tax loopholes you can take advantage of when you work from home.

## Income Tax Deductions

**Rent or mortgage payments, mortgage interest, and utilities** - You can deduct \$5 per square foot of space you use for your work space. For example, if you live in a 1000 square foot house, and your office accounts for 250 square feet, you'd be able to deduct \$1250. You can also deduct the same percentage for utilities that you use, such as electric, Internet, phone, and any other utilities you need to use for your business – so for our example, you could deduct 25% of the cost of those utilities per month. If you're working as an independent contractor, you'll use IRS Form 8829 to figure out the deduction, and then list it on Schedule C.

**Any purchases you make that aren't reimbursed by your company** - For example, I had to purchase a USB headset to work at a few of the companies I worked for. Since the company didn't reimburse me for this expense, I was able to deduct it on my taxes. If you're an independent contractor, you'll list these items on IRS Form 8829, or if you're an employee working at home for the benefit of your employer, you'll list them on Schedule C.

**Meetings outside the home or trips you have to make to purchase items you need for work** - If you're required to go to a meeting outside of your home as part of your work, and the expenses aren't reimbursed, you can also deduct these expenses on your income taxes. This includes any fees you have to pay to attend the meeting, as well as travel expenses such as airfare or gas, and hotel expenses. In addition, if you meet with a client at some place like a coffee shop, you can deduct the cost of anything you order, as well as the cost for the gas you use to get to that location. If you have to go purchase something that you need for work, you can deduct the cost of that item, as well as the cost of the gas you use to get to and from the store. These amounts may be small, but if you meet with clients often this way, or have to make a lot of trips, they can add up.

**Payments to other freelancers** - If you hire other freelancers to help you with your work, you can deduct those payments on your taxes – these are entered in the appropriate line on Schedule C.

A few other ways you can reduce your tax bill - these ideas come from the book [Tax Loopholes Made Easy](#)

**Hire your spouse as an employee and provide them with a health plan** - The cost of the health plan is 100% deductible on your income taxes – you take the deduction on line 29 of Form 1040.

**Pay January's mortgage payment in December** - Make sure your lender adds the payment to form 1098. You can deduct mortgage interest if you file Form 1040 and itemize deductions, and the mortgage needs to be a secured debt on a qualified home that you have an ownership interest in. There is a chart on page 3 of Publication 936 that you can use to determine if your home mortgage interest is fully deductible.



# Common Health Problems for Work at Home Professionals

Working at home can cause stress on certain parts of your body, such as your back, joints, and vocal cords. If you work from home you may be at a higher risk for health problems that affect these areas of your body. The good news is, there are ways to prevent or lessen the possibility that you'll have problems in these areas. This chapter will discuss different health problems that are common for work at home professionals, how they are treated, and how they can be avoided or minimized.

## **Carpal Tunnel**

Carpal tunnel occurs when a pinched nerve in your wrist causes pain in your hand and arm – this pain gets progressively worse over time. Doing the same motions over and over with your hands can cause carpal tunnel, so people who work at home are susceptible to carpal tunnel, since most work at jobs involve working at a computer. The risk of developing carpal tunnel goes up if the wrists aren't positioned properly. The wrists should be in a straight, neutral position, rather than bent up, down or to either side.

## **Vocal cord problems**

People who work at home may also be more prone to problems with their voice and vocal cords, because many work from home jobs require a lot of talking. Symptoms of voice problems include a low, raspy or rough voice, hoarseness that continues for 2 or 3 weeks, trouble swallowing or breathing, especially if you also experience ear pain, coughing or choking when you swallow, and find yourself clearing your throat frequently, especially if you also have a lump in your throat.

Treatment for voice problems varies depending on the severity of the problem. If your problem isn't that severe, all you may have to do is rest your vocal cords. If you talk on the phone a lot and your voice occasionally gets hoarse over the course of your workday, drinking water or some other non-carbonated beverage will help keep your voice clear and understandable. However, if your voice problems are more severe, you may need medicine, surgery or voice therapy.

## **Osteoarthritis**

Osteoarthritis is a type of arthritis that causes wear and tear on any joint, including the hand, wrist, back, knee and hip. Symptoms include pain and stiffness in the affected joints, especially

with movement, pain after being inactive for long periods of time, and bony enlargements in the middle and end joints of the fingers which may or may not cause pain.

Treatments for osteoarthritis include occupational and physical therapy, as well as different medications such as acetaminophen, NSAIDs (non-steroidal anti-inflammatory drugs) like ibuprofen, and narcotics such as Tylenol with codeine. More severe cases of osteoarthritis may be treated with cortisone shots, lubrication injections, or bone realignment or joint replacement surgeries. If you already have osteoarthritis, you should follow the treatment plan your doctor prescribed. If you don't have osteoarthritis, you can prevent it by controlling your weight, exercising, and avoiding injuries. If you do get injured, you should get the injury treated immediately. Eating right is also important to preventing osteoarthritis - make sure you get Omega 3 fatty acids in your diet, as well as plenty of vitamins C and D – though no one understands why, omega 3 fatty acids can prevent osteoarthritis in people who don't have it, and can also slow the progression of the disease in people who do have it. Vitamins C and D can also help slow the progression of osteoarthritis, or prevent it completely – in addition, they also provide other important health benefits.

### **Eyestrain**

Eyestrain occurs when eyes get tired from being used a lot, such as when you're in front of a computer for hours at a time. Symptoms of eyestrain include eyes that are sore, tired, burning, itchy, watery, burning, or dry. Other symptoms include having a sore neck or back, double vision, shoulder pain, and increased sensitivity to light. If you use a computer, you may have additional symptoms, such as having problems shifting your focus between the computer and paper documents and seeing color fringes or after-images when you look away from the monitor. In most cases, eyestrain goes away after you've rested your eyes for a while. If you find that your eyestrain is so bad that it requires medical attention, however, you may need treatment for other problems that could be contributing to your eyestrain – these include refraction errors, which cause problems with focusing light on the eyes, and binocular vision problems – problems using both eyes together. You may also need glasses for certain activities, such as reading or using a computer, or you could also be prescribed exercises that will help you focus at different distances.

### **Migraine Headaches**

Migraine headaches are very intense headaches that usually only occur on one side of the head. Migraine triggers include hormone changes, certain foods such as aged cheese, alcohol, and cold foods, stress, and triggers that stimulate certain senses, such as bright lights and sun glare, environmental changes, and certain medications.

Migraine symptoms include pain on one side of the head, throbbing or pulsating pain, sensitivity to light, nausea, vomiting, diarrhea, and light-headedness or fainting. Migraines can be treated with pain relievers, such as acetaminophen, aspirin, and ibuprofen, as well as medications for any other symptoms you might have, and resting in a very dark room. If you have two or more migraines a month or if pain-relieving medications don't help your migraines, you may be a candidate for preventative therapy.

These health conditions can make it difficult to achieve your goals when working from home, but they don't have to. If you take frequent breaks and listen to your body when it's telling you you've worked long enough - like when you have pain in your hands and back, or your eyes are starting to hurt - you can minimize a lot of the pain these conditions cause.

# Conclusion

I hope this eBook has provided you with useful information about some of the different ways that you can work from home, as well as some of the different issues you'll need to deal with if you decide to work from home. Working at home can be very rewarding, however it is not something that you should decide to do without first looking at all the issues that come along with working from home. To that end, I'm also including a list of references you can consult for more information on the different issues I've discussed in this book. Good luck on your work from home journey!

# References

## **My Favorite Work at Home Blogs**

[Work at Home Adventures](#)

[Real Ways to Earn Money Online](#)

[WAH Pursuit](#)

## **My Favorite Writing Sites**

[Hubpages](#)

[ListMyFive](#)

## **Sites Where You can Find More Information on Health Concerns**

[WebMD](#)

## **Sites Where You Can Find Information on Tax Topics**

[IRS](#)

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