



ARE YOU READY TO BECOME A
WORK-AT-HOME
MOM?



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More and more women are choosing to stay home but still pursue a career. The old idea that women had to choose to be at home or away at work no longer applies. But if you currently work outside the home, you might wonder if you can take the plunge and become a WAHM.

Perhaps you have the business idea, or you have the acumen to start something new, but you just aren't sure that you can actually do it. How will you know when the time is right? There are a few things to consider.

Can you afford it?

First, consider finances. Depending on what business you plan to work at home, it might take some time for you to make money in your new venture. Can you afford to live on your spouse's income only during that time?

To determine if you can afford your WAHM venture, first do a budget and figure out what your base living expenses are each month. Does one income cover that expense? If not, do you have enough in savings to cover the difference if need be for the first few months of your WAHM business?

If one salary isn't enough to cover the expenses, do you have savings that you can pull from if necessary? If not, consider working a few more months while putting as much as possible in the bank.

Before you take the plunge, also consider what kinds of start-up expenses there will be for your business. Can you afford to make that investment? Remember that some start-up expenses are tax-deductible, but you still have to be able to make the purchases and investments now.

Can you handle it?



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Working at home is often harder than it might appear initially. While the idea of working at home could hold some romance for you, the reality is that it's much harder for most people than they initially realize, especially when there are children in the house.

So ask yourself if you will be able to find the time and quiet to effectively work at home. Think about the kind of job you'll be doing. If it requires phone work, consider that you need to have quiet in the house before you can do that work. If it requires computer time, is there a computer that you can use often for your work? Do you have a good area that you can claim as your workspace?

Once you have secured a spot and know what you're going to do, think about the family arrangement. If you have very young children who aren't even in preschool yet, do you have plans for how you will work around them? Do you have family who can help you or could you hire a babysitter? If you need to work full-time and your kids are in school, how will you handle your work time once they are home from school? How about holidays, days off and summer vacations?

Are you ready to make change?

Transitioning from being a mom who works outside the home to one who works at home can be tough. Or, if you've been a stay-at-home mom, it can be difficult on your family, who must make the transition from seeing you as very accessible to them to being concerned with other matters.

Ask yourself these hard questions about transition. Are you ready to work at home? Can you handle the isolation? Do you think you can be a work at home mom and still see to your family's needs? Most moms decide to work at home because they want to be available to their children; if you plant your children in front of the television so you can work, you haven't necessarily succeeded in your mission.



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If you've been thinking about becoming a WAHM for some time, you likely know the answers to all of these questions already. Once you know that you're ready for the change, the transition can be fairly simple because your confidence will help provide a good result.