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**Why Moms Should Start a Home Based Business Today**

**By Carrie Lauth**

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Most Moms think about starting a home based business at one time or another.

Maybe the youngest has started school, and Mom suddenly has a lot of free time. Or perhaps Mom was successful in her career before having her first child, and wished to put her skills to good use in a home based business. Another reason may be that a couple is accustomed to the lifestyle they can afford with two incomes, and when Mom suddenly decides to quit her job to stay home and raise the children, the loss of income is uncomfortable...or even intolerable if the income is sorely needed to pay bills.

My purpose in writing this article is to give you some compelling reasons why you SHOULD start a home based business, and do so TODAY.

1) Having a Home Based Business provides you with a safety net if your husband loses his job.

We don't live in the days of our Grandparents, where the advice was: Get a good education, get a good job, work hard for 40 years and let the company take care of you. Retirement is almost a joke. There is no such thing as job security anymore. Layoffs and downsizing are commonplace today. Social Security and Medicaid may not even be around when some of us reach retirement age.

For many families, the loss of the primary earner's income is devastating. Most families simply do not have the 6-12 months of living expenses set aside in savings that financial advisors recommend. Oftentimes it takes a person weeks or even months to find employment that matches the salary they are used to. Unemployment benefit checks are not enough to cover even the bare necessities of life.

Having a Home Based Business provides the family with a second income. During the period of unemployment, Mom can step up her efforts to build her business and make more money. Dad might be in a position to help out more, giving her the ability to do this with more focus. Who knows... Dad

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might even decide to join Mom in her "little business"...especially when she starts earning more than he does. Stranger things have happened!

2) Having a Home Based Business provides extra income to help the family meet certain goals.

For instance... getting out of debt. An extra few hundred dollars a month added to the credit card debt load could make a huge difference in how quickly the debts get paid off.

After this is accomplished, the money that was going to credit cards could be applied towards private education for children, savings for college, that special vacation the family has always wanted to take, a newer model car, renovations on the house so siblings can have more space (or Mom her own office!).

Another awesome goal is that of paying off the mortgage early. By making an additional mortgage

payment periodically most couples can shave YEARS off of the life of their mortgage. Few people own their homes outright, but what a freeing feeling that would be!

3) Having a Home Based Business models entrepreneurship to children

In today's world, it's more important than ever for our kids to learn how to "mind their own business". Children who grow up watching Mom work her business learn how to manage time wisely, they learn how to take responsibility for themselves financially (instead of relying on an employer), and they may learn practical skills especially if Mom lets them help out or even pays them to help. Current tax laws even allow young children to be paid (and this is a tax deductible expense) for their services...check with your accountant.

Young girls will also learn that it IS possible to have the best of both worlds...a woman can stay home to raise her children and still earn income.

4) Having a Home Based Business improves relationships

Most women I have spoken with about the subject agree that it isn't good for their self esteem to have to ask their husbands for money. What's bad for a woman's self esteem is bad for the marriage! Women feel better about themselves when they are at least somewhat independent financially. They also have something besides "what little Johnny did today" to talk about at the dinner table. It keeps the relationship fresh and lively when a couple can discuss their challenges and triumphs in their business and work lives. Anytime you see someone do something they're good at, it causes you to see them in a new light and have newfound appreciation for them. This is always a good thing in marriage!

Work from home Moms also tend to stay more connected with their peers, via networking with other business moms, prospecting for new customers and business partners, and the like. There is a tendency for new Moms to stay in the nest a little too much at first, and this can lead to depression. A business Mom, on the other hand, is almost forced to talk to people! She has a reason to get up, get

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dressed in something other than sweats, and go out and meet people. Little Johnny doesn't care if you put on shoes and makeup, but doing so does wonders for your energy and mood.

5) Having a Home Based Business gives a Mom "something else"

While most women adore being Mothers and wouldn't trade their husbands in anytime soon either, we all want "something more". Something for ourselves, something to call our own, that isn't a title or duty like Wife, Mother...something that isn't undone 5 minutes after we do it. Something we can put our name on and be proud of.

Mothering is the most honorable profession in the world, but it isn't always recognized as such...and it's nice to be recognized once in a while.

My Mother once told me that the main reason she always had such success in Direct Sales was because she loved the recognition...and the women on her team would often work like madwomen to get some little trinket. Sometimes it wasn't the cash...it was the pat on the back, the feeling of accomplishment that comes from meeting a goal.

That "something else" also makes the transition to empty-nest hood easier. So many women fall into

deep depression when their youngest child leaves home. If more Moms had a Home Based Business, instead of having their self worth completely tied to Motherhood, maybe this wouldn't happen so much.

There are more reasons to start a Home Based Business, (such as the tax advantages) but I hope I've given you some food for thought.

I wish you the best in your journey towards the ideal Home Business for you.

Carrie Lauth

Carrie Lauth is a home based working Mom of 3. She enjoys anything involving espresso. Visit her on the web at:

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### **Looking to Stay at Home With Your Kids?**

**By Missi L. Boness**

**Looking to Stay at Home With Your Kids? by Missi L. Boness**

Work at home and get PAID for it!

## Why Moms Should Start a Home Based Business Today

Are you tired of leaving your family to go to work every day? Have a strong desire to stay at home, but need to make money? If so, join the hundreds of other moms who have already changed their lives because they were given the opportunity to stay at home and work for an extremely successful company that is debt free and checks out with the BBB. All mothers who join The M.O.M. Team, join for the same reason – they want to be home with their families. At The M.O.M. Team you will have the opportunity to build a successful Work From Home and Get PAID for it!

business for very little money (we are not one of those companies that hits you with big start costs and then provides you with nothing!) and receive unlimited support and training from other moms just like yourself. Why wait any longer! Change your life today and start working immediately. For more information about a possible future with The M.O.M. Team, check out our website at:

<http://www.themomteam.com/cgi-bin/mom.cgi?id=mi184901&action=show>

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