

# **The Money Magnet Mama**

Escape the 9-5: Start a Business & Thrive  
in Motherhood

**Kristina Ramirez**

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## **Dedication**

*To all the hardworking moms out there, providing for their children and determined to create a life they love*

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## Introduction

I remember one of my darkest moments as a full-time working single mother and aspiring entrepreneur. It was one o'clock in the morning, and I'd just finished a hard day of work at my full-time job, followed by feeding my two young children, giving them baths, packing their lunches for the next day, putting them to bed, teaching two online courses for my growing business, fixing myself up for a YouTube video I was creating and filming said video, which I was trying to edit. Still riddled with remorse over my divorce, I was averaging only four to five hours of sleep each night and I'd just begun to have what would soon become fairly regular nervous breakdowns.

Are you tired yet? Because I'm exhausted just remembering it.

Boy, was I tired. Sick and tired. In the victim mindset I was still holding onto, nobody knew how bad I had it. Nobody knew how poor, miserable me had to do everything for my young children, work a dead-end job where I felt underpaid and under-appreciated, and put in extra hours teaching after my kids had gone to bed just to make ends meet.

It felt like nobody noticed my struggle. But how was it that they didn't notice? Did they not see me struggling every single day just to keep it together? Did the people close to me not care at all?

I remember thinking these thoughts and feeling these gut-wrenching emotions like it was yesterday. Finally, around 1 a.m., I leaned against

the wall for support because I was so exhausted I couldn't hold myself up anymore. I was so sick of this life that I just *had* to get out, which was what was driving me to work so hard. And yet, I was even more miserable trying to get out of what seemed like a never-ending hamster wheel. The only difference was that this hamster wheel, instead of staying in one place, felt like it was rolling me closer and closer to what seemed like a slow and painful death. I couldn't take any more.

Luckily my kids were asleep and damn near impossible to wake up even if I'd wanted to. With all my frustration, my eyes began to water. I told myself I wasn't going to cry, but I couldn't help it—before I knew it, I was in tears. And once those floodgates opened, there was no holding anything back. Every ounce of stress poured out of me and I no longer had any control over my body. I slowly slid down the wall until I hit what felt like rock bottom (aka the floor). I had never felt so alone in my life. I just wanted life to be easier, to be able to breathe, not to feel like a zombie every morning when I woke up and raced my kids out the door, speeding on my way to work to make sure I wasn't even a minute late so my employer wouldn't dock my pay. I wanted to live a life where I didn't overdraft my bank account at the end of every month, where I could take my kids out for just one meal a week. I wanted to have a weekend without having to go grocery shopping, clean, do laundry, cook in bulk for the week and almost feel even more exhausted than I did during the workweek.

Was that a pipe dream?

As I fell deeper and deeper into what was rapidly turning into a panic attack, everything felt impossible. Never in my life had I felt so alone. I made just enough money that I wasn't eligible for government assistance, but I also didn't want the help even if I'd been able to get it because I wanted to succeed on my own. However, I still didn't make enough to



cover the rent for a decent two-bedroom apartment in our town without having a negative balance in my bank account each month. There simply weren't enough resources for mothers—especially single moms, I thought. In that moment, I knew that if I ever pulled out of that slump, I would find a way to help other mothers out there.

Which brings us here. I hope that the following pages both entertain and inspire you. Perhaps you can relate to my stories, or perhaps not, but either way, if this book serves as inspiration for even one mother out there doing her thing and trying to make a better life for herself and her children, then it will have served its purpose.

In this book, I will take you through my journey of building a business from scratch as a mom, which of course includes some accomplishments, but also many mistakes and temptation to throw in the towel, as well as *many* lessons learned along the way. In the first part, we'll discuss my experiences that I can share with you and the lessons that will help you cultivate a mentality that serves you—one that will help you transition from employee mindset to business owner mindset. We'll get technical in the second part of the book where we'll discuss finances and business basics. Finally, the third part of the book will focus on helping you maintain a small piece of your sanity as a woman juggling motherhood and a budding business.

I cannot give you a book specifically catered to you with the exact steps on how to start the business you want because every business and every person and their circumstances are different. My goal in writing this book is that these pages might help you to learn some of those lessons faster than I did, overcome any self-limiting beliefs you may have, learn the basics, and thrive as a mom and business owner. Maybe you'll laugh or cry along with me. Or maybe you'll see that if I can do it, you most certainly can, too.

Don't get me wrong. Obviously, I'm not the first mother to create a business that allowed her the freedom to live life on her terms, but there don't seem to be many resources out there to help other women get there. There are women out there that are absolutely killing it as successful mompreneurs—both single and married—and they should be celebrated! However, the fact that there are so few of these stories in the public and so few resources out there needs to change, my friend.

I have been single-handedly running my own business since 2016, transitioning from my full-time job to full-time business owner back in 2020, and I'm entering into my second business this year. The entire time I've been running my business, I've had two children to take care of and was a single mom for most of that time. The path has in no way, shape or form been linear or a walk in the park. In fact, it's been a roller coaster, but an empowering roller coaster that has taught me many lessons along the way. My hope is that a little piece of my journey will help you as you're going through a small part of your own.

**Part 1**  
*Stories and Lessons*



## **Chapter 1**

# *Understanding Yourself*

“Life’s challenges are not supposed to paralyze you; they’re supposed to help you discover who you are.”

– Bernice Johnson Reagon

### **Storytime**

Every story has to begin somewhere, and mine begins when both my parents remarried other people the year I was eleven. (Well, if you want to get literal, it begins with my birth. But I’m picking up the story a little bit later, when things start to get more eventful.)

There’s a reason therapists always ask about your childhood and your parents. Simply put, our childhoods lay the foundation of who we become later in life. And the better we understand why we are the way we are, the more easily we can adapt, rid ourselves of negative behaviors and beliefs, and begin our journey of self-improvement.

My parents’ divorce wasn’t easy for anyone. My mother and father are/were both great people (my dad has since passed), but egos were hurt, emotions were flying high, and it eventually got to the point where I became the middleman because they could no longer communicate cordially with one another. Just as any child would, all I wanted was for there to be peace between my parents. No fights. That being said, you

can imagine that I took on the role of peacemaker at a young age. All my life I've longed for peace, which, in and of itself is most certainly not a bad thing to work toward. But when we're willing to sacrifice too much of ourselves for the sake of peace, it doesn't bring us inner harmony. Instead, it has the very adverse effect of creating even more turmoil within us.

"Okay, Kristina. That's great," you might say. But what exactly does this have to do with building a business?

Be patient, Sis. I'm getting there. Let me just say this: You are the driver of your business, so the more you develop your skills and self-awareness, the further your business will go. A tree is only as strong as its roots, which is who we are at our core. Most people want to change their circumstances but don't realize that requires going through the grueling process of refining and improving yourself first.

But I'm getting ahead of myself here. Let's get back to the point.

As I constantly tried to forge harmony between my parents, pressure to be a peacemaker started to feel normal to me as I grew into adulthood. I didn't like causing issues and I absolutely abhorred confrontation (unless it was with my mother when I was a teenager). Safety for me meant peace. So it became a very familiar feeling for me to try to stay "safe" by creating this so-called peace around me, which in reality was simply avoiding confrontation and usually involved sweeping things under the rug.

As you can imagine, constantly seeking perceived "safety" and catering to others' needs before my own affected my sense of self-worth, career, business, relationships and marriage. In fact, let's talk about relationships and marriage in a little more detail.

## Chapter 1

My husband and I divorced six years after we got married. After witnessing my parents' divorce, this was something I'd sworn I would never do. But sometimes two people simply aren't meant to be together. This was a very dark time in my life where I was riddled with guilt and shame and constantly second-guessed myself. My self-esteem was not exactly thriving. Going through the split was truly one of the hardest things I've ever had to do, but I also knew that, with every step, I was getting closer to designing the life I needed to live.

Nearly a year later after the divorce was final, my sense of self-worth, while improving, still clearly needed to be tended to. I was making better decisions, but that didn't mean I was where I needed to be mentally and emotionally. I had gotten a job at a manufacturing company that had a not-so-healthy corporate culture where good work frequently went unnoticed and valuable employees were underappreciated. Even though I was paying the bills, staying in that toxic environment reinforced my low self-esteem. And, when I finally began my business to teach English as a Second Language (ESL), I started by scoffing at myself, thinking, *Why would anyone choose me to teach them? There's nothing special about me. There are far better teachers out there.* Forget about the fact that I was certified to teach English as a foreign language, had learned a second language all on my own, and had previously lived and worked in foreign countries teaching English. In my own mind, I still wasn't good enough.

This voice inside my head was a nuisance that affected a business I was trying to grow on so many levels. It perpetually belittled my achievements, impeded my decision-making process, told me I was unworthy, and caused me (in the beginning) to settle for much lower rates than someone who was more confident in themselves would have settled for. It caused me to feel as if I needed to overcompensate in effort since I was supposedly so unworthy, which, not surprisingly, led to eventual burnout.

Now do you see where I'm going with this? Who we are deep down at our core and how we truly feel about ourselves affect *everything* in our lives. This includes business.

## **Lessons Learned**

### ***Lesson 1: Your Journey Is Unique***

I used to dwell on the fact of how unbelievably stupid I was to allow myself to get into situations that would, in hindsight of course, only hurt me and prolong my journey toward becoming a successful adult. I mean, who in their right mind would have made some of the decisions I had? But the simple fact of the matter is, we all make decisions that lead us to wonder just what in the hell were we thinking. It's a part of life.

What I didn't realize, however, was that my journey was and is unique from everyone else's journey. I needed to go through the events I was going through in my life in order to learn the lessons I learned and come out stronger for them. These experiences helped not only mold us into the people we become, but also serve as a way to "polish" us and set us up for success, whatever that may look like for us.

### ***Lesson 2: It's About Who You Become***

We can't live our lives looking in the rearview mirror, berating ourselves for taking a less than intelligent path with all our "shoulda, coulda, wouldas." And yet, this is what we tend to dwell on. Think about it. If your best friend made the same mistakes you made in life, or had something tough happen to her in life, would you berate her for it? Tell her she should have known better or called her an idiot for making the decision she did? Tell her she would never get anywhere in life because of it?

Of course not! Any good friend wants to build her friend up, not tear her down. So why, ladies, for the love of God, do we so often not build



*ourselves* up? Nobody is perfect, and your journey is yours to make. Yet, rather than being our own biggest cheerleaders, far too often we're our own worst critics. And if we tend to manifest things in our environment according to how we think, how would you like to think of yourself?

This isn't to say that you should never have a bad day, but ongoing suffering indicates that we are out of harmony with ourselves. I still have to remind myself each and every day that we are the creators of our environment. Yes, things may happen in your life that you are, let's just say, less than grateful for, but *you* are the one who chooses how you respond to it. Your responses will create your environment, and you certainly are not going to find peace if you're a constant tornado of emotional pain, anger, sadness, resentment, or whatever negative feelings you may be harboring.

Believe me, I get it. Day in and day out, I used to always feel like nothing was ever fair and the world was out to get me. It took me well into my thirties to realize that life will never be fair, and there is absolutely nothing I can do to change that. However, if I changed the person that I was deep inside, meaning the way I acted and allowed myself to think on a daily basis, then that was precisely what would change my environment and my circumstances. I'm not going to get too far ahead of myself here because we'll discuss that in more detail in a later chapter, but it was at that time when my business finally started taking off and when I could actually make a living by teaching independently.

You see, in the end, it's not about all the riches we accumulate. Of course, we all want to be able to live a comfortable life, pay the bills, not overdraft our bank accounts each month, you name it. But all of this is ultimately going to be driven by the person that you are and become on the inside, which will influence your exterior circumstances. The final product that we don't even realize that we're seeking is not reaching our sought-after

destination that we've been foaming at the mouth for, but rather the experiences and learning that take place so we can polish ourselves and cultivate our minds to become a person who creates a life worth living for themselves.

Here would be an optimal time to mention that there are many people who have not exactly "cultivated themselves" in a certain way, and yet they appear to be raking in the riches with their businesses. Remember that everyone is different, and despite the less likable qualities of someone of that caliber, there are beliefs that exist within that person that have led them to a path of material wealth. It does not necessarily mean that they're flourishing in other areas of life. Similarly, someone who is blossoming in many aspects of life but still seems to struggle with finances has a specific set of beliefs that has created that type of environment. There are specific qualities and beliefs that need to be cultivated within all of us in order to flourish in different aspects of our lives.

If you are, in any way, feeling slighted by a person, job, or simply the system in general, please realize that, while venting and complaining about it may feel good to get it off your chest, giving it attention only reinforces the negativity in that aspect of your life and even zooms in on it. Instead, look for ways that you can use your circumstances with this person, job or system as leverage to your advantage to become a better person, help others, find a different perspective, and simply ask yourself, "Why was this put into my life? What can I learn here?" By asking those simple questions, you will allow yourself to hop on the potter's wheel and begin your path of self-awareness and insight as to what your specific journey is.

You cannot grow a garden without planting seeds. You also cannot create such an exquisite garden without tending to it time and time again. The

question is, are you willing to put in the time and effort to plant the seeds in order to reap the benefits?

## **Let's Get Down to Business: Action Steps You Can Take Now**

1. Accept yourself and your place in life without any judgment.
2. Let go of self-limiting beliefs and commit to improving yourself on a daily basis.
3. Make an effort to become more self-aware and understand why you do the things you do or hold certain beliefs. Evaluate whether those beliefs are serving you.
4. Self-reflect each day through quiet thought, meditation, and/or journaling.



## **Chapter 2**

### *How Bad Do You Want It?*

“I learned to always take on things I’d never done before.  
Growth and comfort do not coexist.”

– Ginni Rometty

#### **Storytime**

I never realized how much freedom I actually had while being a stay-at-home mom, in that I could get up and move around any time I deemed it necessary. I stayed active, talked to the kids, talked to whomever I wanted to throughout the day, and could take off easily at a moment’s notice anywhere around town (two of my favorites at the time were the library and Target).

My new job at the manufacturing company was very different. I was required to sit at my desk like everyone else, and to talk quietly and only as necessary unless we were on break. Our breaks were exactly ten minutes long or thirty minutes for lunch and not a minute more. I also had to be mindful of how much time I spent getting up to use the ladies’ room, get coffee, or talk with a co-worker about anything other than work.

As the months progressed and other frustrations with my job arose, things at work only got worse. About a year into my role in customer service, I decided I’d had enough of it and wanted to switch to the planning department.

The move from the customer service department to the planning department was a short-lived celebration. I soon faced other challenges. I still struggled with the extreme micromanagement of our time and less than fair policies for some of the employees. The time clock became my enemy, and I began to resent the entire facility for making me feel like I was in some kind of glorified prison, stripping away all my liberties under the guise of what we call work, a career, making a living, whatever you want to call it.

Shortly after moving into my new role as a materials planner, our team got a new boss. He was kind but had no experience in our department nor did he understand the nature of our jobs. It was an interesting transition, to say the least. I soon realized that it's often not about what you know, but rather who you know, and I began to see a lot of office politics come into play.

I continued to work hard, thinking my skill and effort would eventually get me that sought-after promotion, and I would finally be able to begin my corporate ascent. However, it didn't work out that way and I realized I was repeating a pattern of being in an unhealthy environment where I wasn't valued. That needed to change.

While working full-time, I felt as if I couldn't really enjoy motherhood the way I wanted to. During the weeks when I had my children, I would leave work, pick my daughter up from school, my son up from daycare, drive home, cook and have dinner, give the children baths, make their lunches for the following day, put them to bed early so they could be up at the crack of dawn, clean up the kitchen, and only then begin what I used to call my third job of teaching and business building. (Mom and materials planner were my first two jobs). Cue the introduction of this book where I began having regular nervous breakdowns.

Between my job and my teaching business, I was averaging about sixty-five to seventy hours of work per week, sleeping four to five hours per night, still feeling guilt-ridden about my divorce, coping with the fact that there was a new woman in my ex's life who seemed to radiate perfection, and basically feeling empty inside. My burning desire to leave my day job grew stronger every day, but my anger and resentment burned a hole within me that I realize in hindsight drained the vast majority of my energy. All in all, my intense dissatisfaction was the motivating factor for me to sacrifice my time to build a different life for myself, but my choosing to harp on the logistical circumstances around me made my journey a lot harder than it needed to be.

As the frustration with my employment began to build, I focused more on my business. My hard work teaching and marketing appeared to be paying off. I had started promoting my ESL content on social media and was beginning to grow a following. I was learning about content marketing and gained my first followers on my Facebook page by creating a free workshop for my followers. To this day, the announcement is still one of my most popular posts, and it also helped me gain my first couple thousand subscribers to my newsletter.

I guess I should take a moment to backtrack and tell you that, at the beginning of the journey (before I had even gotten separated), I had been posting free content online with tips and tricks to learn English. One person saw my posts and asked me to be his teacher. Let's call him Bob. At the time, I'd only been posting content and was hesitant about teaching on a regular basis. However, Bob pleaded with me and I eventually gave in. This was one of the best decisions I've ever made because Bob wound up being a key factor in the growth in my teaching business.

Fast forward back to where I was working at my job and posting to my Facebook page. Bob, who was still with me, had created a student group

for me on a Chinese app called WeChat, so his friends and comrades could learn English. I engaged with the group on a daily basis for free and soon began to understand the students' needs and then help them with these needs for free.

I was teaching at nights and on weekends. It got to the point where I would plan out and create all of my content in advance during the weeks I didn't have my children. My supposed time off as mom soon became filled with teaching, planning, and content creation. I wanted this to work out so badly, I didn't mind filling up my time and working myself to the bone. As a result, my social media and newsletter really began to take off.

Unfortunately, I've always struggled with impatience and, despite my progress, I was frustrated that it wasn't coming along quickly enough. In order to "rush the results," I worked harder. While I kept reading in my so-called spare time in order to learn and improve what was now an infant of a business, I almost never watched TV or did anything that I thought of as a waste of time as I worked on building a foundation to eventually leave my job. I listened to motivational videos in the morning on my way to work, made social media videos for my business in the car on my lunch breaks at work and planned, created, and uploaded content in the evenings. There was no such thing as a break during this period of my life.

As if I needed more things to take up my time, I started a paid group on WeChat where I charged students for my language instruction. I was working in a very specific niche in my field and there weren't a ton of other teachers doing what I was doing. Since I'd proven my knowledge and reliability in the free group, most of the students happily signed up for the paid group. I was thrilled. Finally taking that first step to having a paid group that I was teaching rather than being paid hourly for one student was significant.



I continued posting free content to garner more followers and also began a paid course. Every moment of my time seemed to be filled with work, motherhood, or teaching. It was around this time that Bob suggested using another platform where I could teach and get even more followers.

Being that it was a new platform, my brain started thinking of all the *risks* rather than the rewards and tried (very insistently, I might add) to talk me out of it. This is a completely normal reaction because our brains are designed to make us safe. They actually don't want us to venture out into unknown territory because anything we aren't familiar with feels uncomfortable.

Luckily, Bob had become my friend and had dedicated a good amount of time to helping me, consistently going above and beyond. Soon I began learning new skills to continue progressing and gain exposure to new students.

While business was growing, I wasn't really sleeping. I was still making my videos, posting daily content, posting to my paid and free student groups, and of course working full-time—all on top of being a mom. At this point, I started making a point of really planning out my content in advance during the weeks my children weren't with me and making said content. This way, I could focus a little more on mom responsibilities while they were with me.

It was definitely a balancing act. One that I felt like I was failing at miserably. Remember *The Cat in the Hat*, that one specific scene where the Cat is balancing all those household items (even the pet fish), all while standing on a ball? That's exactly how I felt. But, with my end goal in mind of being able to be free and independent from corporate America, I pushed forward.

I soon added a couple more paid courses to my schedule. These two paid courses had given me more money than any of my other teaching activities had.

This is it, I thought to myself. This is your chance. You're making enough money now. Make the jump!

I couldn't, though. While to this day I still believe that was an opportune moment for me to finally take the leap I'd been waiting for, my psyche clearly wasn't ready. I was terrified. I had rent to pay and mouths to feed. I couldn't go gallivanting off into the wild thinking that my business would just magically grow wings and take off from there. What if, after those three months, everything went stagnant? What if I failed and couldn't put food on the table for my kids?

Later down the road, I realized that this was the tipping point for me. I hadn't made that jump and I had too much on my plate. I loved my teaching work and, of course, my children, but I was overworked, overtired, and overstressed. I began to feel drained of all creativity. As a result, my courses were suffering. I didn't have enough energy to be at the top of my game.

All the while, mind you, I was also looking for other higher-paying jobs. Jobs that either had to do with teaching or my current department at work, since I had the experience. I went on an interview or two, but ultimately didn't land the jobs. But if I'd landed a higher-paying job, I wouldn't have had such an insatiable desire to leave my job and go out on my own, which is what ultimately got me where I am today. In other words, it was a blessing in disguise that I didn't get the job.

Then, something semi-monumental happened. An online English school found my social media and asked if I'd be interested in being one of their

teachers on a part-time basis. They already had consistent clients in place, and the pay wasn't bad for teaching ESL. If they'd had full-time hours to offer, I would have left my manufacturing job, but I was content to at least work for them part time.

I started off with an English course, but once the school learned that I also spoke Spanish, they asked if I could teach a Spanish course (big lesson here: always continue developing your skill set—you never know when one of them will come in handy or bring in extra dough). Since my students were in China, the classes I taught were usually on the weekends around 9 or 10 p.m. my time. While I enjoyed this fresh project, I began to realize that there was more work involved than I had originally realized. Regardless, the money was good at the time, so I kept at it.

## **Lessons Learned**

I can tell you right now that there were countless numbers of times that I wanted to break, when I was sure that I simply wouldn't be able to continue and that my best friend would probably have to check me in to the insane asylum at some point. The one and only thing that kept me going during those very dark moments was knowing that I wanted better for myself and my children. I wanted to wake up each morning to a life I loved. I dreamed of one day having the freedom to travel whenever I wanted to and not be a slave to the daily grind. My self-confidence wasn't at its highest, but I still knew I deserved better than working for pennies for a company that didn't value me and micromanaged their employees' time. It felt like a prison.

### ***Lesson 1: Know Your Reason Why***

This brings me to the first lesson of this chapter. Know and understand your reason *why*. *Why* are you doing this? *Why* are you making sacrifices?

*Why* are you spending your free time building a business when you could go out and party with your friends instead? *Why* are you consciously making the decision to lose so much sleep? Now, I'm not saying to try to survive on four hours of sleep each day like I did. In fact, please don't. Take care of yourself, Mama. My hope for you is that you'll find a way to work smarter than I did and have a better sense of direction so you're not wasting *any* of your precious time (and can catch a few more *ZZZs* than I did).

But I do want you to know that there will be sacrifices. We are in a specific set of circumstances, where they'll have to find unconventional times to work. For most of us, that means either early in the morning or late at night. I chose to work diligently during my night owl hours after my kids were asleep. If I hadn't reminded myself what I was working so hard for day in and day out, I probably would have thrown in the towel and resigned myself to a life that didn't make me happy.

At the core of what we do when we're building something isn't motivation, as so many of us believe, but rather inspiration. What is our inspiration for creating the things we create? When something inspires us, it enlivens us with an exalting emotion that seems to take over—an idea or creative act that is born inside of us and excites us to our core. These feelings are very closely related to the word “motivate,” which means to provide with a reason to do something. In my case, I felt inspired to create a business I had a passion for and imagining the kind of life I wanted was what motivated me.

## ***Lesson 2: Sacrifice***

Let's move to our next lesson: sacrifice. Every time I hear this word, I now think of Bebe Rexha's song of the same name, and if you think about it, it kind of fits what we're talking about here (figuratively). The starting

line is, “I’ma need those eyes focusing on me, middle of the night, I’m the only star you see. . . .”

You see where I’m going with this? The concept is the same whether you’re talking about making sacrifices and committing to one person in an exclusive relationship, sacrificing for your children, or. . . sacrificing to build this incredible business of yours. It’s going to take an insane amount of focus, grit, and drive to make this work, *but*. . .if you picked up this book, you obviously have the seed of desire to make it happen. The rest is on you.

There will be long nights. There will be setbacks. There will be blood, sweat, and tears. There will be doubts. There will be the paranoid side of your brain asking you what the hell you’re doing and you should really just get your ass back to the couch and go watch Netflix. Because you “deserve” a break, right?

Here’s the thing, Mama. You deserve *far more* than a break. A break for what? Five minutes? Half an hour? An hour? A day, even? Of course you deserve that. Every mother does. But again, you deserve way more than that. Would you rather take the frequent breaks you deserve or be living a life where you don’t have to answer to anyone but yourself in three to five years? (Side note: I’m referring to answering to bosses here, not families.) Would you rather take those breaks now or design something that allows you the freedom to travel, to spend more time with your kids, to live a life of passion every day? You tell me.

Don’t get me wrong. I am all for breaks. Take your breaks. Just like sleep, you need them. But remember how easy it is to get caught up in this mentality of wanting, needing, desiring a break, and then said break turns into an entire Saturday of being lazy on the couch when you could have reached a major milestone in your business.

As you can probably see by now, balancing this is a tricky business (pun intended). And I wish I could give you the exact formula, but there's truly no one-size-fits-all approach that's going to work for everyone here. You have to figure out what works best for you based off the age and needs of your children, your work, the business you want to create, and any other contributing factors that impact your life.

We're all human. As much as we would love to be that crazy Cat in the Hat with the completely unrealistic ability to balance everything perfectly while standing on a ball. This simply is not realistic, though. (Remember, the Cat *did* end up dropping it all!) Some things will slip through the cracks. For me, it was sleep and being able to keep my home as pristine and organized as I wanted. It simply wasn't realistic for me to do that to the same extent I normally would have if I wanted to create something of value. I probably lost a few shreds of my sanity along the way, but I eventually got them back! Sort of.

Your schedule might change. You might be able to afford the luxury of takeout more often, so you don't have to spend as much time cooking and cleaning up after meals. You might be able to enlist the help of a friend or family member. Think about things that you'll have to tweak (and probably continue tweaking) to make your arrangement work for you.

### ***Lesson 3: Gain Momentum***

And here we are: at the last lesson of the chapter. When you feel a ball of momentum coming at you and your newly born business that's just learning how to crawl, you go with it! Let that gust of wind take you and your baby (in this case, your business) to newer heights by letting go and flowing with the gust of wind that just swooped you up. Even if it means making a few sacrifices along the way, this of all times is when you want to lean into it and give it your all.

If you have enough savings in the bank (most experts recommend six to twelve months' worth for a new business owner), then I would say that this is the ideal time to take the leap. If I had taken the leap at that point, things probably would have turned out differently for me. However, I certainly can't complain now—I simply delayed the growth of my baby by being a little overprotective and unaware of my own burgeoning strength inside of me.

## **Let's Get Down to Business: Action Steps You Can Take Now**

1. Take a moment to write down what inspires you. What excites you to your core? This may or may not take a while, depending on how you're feeling and your personal circumstances at the moment. It could be something specific like designing fabulous clothes, or something more general like working with a large group of dynamic people.
2. Think about what you'll need to sacrifice in order to make it to your end goal. Certainly time, but can you temporarily reduce the number of hours of Netflix you watch per week? Be more aware of how much time you're spending on your phone? Wake up an hour earlier to get extra work in each day and start your day off productively? Where can you "trim the fat" in your current schedule to begin designing a life of your dreams?





## Chapter 3

### *Making the Jump*

“We can’t be afraid of change. You may feel very secure in the pond that you are in, but if you never venture out of it, you will never know that there is such a thing as an ocean, a sea.”

– C. JoyBell C.

#### **Storytime**

A year or two into single motherhood, I decided to move out of my apartment and buy a home. I called my old Realtor who put me in touch with a local mortgage broker. My gross income at the time was around \$46,000 a year, my credit score was around 680, and I had roughly \$10,000 in savings in addition to the 401(k) I’d been contributing to while working at my job. I didn’t think my savings or income was anywhere near enough to secure a loan for a decent house, but as it turns out I was approved for a loan of over \$300,000!

I remember that phone call like it was yesterday. I’d already had my eye on a specific house, and the broker told me I’d been approved for even more than it cost (although he didn’t recommend my taking advantage of the full amount of the loan I’d been approved for). When I asked him what the full amount was and he told me over \$300,000, it was as if my heart literally burst open with joy. Single me was eligible for a loan of

that size. All on my own. Needless to say, this was an incredible boost to my self-confidence.

Several months later, I opened the door my new house. I looked around and I couldn't speak. I felt so proud of myself for buying my own home without any help, and I realized how far I'd come in believing in myself. I knew right then and there that it was a moment I'd never forget.

I'm not telling anyone who's not currently a homeowner to rush out and buy their own home here. Everyone has to make the right financial decisions for themselves, and those are going to vary immensely based on your circumstances and current financial standing. Instead, the point I'm making is that we are capable of far more than we realize. Once we begin to take action and own it is when our world begins to change. Little did I know then that equity I would build in my home is one of several things would allow me to pursue my second business venture.

About eight months after I settled on the house, my long-term boyfriend moved in. We'll call him Jasper. All things considered, it seemed like a good idea at the time and looking back on it now, there was one specific moment where Jasper influenced me to make one of the best decisions I've ever made when it came to my business.

Jasper was unhappy at his company during COVID, so a few months into the pandemic, he decided to leave his job and make his own money. I was absolutely mind-blown when I saw how easily and confidently he made this decision. Knowing that he hadn't spent nearly the amount of time that I had in growing his own business, yet still felt self-assured in going out on his own inspired my own sense of self-confidence. Hey, I was a homeowner, a valuable employee in my department, my social media following was growing, and I knew my content! Surely, I could go out on my own just as easily as he could!

I don't have the words to describe how liberated I felt after making the call to my boss and putting in my two weeks' notice. I was nervous, of course, but I knew that I had savings, a retirement account, and other job skills I could use to get a new job if necessary.

So there I was, teaching a few classes per week but bound and determined to grow my business. This absolutely had to work—I had no other choice. My kids and I were living comfortably with a roof over our head and good food on the table every night all because that was what I provided for them. It was not an option for me not to fail.

While I was teaching, Jasper stumbled upon an investment program he wanted to try out. He had some friends who were doing well with it, so he decided he was going to give it a shot. I thought to myself, he was certainly on the right track with going out and doing his own thing, so why not give this a shot myself as well? It would be a great way to supplement my teaching income and possibly grow into something bigger. Or so I thought.

(Side note: Some opportunities are like a knight in shining armor. Others are simply trolls in shiny armor. Only experience will teach you how to distinguish between the two.)

Jasper started his investment venture in July. By August, I followed suit. By November, Jasper sent me a message saying he wouldn't be able to pay his share of the rent that month because he had run through all of his savings.

I was shocked but I wanted to be supportive, so I told him we would get through it together and figure it out. In the meantime, there were always part-time jobs and temporary side gigs to help supplement income. I had lost some money in the program as well, and I got out before I lost any more money.

I was still building my business, and I was now earning almost twice as much as I was before. I was getting more and more students simply by word of mouth from a group of mothers in Germany who knew each other. This allowed me to get experience creating my own schedule, setting rates, and calculating my time efficiency. It also allowed me to take a look at more effective approaches to manage my time and reflect on the business for half a day or so at the end of each week. Without the noise of my previous job in the background, I finally had the creative energy to start thinking about how to grow and improve my business, and the results were proof of that.

All in all, despite the one financial hiccup, things seemed to be going well.

## **Lessons Learned**

### ***Lesson 1: We Are All Capable of More Than We Realize***

Let's get one thing straight. We all have different types of emotional baggage. We all have or have had different self-limiting beliefs. We all have different fears. We all react differently to various situations. Our environment is like the weather: one day the seas will be smooth and calm, the next day a hurricane will be heading your way. Through all of this, the more rooted and grounded you are in your own self-confidence, the higher your chances are of survival and success.

Confidence and self-esteem are not things that can be lent to you through the pretty words and validation of others. While those may help on a superficial level, it's simply not sustainable or reasonable to expect someone else to build your own confidence for you. It's something that resides within each and every one of us once we peel back the layers of self-limiting beliefs that have piled on top of us ever since we were a child. We've accumulated so many different experiences that have subconsciously sent us messages our entire lives, and many of those

can be incredibly detrimental to our belief in ourselves. Of course, it's normal to question yourself, but in order to really make your business venture succeed, you need to own your confidence. Your confidence may be dormant inside of you, but once you awaken the sleeping giant within, you'll become unstoppable. It all boils down to deciding whether or not you will activate that inner energy and cultivate the right belief system. It's scary to think that everything will be riding on you as we're often trained from a very young age to be followers and not leaders. But think of all the other things you've already accomplished your life. You can do this.

### ***Lesson 2: You Will Make Mistakes***

I'm a second language teacher, so let me tell you what I tell my students all the time: "If you're not making mistakes, you're not doing enough." Period. I said what I said.

Nobody is going to make perfect decisions through and through, so we have *got* to get rid of this fear of making mistakes and just go for it! Now I'm not saying to throw all caution to the wind and spend your life savings on a project you have in mind with no backup plan (although there are some people out there who have successfully executed this, but we have babies to think of who need us). What I am saying is that you *cannot* allow your fear of failure to control you because there are far too many unknown variables when you start your own business. You're creating something new, so there's plenty of room for error. This is your masterpiece. So make mistakes, then cross them out or erase them, backtrack, or get a whole new damn canvas if you need to. Just get in your creative flow and see where it takes you.

I'm sure you've heard the maxim: "Do one thing every day that scares you." Why exactly should we do this? Because it allows us to get comfortable with being uncomfortable. If we're ever going to grow, we

need to be willing to experience new things that are outside our comfort zone. Whether it's a new food, learning a new skill, a new relationship, a new project at work, a new hobby, or new friends. . . the universe is constantly bringing new things into our lives so our life's mission can unfold the way it's supposed to. Don't fight it.

Of course, in doing these things that scare us, we will make mistakes. But by getting used to doing things that we previously avoided out of fear, we won't be nearly as scared of making those mistakes, nor will we doubt ourselves as much when it comes to fixing those mistakes. We'll feel more competent in overcoming our own fears and limiting beliefs. *You already went bungee jumping and didn't die, Kate. You are fully capable of finding a new way to market this product.*

Just kidding. But not really. Whether you went bungee jumping or not, you are doing something even more incredible—you're raising a human being. An entire new being was created inside your body. You are raising a life, a child. You can do anything.

Life is about taking chances! And here's the best part. Our mistakes never have to remain "mistakes." If we take the time to reflect on them, they become valuable lessons that help us become a better person, businesswoman, mom, etc. It's all about the lens you're looking through and the takeaway you see. Imagine never making any mistakes and never learning anything new. How boring.

Here's another thing. If you take a moment to think about the last "mistake" you made, consider two things:

- 1) What lesson(s) did you learn from it?
- 2) What good came out of it?

For example, I made the mistake of burning myself out completely during a certain time period in my life. However, this served as a tough lesson on how to pace myself. Maybe, just maybe, things actually were supposed to temporarily crash and burn in the way they did in order to help me grow and eventually lead me to writing this book. This is why reflection is so important.

Bottom line: don't be scared to make mistakes. Go into this knowing that, *of course*, you will make mistakes! But they only remain mistakes if you don't learn your lessons. Don't be that person. Stop, reflect, extract the lessons and positive outcomes (if you're able to see any at that point, as we often don't realize them until much further down the road), readjust your crown and keep going, Queen. You've got this.

### ***Lesson 3: Enjoying What You Do***

You've probably heard many different perspectives about following your passions. At first, I fully believed that we should only do what we're passionate about and follow our hearts.

I once saw a YouTube video explaining that this kind of advice is bogus and that you're not actually going to get anywhere unless you do something that serves other people. Your passions, the video explained, are basically meaningless puddles on the side of a road that other people are taking while they're on their own journeys, so why would they pay attention to them?

So, which one is it? Follow your heart or do what other people want and need? Here's another idea. Why not merge the two? Think of it this way: Is it possible to successfully raise a confident and caring child into a thriving and happy adult with values and principles if you don't love that child? Think of all the sleepless nights, the trips to the hospital, the unanswered questions and concerns rolling around in the back of your

mind at all hours of the day, the mental checklist you run through at night, remembering their favorite foods, the messes they constantly made in the house, the crying, the tantrums, the inability to take a shower or go to the bathroom without being interrupted. . . the list goes on. Would we be able to do any of this and give our kids a happy childhood if we didn't absolutely love them from the bottom of our hearts (even if they sometimes drive us insane)? It's the same concept with your business. You have to enjoy at least most of what you do and believe in the concept, service, or product you're promoting. Otherwise, how do you think you'll get through the countless setbacks, the IT failures, the lack of resources, the increase in expenses, the decision fatigue, entrepreneur's insomnia (yes, it's a thing), etc.? You get through it with an unwavering belief and love for what you're promoting.

Now let's marry this concept with the idea of serving humanity. Does the thing you're passionate about serve the world or human race in some sort of way? Does it help others or bring them joy? How can your passions be a service to the rest of the world? This is what you need to figure out.

Let's say you're enjoy teaching, as I do. This is pretty straightforward. Teaching benefits others and allows them to learn the material you've already learned, no matter what it is. If this is your business, you'll experience things like uncertainty about the best ways to market yourself and find new clientele, which platforms to use, the best methods for creating new content, effective time management strategies, and much more. You'll use the belief you have in teaching whatever skill it is you teach to get yourself through the less fun parts of building your business.

Let's say your calling has to do with animals. You love animals and couldn't imagine your life without them. But unfortunately, animals don't pay our bills (wouldn't that be nice?). So, how can you convert your unconditional affection toward them in a way that benefits



people (you know, the ones who *do* pay our bills) and that you would actually enjoy doing day and day out? You could start a business in dog training, pet sitting, pet grooming, dog walking, doggy daycare, etc. There are plenty of ways that you could take your love of animals and transform it into something that benefits humanity as well. Just consider that you will dedicate an enormous amount of time to growing your business, so be sure it's something you're willing to put in the time and effort for.

You may also discover new passions on your journey that are awakened inside you once they come to light. That is the beauty of this path—you're constantly learning new things about yourself and the world. All of a sudden, the world is brighter and more colorful. It might be scary, but the opportunities are endless. All you need is a healthy dose of faith, courage, and planning to take those next steps.

## **Let's Get Down to Business: Action Steps You Can Take Now**

1. Make a list of all the things you've accomplished in your life that you're proud of yourself for. Each day, write three to five new things you've achieved in your life, even if they're small or happened a long time ago. For example, if you had a tough conversation with someone in your life but it was a conversation that needed to be had, write that down, too. Repeat and read your list daily to remember how much you're capable of.
2. Try to do one new thing each day that intimidates or scares you. Striking up a conversation with a random person? Do it! Having a challenging conversation with a friend or family member? Do it! Trying that new fitness class? Do it! Get yourself out of your comfort zone on a daily basis to encourage true self-growth.

3. If you haven't started your business yet and are at a loss for what kind of business you should start, make a list of the things you enjoy doing and could truly see yourself doing day in and day out. Make another list of your strengths and include any and everything. What ideas are coming to life?

## Chapter 4

# *Growth (Personal and Professional)*

“Forget about the fast lane. If you really want to fly, just harness your power to your passion.”

– Oprah Winfrey

### **Storytime**

In business, I cannot even begin to explain the value of both personal and business connections. Your personal connections will help invigorate you, fill you with life when you're up and when you're down, and provide much needed moral support. However, not all of us have a huge spiderweb of networks and connections to rely on, and if you don't, that's okay. It's never too late to start building one.

Let me demonstrate to you how growing your network of connections can influence your business.



Within the course of a year, three major things happened in my life. The year started off with Jasper and I breaking up and his moving out, followed by a new custody battle in which I was eventually awarded sole custody of my children, and finished with the passing of my father.

Needless to say, this particular year was brutal and made it incredibly difficult to focus on even maintaining my business. But I didn't have a choice because, once again, failure simply wasn't an option. I dug in deep into the world of personal development in order to feel more at peace and have more influence over my circumstances, thus making it easier to run my business once again.



I'm convinced that it was my commitment to personal development that manifested the outcome of the custody battle. In fact, this was a journey that I started originally after Jasper and I broke up and I felt broken down. I hated how I felt about myself and how I'd let his issues impact my feelings of my own self-worth, and I decided something had to be done to change that. Nobody was going to control my emotions or self-confidence except for me. I refused to even entertain the idea.

I started following inspirational speakers and relationship experts on YouTube to gain some perspective. After learning a great deal about how different energies attract different people, events, and circumstances into your life, I began reading books and meditating.

Meditating was a game-changer for me. Once I began practicing daily with both guided and non-guided meditations, my breathing relaxed and slowly became stronger. As I continued to work on this, my energy began to feel refreshed, and I found that I was no longer getting irritated or upset about things that would normally upset me. It was much easier to let them go, which was a colossal help during the custody battle.

These new skills also helped to alleviate the constant sense of overwhelm I had during that year. I started becoming aware of how frequently throughout the day I would be taking quick, shallow breaths and the

tight ball that would begin to form in my stomach. Stress like this could come up at any point and time in the day where I was thinking about all the things I had to do, hurrying to get out the door, listening to my kids bicker at one another. . . the list goes on. When I became aware of these things, I forced myself to slow down, take deep breaths from my solar plexus, and remind myself of a quote that I'd read in one of my books to keep my perspective. These mini meditations were key in helping me maintain my sanity.

Even though I'd taken leaps and bounds of self-improvement, deep down at my core, my self-esteem still needed a little more attention. I began listening to meditations that help you improve your sense of self-love. Over time, I began to feel lighter and moved through the day with a more resounding resilience and feeling of competence. I never believed it before and used to laugh at the thought, but it's truly amazing how much we can accomplish simply by becoming more aware of our breathing.

Once I realized how watching these videos and practicing these meditations were doing me wonders, I started reading personal development books. I wanted to really absorb and reflect on what I was reading. By taking the time to apply the knowledge I was gaining, I would begin a journey of calming some of the inner turmoil that was still residing inside me and affecting my everyday life. Sometimes we don't even realize how our past experiences, emotional charges, and subconscious programming impact everything in our life, even our work. A major part of this process is releasing parts of the old self that have not been serving us and creating new beliefs or habits that will help us to both become better people and attain our goals. When you think about it, this whole process isn't actually about what you *get*, it's who you *become* as you work toward your goals that makes all the difference.

At first, I had tunnel vision and all I could see was a promise of salvation in the form of financial independence. I was looking at the gain and what I would get out of it rather than taking the time to improve myself from the inside out. *I'm already a pretty great person*, I thought. Yes, I had self-limiting beliefs, but I still knew I was a good person with values and morals and a determined work ethic. Of course, looking back on it now, that was a rather arrogant and selfish stance to take, as we all have room for growth no matter where we are on our journey.

Over time, I became obsessed, reading every moment I possibly could. My nighttime routine, rather than vegging out in front of Netflix before bed consisted of at least an hour or two of reading. If I could start my day by reading just one chapter, I did that, too. Even though I've never been a morning person, I found that, if I could start the day reading something inspirational that would help me get in touch with a deeper sense of being or spirit, that feeling would help start the day on a positive note and guide my interactions throughout the day. The domino effect that this mindset had on the events of the day was impressive. I found myself more open and willing to embrace new things I had previously found uncomfortable.

It's amazing how much our outer world can change when we change our inner world. In the words of Neville Goddard, "The world is a mirror, forever reflecting what you are doing, within yourself."

When you look in the mirror, what would you like to see? When you look around you, what would you like to be reflected back to you, and how can you make that happen from within?

## **Lessons Learned**

### ***Lesson 1: Prioritize Personal Development***

Who you are at your core leads to connections, allows you to ride the waves, and makes you a happier person. Your energy emanates from you and people can feel it. When people feel positive energy, they trust you more as a client, business partner, supplier, friend, significant other, you name it. Positive energy also allows you to see the beauty in life and have an inner sense of fulfillment.

Think about how one person can impact another person, who then impacts other people. The domino effect that *you* can have on the world around you simply by enhancing your inner calm is greater than anything you'll ever know.

Even if you're Mother Theresa reincarnate, make self-improvement a top priority and you'll reap the benefits in your business. You probably won't get results overnight, but Rome wasn't built in a day, either. Also, remember that we don't always understand why certain events unfold when they do, but if we react with conscious intention rather than unconscious impulse, those events can change the course of our entire day, week, month, year—or sometimes our life. (Have you ever seen the movie *Sliding Doors* with Gwyneth Paltrow? That's a great example of how the simple incident of missing a train can change your entire life in ways you couldn't have even imagined.)

### ***Lesson 2: Immerse Yourself in Your Craft***

In order to be a successful business person, you need to thoroughly understand what you're selling. That means you need to soak in as much information as you can about your craft. Perhaps you don't enjoy reading. (Kudos to you for purchasing this book, then.) Maybe audiobooks are a

solution. Or podcasts or YouTube videos. What's important is that you figure out what works for you and use that method.

When we discuss and reiterate things that we've learned with others, it helps cement the material in our mind and prolongs our retention of that material. If we're learning how to become better people, mothers, and/or business owners, then that information is important to retain. So if you can find people to talk to about the things you're learning, that's even better than just studying. Think of it as your own personal book club, podcast club, YouTube club, self-improvement club—whatever works for you!

You might feel as though you don't really have that community of people to talk to about these kinds of things, which I assure you is more common than you may think. I often felt that way, but luckily I did have my best friend who, even if she didn't live close by, was always just a text away. There are also some things that you may decide you want to keep yourself and that's fine, too. Sometimes journaling is our best option. Writing information down also helps the mind process it in an easier way. The point is for you to find the outlet that works best for you.

***Lesson 3: Use Past Experiences to Learn How to React More Productively in the Future***

Take a moment to think about some of the most challenging experiences you've had in your life. Now think about a time that you reacted to one or more of those experiences that may not have been the most productive. If you could go back in time and react differently in a way that would promote grace, healing and/or compassion, what would you do? Play it out in your mind every so often so that if and when a similar experience arises, your mind will already be prepped, and it will be easier to react with grace rather than animosity.



### ***Lesson 4: Rely on Yourself***

Once you've begun your path of understanding yourself and getting to know yourself better, become your own best friend. Now, I'm not saying to ditch your partner or your best friend, tell yourself that you're an independent woman and that you don't need any friends. Not at all. I'm simply saying to remember that you are your own best friend and, at the end of the day, the only one that you *know* you will *always* be able to count on. But take a moment to think about how truly powerful that is. You always have a choice. A choice on whether or not to allow something or someone to offend you, frustrate you, irritate you, or engage you in conflict. Nobody actually has that power unless you allow them to have it. When you choose not to take the paths of anger or pain and instead opt for a brighter way of living, you'll appreciate how the scenery suddenly seems to bloom all around you.

### **Let's Get Down to Business: Action Steps You Can Take Now**

1. Do some serious self-evaluation to figure out where you are struggling personally. You don't want this to seep into your business, so research and make a list of books you can read or podcasts you can listen to in order to grow and develop in these areas.
2. Write down several ways you can prioritize yourself each and every day, even if it's something small like waking up a little earlier and making time to drink your coffee and read a chapter in your book each morning. Remember that small things count—and they can add up to make a big difference.



**Part 2**  
*Business Education*



## Chapter 5

# *Finances and Starting Your Business*

“Money looks better in the bank than on your feet.”

– Sophia Amoruso

Now we’re getting into the numerical stuff. Let me just put it out there: I’m not a financial adviser, accountant, tax attorney, broker, loan officer, bank teller, or any other career you could possibly imagine in the financial industry. I teach. I own my own teaching business and have educated myself through a variety of books, speakers, and life experience on how to manage my budget and prepare for business expenses in the best way possible. I’m grateful for these lessons and wouldn’t have been able to make the jump several years ago to living life on my own terms or have been able to take a time out from my business to write this book for you if I hadn’t listened to their advice.

The number one piece of advice I’d give anyone who is looking to start their own business is to *save*. Save, save, save, ladies! And then save some more. Think of it as being analogous to the seasons. What do many animals do? They spend time gathering food in the spring, summer, and fall, so that when winter comes, they’ll be all stocked up and good to go. Think of yourself as one of these animals. It’s your job to save as much as you possibly can in order to make that happen.

But save what?! I used to tell myself. There's nothing to save! I'm barely scraping by, I'm creating a budget and meal plan every single week. I don't go out and spend money on fun because it's simply not there, so what in God's name would you like me to actually save?

This may or may not apply to you. Either way, let me tell you a little story.

I once saw a Tony Robbins video about shifting your focus. He was speaking to a large audience and gave everyone an exercise, telling them to look for brown all around them.

“Look for brown, look for brown, look for brown,” he repeated over and over.

Then, he told everyone to close their eyes. As soon as their eyes were closed, he gave them a test to shout out everything they had seen that was red. The room was silent.

After everyone opened their eyes, he gave them another exercise to look for red to see if they saw much more red than what they could remember from when they were looking for brown. Of course they saw much more red when they were actually looking for it.

The lesson here is, seek and ye shall find. Wherever you direct your focus, that's what you're going to see and that's what you're going to find. If you keep telling yourself that you have no options, you're wiring your brain to look for evidence of this belief—and that's exactly what you'll find. If, however, you tell yourself and you believe that there are options everywhere, you'll begin to see them.

When I started believing more empowering truths, things started to change. I started building my retirement account. I built my savings,

a few hundred dollars at a time. I started DoorDashing when my kids weren't around to make some extra cash. I looked for new ways to add even small amounts of revenue to my business by offering different options to my students. Bit by bit, my accounts started building back up, and even though I was still "getting by" on a month-to-month basis, I was getting by with a healthy savings and growing retirement account. I would be okay.

Some of you may already be fortunate enough to already be in this position; however, some of you may still be on this very journey as we speak.

So how do we get to having enough money in our savings account to feel comfortable enough to eventually make the jump? Let's get into that now.



If I had to do this all over again, here are what my requirements to make the jump into running my business full time would have been:

#### Non-Negotiable

- Have six months' worth of savings, preferably in a high yield savings account
- Be earning enough money from your business each month to cover your housing costs
- Serve an initial customer base that is happy with your product or service
- Have a solid business plan

## Preferable

- Have six to twelve months of savings in a money market account (MMA)
- Have a retirement account from your day job
- Be earning enough money from your business each month to cover housing and monthly bills
- Have a base of happy clients/customers and a rapport that you've spent time developing with them

Please do not be discouraged if you don't have these things, yet. The goal is not to wallow in misery by focusing on what you don't have, but rather to focus on how to get to the place you'd like to be. How can you get there? Let's break it down step-by-step.

## **Step 1: Budget**

The first thing you want to focus on is your monthly budget. I didn't enjoy this aspect of planning because 1) it's tedious, and 2) if I allowed myself to do so, it was a moment where I could easily start a pity party by thinking about how much I'd have to do without. But what creating a budget actually serves as is a critical stepping stone into getting you the life of your dreams. So, let's do this.

Feel free to skip this part if you already know how to budget and are implementing one each month. If you're married or have a partner, hopefully they're fully on board because life will be much easier financially as you are building your business if they are.

For anyone who is unsure of how to go about creating a budget, the concept is quite basic. There are many free templates you can download online, although they may require some tweaking on your part. If you don't use



any of these templates, that's fine, too. You'll simply add up all your sources of income for the month on one side of the spreadsheet, and all (and I do mean *all*) of your expenses on the other side of spreadsheet. Everyone's expense categories will vary slightly, but should include things like housing, groceries, car payments, insurance, utilities, cell phone, etc. Since you're a mother, they may also include things like childcare, extracurriculars, children's clothes, the list goes on. Make sure you think of every possible expense you can anticipate for the month so you don't deviate from the budget later. Unexpected expenses are where we tend to run into problems.

If you're not in the financial position you'd like to be in just yet, then you're going to have to be frugal here, Mama, and it may not be the most comfortable thing. But consider this: would you rather your kids have an endless supply of snacks your kids don't need, or design the life of your dreams? Would you rather have the family go to that fast food restaurant each week to satisfy those cravings, or design the life of your dreams? Would you rather buy all that wine (which I *know* is sometimes a survival mechanism), or design the life of your dreams? Now is the time to take inventory of how much you're truly spending by looking at your previous bank statements to see where you can cut back.

Let's say that you have a couple of glasses of wine each night just to deal with the stressors of life. If your average bottle of wine costs \$12 and there are roughly 30 days in a month, then you're spending about \$180 of your hard-earned money on wine each month. Depending on your current household income, that could be a lot of money (if it's not and you're fine with it, do you!). If you're trying to save for the life of your dreams and have a ways to go, it's not worth it! Find a less expensive way to save your sanity, and pay yourself out instead.

The amount you're putting away for savings, whether it's in a designated savings account or future retirement income, should also be noted as

an “expense” on the budget. That money is untouchable—under no circumstances, except for an emergency, do I want you to touch that money. It’s time for us to start paying ourselves first (which is what the wealthy do, by the way) and figuring out what we need to do in order to make enough money to cover all our other basics (even if that means DoorDashing or driving for Uber for a little while).

If you don’t know how to save, here’s what you do: First, calculate your entire household income for the month, whether it comes from your day job, your spouse’s job, child support, alimony, side hustles, anything. Then take a *minimum* of 10% of that income and have it *automatically* drafted from your account each month and put into a savings account that we’ll talk about shortly. It must be automatic or else, if you’re anything like me, you’re not likely to do it. So, if you have a total household income of, let’s say, \$5,000 per month, your savings for that month should be a minimum of \$500. This is going to go directly into a special savings account that you can think of as your emergency fund. Your emergency fund is going to be there for you during the slower months of your business, or if your car breaks down and you need to pay an arm and a leg to get it fixed, or any other type of emergency that comes up. It is absolutely not to be used for new clothes, shoes, a down payment on a new car, or anything other than an actual emergency. I can tell you right now that businesses have dry spells. Cars get old and break down. People get laid off from their jobs. This money is going to play a crucial part in your livelihood if something like this ever happens in your life, and it will give you peace of mind, which is not something you can put a price tag on, especially when you have babies. Prioritize savings and make it a permanent part of your budget.

If, after combing through your budget and cutting back, you still don’t see how you could possibly save 10% of your monthly income, then be

sure to take notes in step 3, where we'll discuss ways you can increase your income outside of your day job.

So, where exactly should you put your savings? Welcome to step 2.

## **Step 2: Choose Where to Put Your Savings**

Personally, I'm very partial to contributing to my emergency fund through an MMA. The interest rates you'll get from MMAs are usually much higher (1%-2%) than those of a standard savings account at your local bank. According to Bankrate.com, the standard interest rate for your average savings account is .25% at the time of this writing. Which would you prefer?

Of course, there are other options available. The reason why I'm partial to the MMA is that, there are no early withdrawal fees because it basically works like a bank account except that you're only allowed a certain number of withdrawals per month (check with the bank to know what that exact number is).

Some other options include CDs (which stands for Certificate of Deposit), where you basically give your money to the bank in the form of a lump sum and you earn interest on that money over a set period of time, such as six, twelve, or eighteen months. The interest rate is higher than that of your average savings account and some MMAs, but the key difference here is that the money is absolutely untouchable for that set period of time or you must pay penalty fees. While savings and MMAs both allow you to make additional deposits into your account however you see fit, the amount of money you put into a CD is set, and you cannot make any future contributions.

You can also opt for a basic savings account at your bank to go hand in hand with your checking account, although I highly caution against putting the entirety of your six-month emergency fund in this account. An easy one thousand dollars is fine, but when that money is readily available and easy for you to withdraw, it's difficult to have the self-discipline to not touch it. Plus, it's a good idea to earn a higher interest rate on your money if at all possible. But it is an option if you have reasons for thinking it's a better fit.

On the subject of retirement accounts, such as 401(k)s and IRAs, they aren't options for money that is strictly going into your emergency fund and may be needed once you make the leap from having a day job to being strictly a business owner. Retirement accounts rise and fall with the stock market and typically have penalty fees for early withdrawals for people under the age of fifty-nine or sixty, plus you'll likely have to pay taxes on them, so while it's a great thing to contribute to, you'll want the emergency fund to be housed in some sort of savings account and *then* have a separate retirement account.

### **Step 3: Increasing Income Outside Your Day Job (If Applicable)**

Okay, so you're working on or already have your savings in place. Now it's a question of increasing your household income or business revenue *outside* of your day job so you can feel comfortable and safe making that switch from employee to business owner. Outside of the job(s) you already have, there are two ways you can earn more money. The first is through a business that you already have in place (or are about to put in place) and the second is through other side gigs, part-time jobs, etc. Let's focus on the business option first, then we'll take a look at other side gigs and opportunities.

There are several different ways you can increase your revenue in a business. You can attract new clients, raise your rates, and create new streams of income. If you already have a business in place, think about which of these methods would work best for you at the present moment. Is it possible to take on more customers or clients at this point in time? Can you provide more value to your clients, thereby allowing you to raise your rates? A different way to structure your payment system that will provide you with funds up front? A way to bundle your products or services together that will be more attractive to your clients? Or is there another stream of revenue you can create altogether?

Speaking of other streams of revenue, in my business, I have both an online store as well as resources for sale on Amazon. My grammar lessons are compiled into a guidebook that's still available on Amazon today and makes me money every single month, along with a writing workbook. Both of these books provide passive income, which means they continue to make money for me on a monthly basis without any effort on my part.

What would happen if, God forbid, you were injured, got sick, or had a death in the family? What are some other streams of income you could rely on to help protect you financially? Now, it's likely that as time goes on, you'll find sources of revenue that are outside the business you're building, or you may even start another business (as I did). But the same things that you could have in place for an emergency situation, you may also want to think about putting into place before making that leap from day job to self-employed. Make a list of anything and everything you can possibly think of, and then try to narrow that list down to two or three things that you could potentially get started on now.

Now, let's discuss ways outside of your business that you can increase your household income. We're looking specifically for streams of income that can be maintained if and when you leave your day job.

Here's a list of some ways you can generate more income on a consistent basis:

1. **Gigs like DoorDash, Instacart, Uber**—Obviously you can't drive for Uber if you have your children with you, but I've seen entire families work together while getting my Instacart deliveries. Only you know your schedules and what will work for you.
2. **Get a part-time job**—Of course, this only works if your schedule allows for it and, for many moms out there, it simply doesn't work. However, there are many work-from-home jobs these days thanks to COVID and companies not wanting to pay additional overhead, so even if you feel like there's no way this could work for you, you could shoot for something virtual. Try your basic Google, Indeed and LinkedIn searches and be sure to include the words "remote" or "work from home."
3. **Resell items on forums like eBay and Facebook Marketplace**—This isn't truly consistent income if you're just clearing out a few items you don't need anymore. But maybe you like going to yard sales or consignment shops, finding a few treasures, cleaning them up, and selling them for a higher price. There are actually a lot of people that earn income this way.
4. **Rent out a spare bedroom or garage space**—If you have extra space, think about renting out a room to earn some extra income. Of course, since your children will be in the house sometimes, you'll want to be sure to do your due diligence and run a background check and check references. A safer option would be renting out garage space as storage or simply for people to park their car. If you live in or near a big city, this could be a viable option.
5. **Sell your services on Fiverr or Upwork**—Can you proofread, edit, teach, write captions for videos, do graphic design, or anything even *remotely* similar? The possibilities for services you

can offer are nearly endless on these sites.

6. **Tutor what you know**—Can you help kids learn how to read better? Are you a math whiz? Can you teach a skill like sewing, video editing, or how to play an instrument? Teach it!
7. **Walk dogs**—Put a few flyers in people’s mailboxes or sign up for a site like [rover.com](http://rover.com) and see if you get any hits.
8. **Babysit**—Hey, if you already have kids, this could potentially be perfect.
9. **Clean houses**—This is a gig where you could potentially bring your children along with you. I remember my mom hired a cleaning lady when I was younger, and she always came with her daughter who helped her out a good bit.
10. **Sell products on Etsy**—Are you crafty? Sell your art or jewelry on Etsy. Even if you’re not very crafty, there are people who’ve had a good bit of success selling digital products on the platform.
11. **Become a freelance writer**—If you’re any decent at writing, sites like [Freelancer.com](http://Freelancer.com) and [Upwork.com](http://Upwork.com) are always looking for writers.
12. **Become a house or pet sitter**—This is pretty easy as long as you don’t trash the place or not actually take care of the pets (in which case, you can count on scathing reviews and zero repeat customers). Just make sure your babies are well behaved if you’re bringing them along and not going to do any damage to the property.
13. **Donate plasma**—This is not specifically a job, but I’ve known people who consistently donate plasma to get an extra couple hundred dollars in their bank accounts each month.
14. **Get a new job**—It’s not technically outside of your day job so much as it’s replacing your day job, but even as you’re growing a business, switching jobs also an option if you’re going to be making more money.

The sky is really the limit. There are some ideas here (and many others that weren't even mentioned here) that generally take a little longer to set up, so if you need extra income *now*, those may not be your best options. You could, however, set up a profile on one of the platforms mentioned above while simultaneously working on something that will generate more immediate results, such as delivering for DoorDash or Instacart. Then, a few weeks or months later when you start getting clients from Fiverr, Rover, or Upwork you have an extra source of income there as well. Talk about multiple streams of income!

## **Step 4: Paying Off Debt**

There's some controversy as to whether you should pay off debt first or build your emergency fund first. This is going to depend on the type of debt you have, the interest rate, and monthly payment, as well as your own personal circumstances.

If you have the income to simultaneously save money and pay off your debt, what are you waiting for?! Start paying off whatever debt has the highest interest rate first and attack, attack, attack with a vengeance. Do not let a credit card take hold over your life. I have experienced firsthand how fast a 21% interest rate can quickly spiral out of control.

After you take care of the first source of debt, attack the next one with the next highest interest rate, and so forth until you've paid it all off. I'm not saying you can't have debt before you jump ship from your day job to working on your business full-time, but the less debt you have, the better. The goal is to get your expenses as low as possible before making that transition.



## **Step 5: Investing**

If you're at the point where you have a fully funded emergency fund, have paid off all your debt, and still have some extra cash at the end of the month, now is the time to start investing. This could be in your retirement accounts or in your business (ideally, both). Some businesses don't require much when it comes to startup costs, especially when it comes to online businesses, but there is usually something.

Let's look at an example. Take writing a book, for instance. It doesn't cost anything but your time to type your book up and proofread it. However, when it comes to professional editing, cover design, and marketing, you're going to need some money. Most online businesses will require that you pay at least the costs of a website and domain. Some of the things I personally pay for are website hosting, my domain, an annual Zoom membership, a professional Canva membership, a professional photographer, an editor, etc.

Use this as an opportunity to think about your vision for your business and begin saving for what those expenses will be. Will you need a professional camera and microphone? This is the perfect investment opportunity!

Don't forget about your retirement accounts as well. If you're still employed and your employer is matching your 401(k) contributions, that's definitely an opportunity you don't want to miss. If you have extra money to contribute after that, you could consider opening a Roth IRA. A Roth IRA allows you to save money for retirement just as a traditional IRA does. The difference is that with a Roth IRA, you'll be paying taxes on your contributions now and get tax-free withdrawals later.

## **Let's Get Down to Business: Action Steps You Can Take Now**

1. Determine where your current financial standing is. Are you in the emergency fund-building phase, trying to earn more income phase, paying off debt, or investing?
2. Based off of your current financial standing, write down the next steps you'll need to take in order to transition from employee to full-time business owner. If you have a life partner, make sure they're on board. Keep these steps simple and basic at first, so as not to overwhelm yourself. This might look something like:
  - Find another source of income.
  - Save 10% of paycheck each week.
  - Once savings is built, pay off car.
  - Invest in the new business.

## **Chapter 6**

# *How to Start Your Business*

“You may have a fresh start any moment you choose, for this thing that we call ‘failure’ is not the falling down, but the staying down.”

—Mary Pickford

Starting a business may seem like a daunting task, but half the battle is cultivating the right mindset and getting on track with your finances, if you haven’t already done so. The actual act of starting your business consists of a series of six or seven steps that aren’t difficult to complete. Let’s talk about them here.

### **Step 1: Determine the Mission of Your Business**

You may have a personal mission in starting your business, but your business itself needs to have its own mission. What is your business aiming to achieve? Who is it aiming to serve? How is it aiming to accomplish this? Start with the end goal in mind so you know what steps you’ll need to take in order to get there.

## **Step 2: Conduct Your Own Market Research**

Now that you know who you want to help, it's time to do a little research on your target demographic. In the words of Benjamin Franklin, "If you fail to plan, you are planning to fail!" Be sure you research the market to the absolute best of your ability to ensure that the market actually wants or needs what you're offering.

In researching the market and conducting your own analysis, think about these key questions:

1. Who are your ideal customers? (Get as specific as possible here. Think: gender, age, location, career, interests, social media platforms they use, etc.)
2. Is there a demand for your product or service?
3. Can your ideal customers afford your product or service?
4. How can you differentiate yourself from the competition?
5. Will you require any resources or funding to afford the creation of your product/service to your target market?

There is no need to develop this into a twenty-page business plan that would probably take more time to write than to research. All you have to do is keep these questions in mind (write them down, preferably) as you research the answers as thoroughly as possible. It may seem tedious at first, but if done properly, the return will be that you will soon have a thriving business with satisfied customers who are more than happy to pay for what you're offering.

## **Step 3: Determine Your Business Structure**

It's crucial to have a basic understanding of the common business structures, as the structure you choose will affect the type of paperwork

you have to file, your taxes, how much liability you're taking on, and what types of funding your business will be eligible for. For more detailed information, discuss the different types of businesses with a CPA, but for now here are the basics:

### **Sole Proprietorship**

This is one of the most common business structures new entrepreneurs use because it's the simplest to set up. However, this is also the structure with the highest risk because there's no way to differentiate between the business and the owner, and you're personally responsible for any and all debt your business incurs. The business is not taxed separately and therefore offers zero protection to you as the business owner.

### **Partnership**

If you have a business partner, this is a simple way for the two of you to operate a business together. While a general partnership has similar risks as a sole proprietorship, there are limited partnerships and limited liability partnerships you can choose from as well.

Practice caution when selecting a business partner. It's easy for these types of relationships to self-destruct, even with an exit plan in place, since life can be quite unpredictable. For extra security, consult with an attorney to determine what kind of agreements should be put into place.

### **Limited Liability Company (LLC)**

An LLC can allow you to take advantage of the benefits of partnership and corporation structures by giving you more protection from personal liability. Your personal assets, such as your home and vehicle, will be protected since there's a distinction between you as the owner and the business. It also lowers your personal risk in the case of any potential lawsuits. While your profits may avoid double taxation, the income may be subject to payroll and/or self-employment taxes.

## **C Corp**

This type of business structure offers the most protection to the owner, but at a much higher cost, and it has far more record-keeping and reporting requirements. Corporate profits may also be taxed twice—once when the company makes a profit and a second time when dividends are paid out to shareholders—thus earning itself the nickname “double taxation corporation.”

## **S Corp**

An S corporation avoids the double taxation while still protecting you from personal liability. The flow-through taxation helps you reduce the amount of taxes you may owe, but there are additional fees to set up and maintain this type of structure, so be sure to consult with a tax professional if this is a structure you’re considering.

Your business structure may change as it develops and its needs inevitably change. While I started as a sole proprietor, I now run my business as an LLC and wouldn’t consider a sole proprietorship in the future. This is one reason that consulting with professionals is of the utmost importance to help you make these decisions.

## **Step 4: Get an Employer Identification Number (EIN)**

A business EIN is similar to a social security number, but for a business. It will be used to identify your business for tax purposes and is required to open a business bank account and to accept payments across many different platforms. Assuming your business is located in the U.S., you can apply for an EIN at [www.irs.gov](http://www.irs.gov), and the process is free.

## **Step 5: Open a Business Bank Account**

Once you have your EIN, you can use it at the bank of your choice to open a business bank account. This step is crucial because it's important that you keep your personal and business finances separate. Try to build a relationship with your business banker as you may need their assistance in the future with merchant services, a loan or a line of credit.

## **Step 6: Financial Software**

Since you want to be sure not to mix your personal and business finances, keeping clean financial records is non-negotiable. As a business owner, you will constantly need to evaluate your business's financial standing by looking at the numbers on a regular basis. You'll also need to keep excellent track of any deductions you're claiming on your taxes. QuickBooks has been the leading bookkeeping software for far longer than I've even been in business, but feel free to research less expensive options if necessary.

Now that you've got an understanding of the basics that are involved in starting your business, let's give you a mini crash course on running this baby!

## **Let's Get Down to Business: Action Steps You Can Take Now**

1. Contemplate and write down what the mission of your business is or will be. This shouldn't be a long statement—one sentence will do.
2. Conduct your own market analysis to determine the need for your product or service. Will your target demographic be able afford and willing to pay for your offering?

3. Make an appointment with a CPA to determine the best structure for the business you're pursuing.
4. Once you've determined your business structure, register with the IRS for an EIN for your business.
5. Once you have your EIN, use it to open a business checking account.
6. Research financial software to determine which one you're going to use. Purchase it, become familiar with it, and begin using it as soon as you have your business bank account set up and you're generating expenses and/or generating revenue for your business.



## Chapter 7

# *Business Crash Course*

“Really take the time to focus on finding your voice and making sure that whatever you’re creating is of high quality and is useful for people in their everyday lives.”

—Brit Morin

This chapter is not a comprehensive course on business. Rather, it’s a mini crash course that will cover the basics in the broadest sense possible. After you get familiar with the concepts we discuss here, I highly recommend investing in some business books. If cost is an issue, you can always visit your local library or, at the very least, do some thorough research online. Knowledge is power, so arm yourself with information so you’ll feel more competent and confident moving forward.

Some of the topics we’ll explore in this chapter include:

- Value creation
- Market evaluation
- Marketing
- Customer relationships
- Sales
- Delivery
- Customer retention
- Business finances

## **Value Creation**

The only way your business will work is if you create a product or service that people want or need at a price they can or are willing to pay. The delivery must also meet your clients' expectations and, obviously, you have to make enough of a profit to stay in business. If you find something broken that you can easily fix, you've hit the jackpot. Improving your value as a businesswoman will usually involve enhancing your skills in the aforementioned areas.

Earlier, I mentioned how important it is to feel passionate about what you do. While this is accurate, you still have to make sure what you're delivering holds value for your customers. Not many people will pay you to go on a shopping spree, but they may be willing to pay someone to shop and deliver for them or to watch their reviews on various products. Likewise, they may not travel without any promotions, but they might be willing to book a trip through a travel agent or reserve short and long-term stays at Airbnbs. The point where your passions intersect with the needs of others — that's going to be your sweet spot.

So how exactly do we figure out others' needs? According to *Driven: How Human Nature Shapes Our Choices* by Harvard Business School Professors Paul Lawrence and Nitin Nohria, people typically have four core drives that shape their decisions:

1. The Drive to Acquire—obtain material objects, status, power, etc.
2. The Drive to Bond—improve relationships, feel valued and loved, etc.
3. The Drive to Learn—acquire knowledge
4. The Drive to Defend—protect those we love, ourselves, and our property

Josh Kaufman added a fifth one in *The Personal MBA*:

5. The Drive to Feel—experience emotions and pleasure

Personally, I'd like to take the liberty to add a sixth core drive:

6. The Drive to Make Life Easier (or Convenient)—Simplify actions, chores and responsibilities

Most successful businesses have developed products or services that meet one or several of these core human drives. The more clearly you can demonstrate how your business will satisfy one or more of these needs at a price your client base is willing to pay, the more successful your business will be.

## **Market Evaluation**

There are different ways you'll want to evaluate your market before jumping into a new product design or service business. Remember, planning ahead increases your future chance for success, so let's take a look at your potential client base. Some things you'll want to consider are:

1. How badly people might want or need your product
2. How large your market is or how many people would be willing to buy it
3. The price your target market would consider acceptable to pay for what you offer
4. How easy it may be and how much it may cost to acquire new customers
5. How much it would cost to both create and deliver the product or service to your customer.

6. How unique your product or service is
7. How quickly the product or service can be created and/or delivered to your target market.
8. Your business expenses and investments.
9. Whether any secondary offers can be created from your original offering.
10. How much time and effort you'll have to put in to continuously make sales.

It may seem like a lot, to research and answer all of these questions. Just remember that finding these answers is a critical step that will help you to avoid making mistakes or working on the wrong things in the future. Your time as a mother is already incredibly valuable. Make sure you're doing appropriate planning so you don't waste it.

Also, consider how much your target audience will value your services. The parents of second grade writing students are not going to value your comprehensive plan to teach their children complex vocabulary nearly as much as upper class parents whose children are about to take the SATs and are aiming to get admitted into an Ivy League University. Same service, difference audience, completely different perceived value.

## **Marketing**

You may have a killer business or business idea. But let me tell you right now, if the word doesn't get out about your business (be it current or future), it doesn't matter how amazing it is. If nobody knows you exist, then nobody will buy anything from you. It's that simple.

Ideally, you want to be able to attract new customers quickly and without spending a fortune. By marketing your business, you're allowing yourself to find prospects who are interested in what you have to offer.

The biggest rule about marketing is that you need to get your target customer's attention. Think about how often you're bombarded with marketing messages on a daily basis. Hour after hour and sometimes minute after minute, so many companies try to penetrate our personal bubble with their marketing messages. Which ones actually get through to you? Do you notice the billboard of the woman in the bikini drinking on the beach when you're commuting to work? Or do you notice the YouTube ad about the puppy being adopted for the sick child who eventually overcame cancer? I'm going to take a stab in the dark here and say you're probably more likely to pay attention to a heartwarming ad as you're actively looking at your device rather than a billboard that you pass at 60 mph on your way to work while you're also hoping you remembered to put Johnny's lunch in his backpack.

Think about your target customer base for your business. What specifically is going to capture their attention? Are they convinced that they need what you're selling? And, if so, what's going to move them into action to buy it from you rather than a competitor?

Once you begin thinking about what type of marketing messages you'd like to get across to your target audience, make sure your using a type of message and method of delivery that they'll be open to. If you're old enough, you may remember getting interrupted during dinnertime by telemarketers. Who in their right mind would actually buy something from a random telemarketer just as they're sitting down to dinner to spend time with their family after a long day? Not many.

Remember that, out of the billions of people on this planet, most of them are not going to want to buy what you're selling. And that's okay. Your product or service certainly doesn't have to appeal to everyone in order for it to be successful. This is where identifying your target market at the appropriate times (aka *not dinnertime*) comes into play. Could you

imagine, for example, if someone tried to sell this book to a sixty-year-old man who was an accomplished CEO? You'd have to wonder about their sales skills and determine that they're probably not in the right job. You can't be "it" for everybody, so just be the best for the clients who truly want and need your help. Think of what your customers' desired result would be after buying from you and what core human drive that action would likely have been driven by. Have a deep understanding of your target customer and cater to that with all your might.

Truly effective marketing informs your potential customers about what your business has to offer. Don't waste your time trying to market yourselves to people who don't already want your service; you'll soon find out it's akin to pulling teeth. Instead, position yourself to get your message in front of the people who already want what you're offering, and then frame your unique offer in a way that allows them to see how it will help them achieve what they truly desire (wealth, beauty, power, emotional experience, protection, etc.).

When you combine this understanding of your client base with a truly remarkable offering, the sky is the limit. For a couple of years, I did not do any marketing or advertising of my business because I was getting consistent new clients simply through word-of-mouth referrals. What brought me these referrals, exactly? It all started with building a connection with the daughter of one mother. The mother was so thrilled with her daughter's results, she sent another student my way. That student's mother was equally impressed and started telling her friends. Before I knew it, referrals were keeping me very busy.

My unique offering (teaching while building a rapport with my students to garner the desired end result) spoke volumes for itself and flourished simply through word of mouth. Make no mistake, marketing by your own design will play a critical role in your business. But if your clients walk

away with a deep satisfaction, feeling as though they've obtained what they truly desired, their referrals can be a key piece of your marketing plan as well.

There are a few other valuable ways to attract attention. Every once in a while, you can offer something of great value for free. Just make sure it's not your highest value product or service. Freebies could include offerings like a free consultation, evaluation, beginning section of an elaborate course, or a video tutorial. Something that provides value but will simultaneously whet your prospects' appetites, leaving them with a desire for more. Creating this desire for more is absolutely necessary whenever you give anything away for free because—while they may be greatly successful in getting attention—free giveaways do not pay the bills. Finding the balance of how much to offer for free in order to gain new paying clients without giving away too much will be a journey. So remember to take the time to step back periodically to reflect on and evaluate your results.

Have you noticed how the attention span of so many people these days is slowly decreasing? With unlimited access to electronic devices and social media, not to mention the responsibilities of everyday life, your prospects don't have a great deal of time to decipher long-winded marketing messages. Having a short catchphrase, tagline or hook will increase the likelihood of grabbing your target customers' attention and holding onto it. In order to do this effectively, brainstorm a list of words that relate to your offering or business and why it should be important to others. Now try connecting or linking those words together in short phrases. Speaking as a language teacher, I find this exercise quite fun, but it can be daunting if your brain isn't vocabulary-oriented. If that's the case (and even if it's not), using a thesaurus is a worthwhile exercise that will boost your results.

In time, you'll want to develop a specific call to action in your marketing materials. Simply saying that you're the best in something doesn't tell people what to do next. You make the best graphic design materials on the planet? Cool. Now what was the next thing on my to-do list to tackle? Instead, if you tell me to click here to book a free consultation for a life-changing logo that will attract more customers to *my* business, now we're using a call to action to show me what I can do to get my desired end result—attracting more customers, which leads to more sales, which turns into greater profits, thereby fulfilling my desire of wealth. See how this works?

Finally, as you begin to build your business's reputation through interaction with your customers and your prospects and the delivery of your product or service, protect that reputation at all costs. What your customers think of you and making them glad that they chose to do business with you is what ultimately pays the bills. In other words, it's the glue that's holding it all together. By building an unbeatable reputation, your customers will come back to you if and when they need to, and they'll refer you to others. Being able to recommend reputable businesses that will improve the lives of those they care about, in turn, improves their reputation. That means that simply maintaining your reputation as a business owner has the power to turn some of your most loyal clients into heroes themselves when they recommend something incredible to someone else.

Of course, building a solid reputation takes time, effort and dedication, especially when you may not be able to answer your clients right away when your child comes down with a fever or you're shuffling your kids between soccer and gymnastics. However, once you find that balance, it will be the most effective kind of marketing you have.



## **Customer Relationships**

As Sam Walton, the founder of Walmart, once said, “There is only one boss: the customer. And he can fire everybody in the company from the chairman on down, simply by spending his money somewhere else.”

Once you’ve made the jump from day job to being a full-time business owner, you may not have a “boss” in the traditional sense of a manager who gives us our annual reviews, but you do in fact have many “bosses,” and they are your customers. They are the ones who will decide if they will accept your price increases and whether you’re delivering enough value to continue doing business with you. In other words, they’re the ones who allow you to earn a living.

That doesn’t mean that the customer is always right, but it does mean that you have to keep them happy. Happy customers will eventually make for a thriving business. Happy customers trust you and are likely to recommend what you provide to others, building you an even stronger reputation.

One of the easiest ways for a prospect to trust a business is by that hard-earned reputation we talked about in the Marketing section. When you’re on the fence about purchasing something but know people who’ve paid for that thing and have nothing but good things to say about it, that makes you trust its effectiveness more, right? If you don’t trust it, you’re probably not going to part with your hard-earned money.

It goes without saying that, without trust between a business and a prospect, there will be no transaction. If no transaction occurs, then you do not have a profitable business.

If you’re selling a service, take the time to get to know your clients, especially in the beginning. This is a critical piece in building trust and

rapport because it allows you to understand their needs and either educate them on how you can meet those needs or tailor your offering to do so. Nobody likes the stereotypical shady used car salesman who wants you to purchase one of his vehicles simply so he can get his commission check with no regard for your needs or the quality of the car. You'd be much more likely to buy from him if he let you talk without interruption about what you need as well as your budget. Ideally, he would let you direct the conversation and show you options that truly work for you. This would also benefit him because you'd be more likely to recommend him to someone you know. Instead, we're often told why we need a product or service and then feel pushed into buying it by those working in sales rather than feeling heard and allowing us to connect the dots as to how their offering will connect us with our core human drives.

While building rapport with your prospect, you may want to invest some time and energy into them by being as generous as you can without giving away your offering for free. This investment can come in different forms. One way is through educating them about things related to your offering. An example is when a knowledgeable real estate agent can explain the functionality of various aspects of a potential home you may purchase. I did this by offering a free recorded webinar and downloadable PDF that answered the common question of how my potential students should go about learning English in the most effective way possible. Another tactic is the way certain salons, lawyers' offices or car dealerships offer you beverages and snacks (in some places, maybe even a glass of wine), while you wait. It's been proven that customers are more likely to purchase from a person who offered them a "free gift." It's a small and inexpensive act, but it does wonders for building a sense of trust, rapport and/or reciprocation.

## Sales

Let's talk a little bit about why a potential client might say no to a sale. One of the most common reasons is that the offering costs too much. A prospect might also not believe in the validity of your claimed benefits, might think it won't work specifically for them, might be actively choosing to procrastinate, might not understand the offering, or might think it's too difficult to implement. As you can see, there are a wide variety of reasons as to why someone might reject your offer. (If you have a fear of rejection, here is where I would highly recommend doing whatever you can to overcome that fear because you will most likely be rejected a countless number of times, and that's okay.) Between garnering a better understanding of who you best serve and learning how to overcome many of the common objections to purchase from you, you'll be armed with the right tools and mindset to make a comfortable living through the number of successful sales you make.

One of the primary reasons potential clients are hesitant to sign up for a new product or service is because they perceive the cost to be too high. Your job is to focus on justifying the cost in their mind by educating them about your product/service, how it will get them their desired results, and what that result is ultimately worth to them. You're helping a potential client come to a decision by deciding if the desired outcome is worth it to them and understanding everything they will receive in exchange for their money.

If a client were to tell me that my teaching services cost too much, for example, I would reframe the service in a way that 1) they would better understand and 2) would convey the value that comes with it. To be more specific, I would show them that what I charge per hour of instruction also includes the unpaid time it takes me to plan the lesson and report on a student's progress. If I am to create any written assessments of their

progress, then that is included in the cost as well. I would also remind them that I've been teaching for 15 years, which has allowed me to study more tools and gain more experience to become a more effective teacher.

If a parent were to imply that they had doubts about this type of instruction or if they were dubious that it would serve their child, then I would give them success stories about previous students with similar needs. Client testimonials and referrals are also great ways to overcome this specific type of objection because they show your prospect how your offering has been of great help to others despite any perceived self-limiting beliefs. This is social proof at its best.

Finally, for those who would rather put off your service or believe implementing your offer is too challenging or overwhelming, you can educate them on the reality of their problem and address the ways to overcome that issue. Ideally, they will feel more knowledgeable and empowered by your investment of time in them, which again helps to build trust and rapport. If someone educates you and takes the time to do so without earning a penny in return, you will probably be far more likely to purchase from that person rather than someone who clearly only sees you as a potential source of revenue. We are all human and want to be treated accordingly.

Always think about how you can eliminate potential risk for your prospect. It's not exactly easy for us to part with our hard-earned money. Everyone is living through different circumstances with varying amounts of debt and income, managing their own priorities and possessing specific attitudes about money in general. The goal for you is to make it next to impossible for them to say no. How do so many companies go about this? Money-back guarantees (usually for a certain period of time) and free consultations are two of the main ways to make someone feel more comfortable in purchasing from you. In my case, I offered a free

trial lesson to my students when I was starting off. I do not offer these any more now that my client base has grown significantly; however, I do allow new students to pay for one class at a time for the first month rather than requiring the entire month to be paid up front as I normally do. The less loss that fears they may experience, the lower the barrier is for them to complete the sale.

## **Delivery**

If you're developing a product for your business, you'll want to make sure you consider things like what your distribution channels will be and how that will fit into your process of getting your product to your consumer. Are you going to sell directly to your customers at local markets or out of your garage or are you going to enlist the help of distributors, such as retailers, to get your product in front of significantly more potential customers. While there's obviously a huge benefit to using more distribution channels for your product, you'll want to ensure that they continue to properly represent your offering. Making sure your product doesn't arrive damaged and that it's getting the right exposure are just two of many critical components you'll want to address with a potential distributor.

Obviously if you're selling a service, you won't be using a retailer to resell your service, so while you will be in far more control of how your service is delivered to your client, your profits are more limited than a product that can be distributed through various channels. Of course, one potential way to address this is by hiring others to deliver the service to your clients. For example, I could hire other teachers to teach my students. And a hair stylist, house cleaner or landscaper can employ other workers to offer the same services under their business name. These are all ways to extend the reach of your business while offering a service to your clients. But, just as someone who's selling a product will have to ensure that the

distributor is delivering their product in a satisfactory way, you'll have to do the same with anyone else you hire to deliver the services your business offers.

By ensuring the quality and reliability of your product or service, you're making your business more predictable, which is exactly what people subconsciously desire when doing business with you. They want to know that you'll do great work every single time and on time. My landscaper always comes every two weeks to maintain my yard and tells me two days in advance before he comes. He also consistently does great work and responds to me if I have any questions. Whether you offer a product or a service, your customers will want to know that it will consistently be of high-quality and that it will deliver on its promises. And remember: it is always better to under promise and overdeliver rather than the opposite.

If your goal is to scale your business into an empire, you'll probably want to look at the easiest and least expensive ways to duplicate your product. Take this book, for instance. Amazon can easily duplicate the book to the point where my involvement is not required. Much of their processes in doing this are automated. By automating their processes, they're able to recreate the products hundreds or thousands of times over in a short period of time and at a much lower cost because there's less need for human intervention. You don't have to pay the costs of labor when you're employing a machine to do most of the work. Of course, if this is your goal, you will eventually have to carefully think through the best ways to manage your distributors on such a large scale.

Last, make sure that you are focusing on your business and how you can continually create and deliver more value rather than watching your competitors. Think of it as a 100-meter dash. The more energy a runner spends looking over his shoulder to see how far behind him the other runners are, the more energy and time they will lose (or, even worse,

they may trip and fall and give up any hope of winning the race). Be the person with tunnel vision, resolutely focused on bringing your clients more value in everything that you do, every time that you do it. Don't be stingy with your customers. Over time, this work ethic is what will put you ahead of the game.

## **Business Finance**

Remember how we went into detail about personal finance in the last chapter? Well now we're diving into numbers in the world of business. This is a topic that used to overwhelm me and make me feel inferior. Although I did all right until I got to college algebra, math was not exactly my forte or passion in school. I mean, I could barely understand the stock market let alone the difference between profit margins, cash flow, and compounding. There's always going to be a lot to learn when you're just starting out—and some of these principles may not apply to your business at first—but, you have the ability to sow and reap wonders once you're able to wrap your head around what will definitely apply to your immediate business as well as anything else that might be in your vision for the foreseeable future. For starters, just focus on the most important concepts.

Let's start with profits. If you buy a bar of soap for \$1 and sell that same bar of soap for \$2, your profit is \$1. Gross profit is the profit you make after you subtract the costs of producing and distributing your products. Net income subtracts all your operating expenses *and* any potential overhead costs from the revenue you made from the sale. It makes sense to say then, that the less it costs to deliver an item or service to your customer and the higher the price tag, the higher your profit margin will be.

Let's use an example where we're selling our services. If a teacher charges \$50 for a private lesson for one student but has bought a book for \$25

that is only used for the duration of one class, then the profit from that one class is \$25. If, however, the book is used for a duration of a ten-class course, then the profit increases significantly to \$475. Of course, we are not accounting for any overhead costs in this example. This is simply to give you the basic calculation.

Profit margin is the difference between the revenue your business brings in and the expenses it incurred to create the offering. It is always expressed as a percentage. In the example with the bar of soap where the profit was \$1 and it cost \$1 to make the soap, the profit was \$1. Assuming you're making enough sales each month, the higher your profits, the healthier the business. High profits not only allow you to live comfortably each month, but it also allows you to save money for those rainy days you will inevitably experience as a business owner. If there's a recession and people aren't as willing to spend money, if your equipment breaks down, or all of a sudden your regular clients go on vacation for a couple of months, you'll sleep much better at night if you have money stowed away for the slow seasons of your business.

*So how exactly can I increase my profits?* You may be asking. There are several different ways a business can increase its revenue:

- 1) Increase the number of clients or customers you serve. (Think of increasing your business's exposure to more potential customers.)
- 2) Increase the size of the transactions by selling more. (Think of bundling different products or services together or selling them a more expensive product or service altogether.)
- 3) Raise your prices (while keeping your expenses the same or at least low).
- 4) Increase the number of transactions between your business and your customer or client (by encouraging them to require or desire your products or services more often, typically achieved through rewards programs.)



- 5) Your business will be unique in many ways; therefore, you need to apply these principles as you see fit, ensuring that your principles fit into your business strategy. I will say, though, in regard to raising your prices, this one is an absolute must at some point if you plan on keeping up with inflation and increased costs of living and doing business. All established companies raise their prices at some point. After inflation began increasing in 2022, my internet, homeowner's warranty, water, and insurance premiums increased all at once. Amazon also just recently increased their printing prices, thereby requiring authors to increase the cost of their books if they wish to keep the same profit margins as before. How are we supposed to be able to pay our bills and ensure we have enough revenue coming in if we don't simultaneously rise with the tide and increase our own prices? If you're not keeping in line with inflation, you're falling behind.

Of course, whether you increase your profits or not, your main goal is to ensure that your customers keep purchasing from you for as long as possible in order to extend the lifetime value of that customer. Think about it. If you're having a bad day and accidentally treat a customer who has only purchased from you one time poorly, that customer may never buy from you again. Let's say it was a \$300 marketing service that they were going to pay you for on a monthly basis. Now imagine if you hadn't let your bad day affect your relationship with your customer and that customer had continued to use your services for a total of three years. The lifetime value of that customer would have been  $\$300 \times 36 \text{ months} = \$10,800$ . That's a difference of \$10,500 all because you were having a bad day. (By the way, back to customer service for just a moment: the customer is definitely not always right, but if you are able to maintain a positive long-term relationship with your most profitable customers, you'll come out winning.)

High lifetime values are one of the reasons subscription services like Netflix or a homeowner's warranty work so beautifully. They naturally maximize the lifetime value of a customer by signing them up for a monthly or annual subscription that is conveniently charged automatically. Customers will often forget about the subscription until they see the charge posted to their account the following month or year).

Do you remember how we began budgeting for our personal finances in the last chapter? This is also what you need to do for your business to help you keep track of expenses and overhead costs, which are the ongoing resources you need to keep your business going. Budgeting helps you see where small things may fall through the cracks and also how quickly they add up. Does your business really need those five \$10/month services, or can you save or invest that \$50/month elsewhere? The lower your expenses and overhead are, the more wiggle room you'll have each month to save, invest, and pocket extra revenue.

By budgeting, you'll also better understand where your break-even point is, or the point where you finally begin to make money after taking your expenses into account. Let's say you decide to start a vending machine business and purchase two used vending machines for \$2,000/each for a total of \$4,000. You then spend, let's say, \$500 on vending machine software to track your inventory and profits and \$500 on products to fill the machines. Repairs cost another \$500 and gas to travel to refill the machines each week costs \$75/month. That's a grand total of \$5,575 for your first month and an additional \$575 for products and gas each month thereafter. Assuming you don't incur any additional costs, your break-even point will be when you've made more than  $\$5,575 + \$575/\text{month}$  in business. Depending on the location and product selection of your vending machines, it could take anywhere from a few months to a year to start seeing profits. How long it will take you to break even needs

to be taken into account when you're considering making the jump from having a day job to starting a new business and becoming a full-fledged business owner with mouths to feed.

You might begin to ask yourself where in the world you would get the \$4,000 to purchase two vending machines (or whatever startup costs apply to your business) in the first place? There are different ways of going about paying for the more expensive startup costs and business expenses. Ideally, you'd use your own cash, but if that is not a possibility, your own personal credit might be. I'm not a fan of consumer debt, but the lower equipment and overhead costs I had were temporarily put on a personal credit card, which I later paid off in full. Just be very careful with credit cards—we talked about how that 21% interest rate can eat away at the money you make each month and turn into a full-blown nightmare if not dealt with soon. If you do need to use a credit card, prioritize paying it off in full.

If what you require surpasses your cash or credit limit, you could take out a loan. Personal loans from a friend or family member (depending on your relationship), can be more advantageous than an unsecured loan from a bank or credit union because of the high interest rates these institutions often have. However, if requesting a personal loan from a friend or family member could potentially jeopardize your relationship with that person, don't do it.

Finally, a secured loan is also a loan from a financial institution, but it requires some sort of collateral. Collateral is an asset that the borrower can promise the lender if they don't pay the money back. For example, when you purchase a home and take out a loan from a bank, your home is collateral. That means the bank can legally seize your home if you fail to make the required payments on your loan. Loans for large amounts of money are often secured.

This is the point in the finance discussion where things can get a little daunting, but don't feel discouraged. This education is being given to you not to overwhelm you, but to empower you! Knowledge is power. If you're feeling overwhelmed, take a break, take some notes and consider little by little how these concepts will apply to your business. Just as the tortoise won the race in the end, you'll win by investing your time and energy into creating a strong foundation of knowledge and understanding about your business and your future.

## **Let's Get Down to Business: Action Steps You Can Take Now**

1. Get a notebook that you'll only use for business-related educational purposes. Write down the financial terms from this chapter that you may need to better understand and consider.
2. Write down the definition of each term as well as how it applies to your business. Consider this to be the foundational work you're completing as a part of your business planning.

## Chapter 8

### *Thriving as Mom*

“Being a mom gives you superpowers for doing stuff you don’t want to do.”

—Elle Rowley

“That’s great, Kristina,” you might be saying. “You seriously expect me to come up with all these fabulous creative ideas, implement them, make money from them, keep the business going, maintain my day job, take care of the house, and maintain my sanity as a mom? You must be dreaming.”

In response, I would like to emphasize two points and make sure they are crystal clear:

1. Nobody said success was going to be easy or not require sacrifice.
2. There are hacks out there that you can do to make your life as mom a little easier (stressing the word “little,” here).

The first point speaks for itself, so let’s move on to the second point. What in the world can you do to make life as mom at least not so hectic that you have to drop your kids off with your sister and temporarily check in at an insane asylum? We don’t want that, Mama, so let’s think of some things you can do.

## **Personal Schedules**

If you're not already organized with all your other schedules (work, family schedules, appointments, extracurriculars, etc.), now's the time to do it. There are so many tools out there, from mom planners to desk calendars to Google calendar in your phone. Getting yourself organized will require some effort at first, but life is much easier in the long run once you take the time to know what your schedule is going to look like for the month.

I used to have a whiteboard calendar hanging above my desk with my entire class schedule for the month. I would then write it down in my daily calendar, which also included my kids' sports and extracurricular activities, which was also written down on a whiteboard in the kitchen so they could see their own schedules. On top of that, I would put calendar reminders in my phone for any new students I received to make sure I didn't forget about them since they created a change in schedule.

As you can see, this is a lot of repetition. I ended up spending at least half a day at the end of the month simply rewriting or inputting all the different schedules in different places. I told myself that I needed the information in all these different locations to make sure I could look at it whenever I needed to, plus there was the fact that I'm a pen and paper kind of gal and the cell phone calendar was simply too small for me.

You might need to engage in this Olympic-level calendaring when you're first starting out. If you don't, I salute you. I don't need it anymore, partly because I've gotten used to the schedule and also because I have cleared a lot of unnecessary noise out of my life and mind since then. (It's amazing what that will do for your concentration!) I now use just my day planner for my work schedule, personal schedule and kids' schedules and the whiteboard in our kitchen so the kids' can see their schedules for the month.

## Meal Planning

You're going to want to devote as much time your budding business as you possibly can, but of course you also want to feed your babies healthy food and not stop at a drive-thru for dinner every night. So how can you avoid spending hours prepping and cooking food each week? Here's what I do, and you can do it too:

1. Take 30 minutes on the weekend to plan out your meals for the week. Planning ahead also helps with grocery shopping and finances so you're not spending extra money on food. There are countless free printable meal-planning templates online to make it easier for you.
2. Research easy meals or slow-cooker meals that don't take much time to prepare.
3. Prep whatever you need on Sunday (or at least a good part of it) and put it in the fridge to pull out each day.
4. Include lunches for the week in your Sunday prep whenever possible. If you can put them in individual containers with labels, then fantastic! As much as I love this idea, I've never been quite up to this level, but if you can get there, then I'm here cheering you on, Superwoman!
5. Cook whatever else needs to be cooked for dinner (if you haven't already done so) each night. Remember a lot of food tastes better the next day after the flavors have meshed a little more, so there's no shame in cooking ahead and reheating later!
6. Teach your children how to cook! Boy or girl, this is so important. Teaching your kids to cook when they're young may take extra time at the beginning, but it sets the stage to help make your life a lot easier later on. Even if you can only teach them how to make a sandwich, that's something!

Of course, if you can afford healthy takeout once in a while or on a regular basis, then by all means do whatever makes your life easier while simultaneously maintaining your health.

## **Keeping House and Time-Saving Cleaning Hacks**

I so admire those of you who are natural born cleaners. I don't function properly when my home is cluttered or what I perceive to be "dirty," but sadly, I wasn't born with the cleaning gene either. While I maintain my own home now (with the help of my children), I had to learn not only how to properly clean, but also how to make time for it each day.

Of course, nobody's perfect and things are going to fall off the schedule at times. But since I'm the type of person who prefers to maintain my home by taking a little bit of time each day rather than an entire Saturday or Sunday, I try to keep a daily schedule that I can stick to. Every family does it differently, so play around a little bit and do what works best for you.

I'm going to emphasize once more the importance of getting your children to help you with age-appropriate chores (look them up if you're not sure what they are for your child's age). It may take a little more time now, but when you enlist the kids' help and show them the importance of responsibility, contributing to the family/household, and taking pride in their work you're building a foundation to a having a family unit that works like a well-oiled machine.

I used to have a chore chart for delegating tasks to my children. It worked well at the time, since they were younger and each chore they did allowed your child to earn a certain number of points. After earning a certain number of points, the child earned a reward (the reward could be anything of your choice, whether it's an ice cream, a dollar, or a small toy from the Dollar Store).



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After we moved on from the chore chart, I started adding the cleaning chores for each child on our whiteboard calendar in the kitchen for each day that it pertained to them. Now, we all do it from memory, but this really helped us in the beginning.

Here is a possible breakdown of daily chores:

1. Vacuum/sweep (or use a robot vacuum if you have one)
2. Wash dishes
3. Feed/brush the dog
4. Unload the dishwasher
5. Tidy up
6. Wipe down the table
7. Wipe down the counters

Here is a possible breakdown of weekly chores:

1. Clean the bathrooms
2. Wash the floors
3. Dust
4. Wipe down windows and window sills
5. Laundry
6. Wipe down cabinets, dishwasher and oven
7. Water plants

Here is a possible breakdown of monthly chores:

1. Clean baseboards
2. Wash walls
3. Dust fans
4. Change air filter

Of course, you'll probably have times where you'll try something out a certain way, see that it doesn't work and have to change it. Or maybe you have someone to clean your house professionally or you've already figured out your cleaning routine with your kids while working on your business. If this is the case, you have nothing but my respect.

If you have the funds available to pay someone to clean your home on a regular basis, I recommend it, simply for the fact that it will save you time and energy. If your children are young, I would recommend it even more, so you can spend your precious time resting, working on your business, or getting in some quality time with your little ones instead of keeping house.

Assuming that you don't have funds allocated for getting your home cleaned, do what you can. Remember, it's ok if your routine changes a million times. Get your kids involved to an age-appropriate extent, and then go easy on yourself. Don't compare yourself to those Instagram-worthy homes or anything on HGTV for that matter. Your goal is to build a business and raise your children to the best of your ability—and that is going to look different for everyone. Hello! You're only human! If maintaining works best for you so that you have a tidy environment that allows you to breathe, think and sleep easier, then by all means do just that. If, however, you work better by cleaning everything one day a week and have the other six days mostly free from cleaning, then do what you have to do. We're all different and all work most effectively in different ways. While you shouldn't feel pressured to maintain a "perfect" home, remember that a cluttered environment can easily create a cluttered mind. By clearing out the external "noise" in our environments, we're making room for creative energy to flow through our minds.

Apart from getting your kids to help you clean or hiring a professional, here is a very basic list of some tried and true cleaning hacks to help you save time:

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1. Invest in a robot vacuum—I cannot even begin to tell you how much time this has saved me.
2. Use wax paper to line your refrigerator shelves to avoid having to clean them—just throw them away once they get dirty.
3. Use dryer sheets for dusting.
4. Wash toys in the dishwasher—assuming they're dishwasher safe, obviously.
5. Designate an old pillowcase as your fan duster. Hang it over each blade and the dust will fall into the pillowcase as you wipe it off.
6. Have a cleaning bin with all your products that you can take with you to each room.
7. Make an oven cleaner with a baking soda paste that can soak the walls of the oven overnight. Wipe clean the next morning.
8. Use the Baseboard Buddy to clean your baseboards.
9. Designate a sock for dusting your blinds. Put it on your hand and use it to wipe down dust with one clean swipe across each slat.
10. Clean a stained bathtub with a Magic Eraser.
11. Neutralize stinky shoes with baking soda.
12. Use your Swiffer on your walls.
13. Make your microwave clean itself by throwing water and half a lemon (or vinegar) into a microwave-safe bowl and microwave on high for three minutes. Easy wipe clean after the steam breaks up all the buildup on the inside.
14. Pick up glitter with play dough.
15. Use a hair dryer to get non-washable crayon stains off the wall (it will heat the wax from the crayons and make it easier to wipe off).
16. Pick up microscopic pieces of glass with bread.

This is by no means a comprehensive list—Google cleaning hacks for more advice—but these tips have made cleaning easier and saved me more time than I can count, thereby making life much more enjoyable.

## **Finding Your People**

I've always stuck to the quality over quantity thought process when it comes to the people I spend time with, so I've never been the type to need a whole onslaught of friends. That being said, however, friendship is very important in that we are social beings (some more or less than others), and we need the support of a community when it comes to raising children. There's a reason why the expression "it takes a village" was coined—because it's true!

*But I don't have any friends or family around me, you might say (I used to say this, too). Or, My family is completely dysfunctional and nobody helps me.* There is no one size fits all for a "village" of support—everyone's looks different.

Your community of support could consist a great deal of family, friends, co-workers, adults involved in your kids' extracurriculars, church, etc. Or, it may simply be one best friend who's always there for you.

I see countless women asking the same question on social media that I've asked myself many times: How do you make friends as an adult? We are no longer in schools that force large numbers of us to be together all day, so how exactly do we socialize?

Well, here's a list of some options. Remember to be open-minded!

1. Socialize more often at work
2. Sign up for a gym membership
3. Sign up for a class at your local gym
4. Join your PTA
5. Engage with the parents on your kids' sports teams
6. Go to church (if you're religious)

7. Sign up for story time at the library (if your kids are young)
8. Join a book club
9. Look for groups that share your interest on sites like [meetup.com](https://www.meetup.com)
10. Take a group class of something, anything!
11. Join an exercise club
12. Try a trivia night
13. Socialize with the parents of your kids' friends
14. Have a party at your house and tell your guests to bring someone
15. Try going on a double date with your partner. Or just get some other friends that are also couples to spend time together.
16. Try an app—yes, they exist for finding friends. There's a reason this suggestion is last, but as long as you're safe, it could be worth trying.

## **Attacking the Mountain of Paperwork**

This might sound silly to anyone who's not a mother, but you know all the artwork, schoolwork, and paperwork that your child seems to generate in a single week? Holy cow, can that add up! The last thing you want is for all these papers to get mixed up with your business papers and the next thing you know, when you think you're pulling out an expense sheet for your CPA, it's actually your child's permission slip to go on a field trip from last month.

I'm sure it may sound funny to discuss maintaining all the papers in your home in order to help you create a business and live a life you love, but believe me, it's all in the details. When you can consistently stay on top of what appear to be smaller things, you will feel less overwhelmed, and your environment will induce more creative thoughts. Plus, it literally takes twenty second to file papers away in their designated space. Sometimes the trash can is my favorite place for them!

It may seem like we need an entire room dedicated just to the papers that pile up in our lives. Unread mail to the right. Healthcare documents to the left. Insurance papers just behind the tax paperwork. Turn around and you'll find all of Johnny's artwork from second grade. Bills and parking tickets, of course, are all in way in the back, next to the receipts for all those bottles of wine we talked about earlier.

Since that's less than realistic, let's talk about an actual way we can avoid paper overcoming our lives. Again, everyone will have a system that works best for them, but here's mine:

1. Start with a filing cabinet organized with categories and sub-categories
2. Open all mail upon receipt and deal with it immediately or as soon as possible. File or toss as necessary.
3. Use small plastic bins with covers (mine are about 2" tall) for kids' artwork for each school year. Carefully select what you're going to save each year.
4. Designate a binder for each child with important schoolwork for each academic year.
5. Put tax documents from previous fiscal years in a separate "tax box."
6. Store all items in a closet.

Keeping your desk/counter/kitchen table space free and clear of all the endless papers will make a difference in the way you feel each day. Trust me.

## **Let's Get Down to Business: Action Steps You Can Take Now**

1. Purchase any calendars or agendas you'll need and begin writing down your daily, weekly, and monthly schedule. Be strategic

about where you'll place the schedule and determine whether it would benefit your kids to have one visible to them as well.

2. Research quick and easy meals to prepare, download a meal planner, take 30 minutes to plan out your meals for the week and shop for groceries accordingly.
3. Make a list of time-saving cleaning hacks and post it somewhere you'll be able to see it every day.
4. If you feel as if your community of support is lacking, research and make a list of different clubs or organizations you can participate in. Contact one of those organizations each week until you feel content with the community and regular activities you have in place.
5. Organize that paperwork if it isn't already. Make a list of any organizational items you need to buy and set aside some time this week to organize all the papers around the house that are not where they need to be. Make putting all your papers away a part of your daily or weekly schedule.





## Chapter 9

# *Making Time*

“You will never find time for anything. If you want time, you must make it.”

—Charles Buxto

Where do I even begin when it comes to the whole concept of finding time? It seems like almost everyone grapples with this—students, parents, working adults. . . everyone. Whenever we don’t think we can do something (myself included), we tend to say, “I don’t have the time,” as if it were something to possess.

Are you ready for me to tell you something you might not like hearing? It sounds cliché, but we have the exact same twenty-four hours in a day as Beyoncé. When I heard that, I thought to myself, “Oh. Shit.” My excuses had run out on that one, so I desperately tried looking for another. “But Beyoncé has professionals working for her day in and day out,” I would tell myself. “That’s a ridiculous comparison.” There. I felt better subconsciously reaffirming my limiting beliefs as I snuggled into my couch with a bowl of popcorn and glass of wine and contentedly turned on Netflix.

But the nagging voice continued in my head each time I caught myself scrolling on Facebook or Instagram, looking up random information

online that I didn't really need, and allowing myself to get caught up in meaningless conversations that weren't fulfilling. I'm not saying to never do any of those things—we're only human and I'm certainly still active on social media. But be self-aware as to how much time you're spending engaging in trivial activities that are contributing to your stagnancy rather than raising you to the level at which you deserve to be. When I realized I was spending over six hours on my phone each day, I felt disgusted with myself. While some of that time was spent doing important things like communicating with my students, texting loved ones, and watching informative and inspirational YouTube videos, a large chunk of that time was admittedly devoted to meaningless scrolling. Yikes.

Now, I usually catch myself after about ten or fifteen minutes of scrolling. When I do, I put my phone down and interact with my children, play with my dog, read a book, or work on my business. These things get easier over time as you practice noticing when you're doing something simply on autopilot. Remember how I said this is really more about who you *become* rather than what you *obtain*? Realizing that you have complete and total control over how you spend the twenty-four hours that have been bestowed upon you (and that it may not be a gift you receive tomorrow), is incredibly empowering. It is your choice to decide how you wish to sow the seeds of health and abundance in your life.

## **Childcare**

Childcare. So many feelings about childcare.

As this chapter is titled "Making Time," I'm not going to focus on all the complexities and costs of childcare, as that won't help you very much in your creative endeavors. Rather, I'm going to offer suggestions of how you can arrange childcare outside of day job hours so that you can have a little more time to concentrate on that budding business of yours. As

any parent knows, it's simply impossible to concentrate when you have a two-year-old constantly asking you for snacks, climbing all over you or when you have a crying infant in the next room.

## **Additional Daycare/Extended Day**

Picking your children up a little later from school or daycare may be an option for you. You may be able to squeeze in some extra work on your phone or device from the parking lot at work or at the childcare facility. Or, depending on your work schedule and whether you live close enough, you may even be able to run home for an hour to take care of business and then come back out to pick them up. It doesn't sound like much, but sometimes just being able to take a few moments to respond to that one client, check your finances, write down some creative ideas or whip up a quick blog post can make all the difference in the world.

## **Lunch Breaks**

It's simple. If you get them, take advantage of them. I only had a thirty-minute lunch break at my old job, but I would frequently run out to my car to make and post a quick English pronunciation video for my students. I also found that posting around mid-day usually garnered the most reactions from my audience, thus boosting my visibility on social media. Other things I would do during this time included reading about business and answering student questions online.

Think about it this way. If you get a thirty-minute lunch break each day, that's two and half hours of kid-free time each week that you have to take full advantage of! Isn't that incredible?! And if you have an hour-long lunch break, then you have five hours each week to devote to your business. Even if it's just for tackling small things, make use of it!

Here's a short list of several of things that can be accomplished in a short time that will help your business:

1. Sending email
2. Posting to social media (marketing)
3. Responding to social media comments
4. Generating a list of creative ideas
5. Working on your promotional material
6. Reading and educating yourself about business
7. Organizing your digital files
8. Organizing receipts/paperwork for taxes
9. Updating QuickBooks
10. Building rapport with potential clients/customers
11. Working on the service you're providing a client
12. Writing a blog post
13. Adding ideas to your marketing plan
14. Signing up for networking events
15. Sending out a newsletter
16. Editing, captioning, and/or uploading a YouTube video
17. Requesting feedback or testimonials from clients
18. Updating your website
19. Scheduling work/projects
20. Doing market research for your product, service, or audience
21. Improving existing processes
22. Researching products/services that would help your business
23. Organizing your tasks
24. Planning
25. Finding areas where you can automate your business

As I said before, this is by no means a comprehensive list of all the possibilities that are open to you during this time. You can take any one of these ideas and customize it to the needs of your existing or future

business. Just make sure you bring the necessary items to work with you so you can be sure to get important tasks done during your break. When you work toward your goals on a regular basis, you'll be amazed by how much work you can actually squeeze in during the middle of the day.

## **Friends and Family**

We touched on this briefly in the last chapter, but think seriously about this one. First of all, do you have a partner that could help you? Do you live close to any family or have any friends who would be willing to do you a favor once in a while? Would telling them that you're trying to grow a business make them a little more willing to help out? This varies by family, as everyone has different beliefs about jobs versus businesses, so it can be a charged topic for some. Of course, nobody wants to feel like they're burdening the people they love by asking for big favors like taking care of your babies, but perhaps you can work out some sort of barter system. Return the favor if they have kids (Bonus tip: Sometimes, depending on the age of the children, it's easier for kids to keep themselves distracted if they have a friend with them, giving you some unintended downtime. Sometimes.). Cook for them if they can't cook and you can. Be a giver, not a taker, but build your village and let others know that you're also there for them (to a reasonable extent) if they need you.

Typically, but not always, sleepovers or even an afternoon with the grandparents are viable options if your parents live close by. Heck, if you still have a good relationship with their dad's parents, then that may be an option, too. Or, if your parents live far away, maybe they'd love to have their grand babies for a whole weekend. I know this is out of the question for many people, but also a very realistic possibility for some.

Do you have a friend who also has children? Swap playdates or babysitting, a favor for a favor. This is why it's so great to network with other moms,

even if socializing doesn't always come easy to you, because as your mom network expands, so does your support system and potential sources of support. And we all know that there's no such thing as too much support for any single parent. As a single parent, your support network and community can be one of your most valuable assets.

Other options are siblings, cousins, aunts, uncles, or if you have teenagers that can watch over your younger ones, too. Again, be a giver, not a taker. Nobody likes to feel like someone is leeching off of them and each person obviously has their own life, but if this is someone you're close to or that you provide with something valuable in return, a reciprocal, harmonious relationship will keep your network of support strong.

You may have to be the initiator on creating these relationships. It's funny—I used to think that I was just shy (which I was) and that everyone else would initiate something if they wanted to. When I finally began realizing how many other people also feel intimidated by getting out of their comfort zone and starting a new routine or hanging out with someone new, I realized how many opportunities I had let pass me by simply because we both feared stepping out of box and trying something new. Don't let fear control your life. Instead, get in the driver's seat and buckle up for a ride in which you're in complete control.

## **When Your Little Ones Are at Home**

What if you need some time during the day to get a task done and enlisting the help of a partner is not an option? This is where you want to encourage some independent play, which can be a parent's best friend. If your children are toddlers and older, it's critical for them to begin discovering the world on their own (even if "the world" for them is the living room). Make no mistake—my saying this is not to diminish the importance of interacting with your child by any means. That is also

invaluable. It's simply to state that once children reach a certain age, you should not have play with them 24/7.

Set up toys that your kids love that can occupy their time for a little while so you can quietly hustle your buns off in the other room (or maybe in the same room, if that works better for your child and you can still get the work done). By getting your kids used to this from an early age and sticking to it, the idea is that they will eventually grow to accept it as part of their routine (making mom's life just a little bit easier). It can also be helpful for older kids if you explain why you need this time and how they will benefit from it. With younger children, however, it's a little different. Toddlers don't really care how much money you make, nor can they make the connection of how your working on a business will benefit them.

During independent play time, your child can do homework or puzzles, read, play quietly in their room, go outside and play, or do chores around the house. If they have old enough siblings, your kids can play a (quiet) game together. I'm not a fan of too much technology for the different effects it has on a developing nervous system, but when other options have been worn out, letting the kids watch a TV show or play video games could be an occasional option.

Here's a list of some of my favorite toys that encouraged independent play for my children when they were younger. (Some of these items you may have to invest a little time in at the beginning to get your child excited about playing with it, setting it up, or showing him/her how to use it, but they're worth it.)

1. Curiosity tables
2. Push toys
3. Activity cubes

4. Water tables
5. Music makers (opt for quiet sounds)
6. Blocks
7. Legos
8. Dinosaurs
9. Train sets
10. Pretend play kitchens
11. Art easels
12. Coloring books
13. Play doh
14. Pretend pets
15. Clothes for playing dress up
16. Tunnels
17. Toy cars
18. Doll houses
19. Climbing toys
20. Craft supplies

Every child is so different at this age, you're really going to have to customize how you can make things work according to their personalities.

For example, as a little girl, my daughter never wanted me to leave her side when she went to bed and woke up about 5,000 times per night. I ended up not getting a full night's sleep until she was about two years old. However, during the day she was Miss Independent, discovering the world around her and did not need anyone. When she was little, my best option was to get things done during the day. But my son was a different story. For the most part, he began sleeping through the night at around three weeks old. He also slept 23 hours a day as an infant. I felt like his ability to sleep for such a long period of time was a sympathy gift from the universe for all the sleepless nights I had with my daughter. As my son grew older, though, he needed more and more of me during the day



and did not want to be alone. After having him, it was more beneficial for me to work while he was sleeping.

If you're a night owl like me, it might be easier for you to work after your little ones go to bed. If you're a natural morning person, then waking up before the kids wake up to get work done may be your best bet. On weekends, if your children are young enough that they still take naps, then working on your business during that time is also a good option.

## **Mini Breaks**

Besides playtime, there are other times when you suddenly find you have a quick ten minutes to answer that email, write that blog post, or upload a photo to that flyer you're designing. Of course, I understand that so many other things are competing for your time, such as making dinner, cleaning up the house, or attacking that mountain of laundry that's been sitting on the chair for days. But if you can swing it, try to take advantage of the impromptu few minutes of free time you didn't realize you'd have.

Some of these mini breaks may include when your kids are involved in:

1. Bath/shower time
2. Movie time
3. Talking to a relative or friend on the phone
4. Playing with a pet
5. Playing outside/with the neighborhood kids
6. Doing chores
7. Sports/extracurricular activities
8. Leisure activities (that allow you to be free)
9. Impromptu play dates
10. Time spent with their dad or other family members

Speaking of time spent with their dad, let's touch on that.

## **Time Spent With Your Children's Other Parent**

As we know, there are many different types of households out there. Some of you may be married or living with a partner, while others may be single. That being said, the level of involvement from your child's other parent could range anywhere from living with you and being very involved or all the way to the other end of the spectrum of no involvement whatsoever.

Regardless of whether you're married or single, if you can arrange for your children to spend some quality time with their other parent, take advantage of this time! While it may be tempting to go out with the girls or sit back and binge watch an entire TV series, this is the time for you to be hustling your butt off without having to feel guilty about spending time away from your children. Do all the things that are harder to do when the kids are around, so that when they are with you again your tasks are easier to complete.

I used to record my YouTube and Facebook videos whenever my children were with their father and schedule the posts/uploads for the following week. While this was absolutely exhausting, there was no way I would have had the time or silence in the house to record videos when my children were with me. The only time the house was truly quiet was when they were in bed at night, which is not an optimal time to record YouTube videos since 1) you could wake up your children, and 2) nighttime artificial lighting is less than ideal when you're trying to record a high-quality YouTube video.

If your child spends any amount of quality time with their other parent, take full advantage of that time and plan ahead! This is when your monthly goal setting and calendars and agendas are going to come in *very* handy. Use them to your advantage.

Lastly, do take some time to rest and regroup while your kids are away (or while you're away sipping on a glass of wine with laptop) but find a balance by doing some of those tougher things for your business first. Then, when you do take some "me time" it will feel even more deserved. You already deserve it, Mama, but you will feel it even more. Have your "me time" so you don't burn out, but make sure your "fun" won't negatively affect you and your business-building activities. You are a Queen. It's time to own it.

## **Let's Get Down to Business: Action Steps You Can Take Now**

1. Write down a list of any and all people or institutions who can help you care for your child while you're creating and running your business. This list should include their other parent friends, families, daycare, school, play dates, and any extracurricular programs they might be enlisted in.
2. Make a separate list titled "Making Time" to note all the different times of the day you'll have time to work on your business. First thing in the morning. After your kids are in bed. Lunch breaks. During soccer practice. While they're doing homework or playing with the neighbors' kids. . . .
3. Finally, create a shopping and activity list of anything you might need to purchase to help encourage independent play. If your children are younger, what items can you keep in your house and periodically rotate to encourage their sense of exploration as you work? If they're older, would these items include something like a bike or scooter to get them outside in the neighborhood?



## **Chapter 10**

### *In Summary*

Now you know that, as a teacher, there's no way I'd be able to end the book without a quick review of everything we've covered so far. It's not only because I'm used to it through teaching, it's also because I know what's it like to try to remember an overwhelming amount of information without reviewing it. In this chapter, we won't be reviewing my journey, but rather the tips that will help through yours. Your path will look different from mine, as no two people have the exact same route through life, but hopefully you can take some of the guiding principles I learned on my journey and use them as tools to make your journey a little less overwhelming.

### **Your Journey**

The first point is knowing yourself and owning the fact that this is your journey to embark upon. You have to understand that you will think, act, and create based upon how you perceive yourself. We all have trauma and events in our lives that have affected us deeply, but if we have any lingering pain from those events, then we owe it to ourselves, our children, and our future to heal.

Think of it this way. If you were to pick a rose, and a thorn lodged itself into your finger while doing so, would you prefer to walk around for the

rest of your life not allowing anything to touch that part of your finger, or would you prefer to do the work to remove it and allow your finger to heal? Imagine going through life with a rose thorn lodged into your thumb and learning how to do everything without ever having to use your thumb. You would create so many workarounds in your life that would hinder and delay your progress, which could have been avoided had you just taken the time to grit your teeth and remove the thorn in the first place. In other words, attack the root cause of any negativity in your life rather than allowing it to have a ripple effect and create more negativity around you.

Take the time for self-reflection as a daily or weekly practice. This will look different for everyone, whether it's finding some quiet time each morning to reflect as you have your cup of coffee, writing in a self-guided journal, or meditating. Find the ways that help you understand yourself better so you can heal anything that is preventing you from being the best version of yourself. While you may be starting as someone who is looking to pay the bills and live comfortably by doing what you enjoy, you'll soon find that the unexpected benefit of all of this is the person you allow yourself to become throughout this whole process. Clear the weeds out in your garden on a regular basis if you want your flowers to actually thrive.

## **Gaining Momentum, Sacrifice, Knowing Your Reason Why**

In order to gain any kind of momentum in your business, it generally takes an incredible amount of sacrifice at first. Imagine that you're working out at the gym and your goal is to get stronger, so you're lifting the most amount of weight you possibly can. The most difficult part of that weight-lifting process is nearly always when you first grab onto that

barbell to get it up off the ground. So what do you do? You grit your teeth, possibly grimace (maybe even say a curse word or two under your breath) and, in the words of Nike, just *do* it. Your business will need the same mindset if you have any kind of plans to get it off the ground.

When you're raising children, especially young ones, this can seem next to impossible, and as if someone has just asked you to climb Mt Everest. It may very well continue to feel that way at times as you become more and more involved in the process. But in the words of Edmund Hillary, the first man to reach the summit of Mt. Everest, "It's not the mountain we conquer, but ourselves."

You are smarter and stronger than you can possibly imagine, and the wonderful thing about both of these qualities is that they are not fixed. You can choose to become even smarter and stronger any time you want! Between books and the internet contributing to our education and good old life experience to make us mentally stronger, you do not have a lack of resources in these areas, regardless of your budget. All you need is to simply cultivate the right attitude and you will conquer your own personal Mt. Everest before you know it.

Before you're willing to work those long hours and make those sacrifices, you must know and hold close to your heart the reason why you're doing what you're doing. Simply wanting to earn more money is not going to cut it here—because if you don't enjoy the majority of what you're doing, you won't be willing to put in the time and make the sacrifices necessary to make something work. You might be able to turn your business into a nice little side hustle for some extra cash, sure, but don't count on being able to jump over from your day job to being a full-fledged dedicated business owner. When you believe in what you're doing and your heart and head are in harmony with the path you're choosing, your customers and potential business partners will feel that, and it will give people a stronger desire to work with you.

## **Confidence, Mistakes, and Passion**

In the words of Mahatma Gandhi, “Freedom is not worth having if it does include the freedom to make mistakes.”

Isn't that such a beautiful way of putting it? The “freedom” to make mistakes.

Let me ask you something. Do you feel “free” to make mistakes at your job? Did you feel “free” to make mistakes in school? We've been raised and groomed to believe that mistakes are bad monsters that we want to avoid at all costs. Well, logically speaking, what's the best way to avoid making a mistake at all costs? Since any action could potentially be a mistake, then doing nothing has the highest probability of not making a mistake. Which is ironic, because doing nothing that you feel passionate about with your life is, in and of itself, a mistake.

Just as I tell my students when they're learning a new language, if you're not making mistakes, then you're not doing enough! Babies don't learn to run straight out of the womb. They have to crawl, they get tired, then they learn to walk, and they fall down, *then* (and only then) they finally learn to run. Nobody is going to have it all figured out straight from the get-go.

Besides the fact that you're human and all human beings make mistakes, remind yourself that experience is your best teacher. Look at you, Queen! You're raising human beings! You are supporting both your life and the one(s) you birthed. Think of all the things you've learned just since you became a mother, both big and small. I bet you can't even count them all. Think about how much smarter and stronger life has made you. No matter what anyone says, always remember that you are beautiful, both inside and out, and you have exactly what it takes to live the life of



your dreams if you'll just believe it. Being a mother is not for the weak-minded. You must be strong to consistently show up for your child each and every day, preparing them for this little thing we call life. No matter what your past consists of, just because you're reading this book, I can tell you that 1) you know how to read, 2) you care about your future and the future of your children, and 3) you know there's something else out there that you could attain. That tells me all I need to know. You have what it takes, so own it.

You don't need anyone else's validation to tell you that you can do this, not even mine. In fact, in many cases it's better not to tell most people what you're working toward simply because even the best-intentioned loved ones can make you doubt yourself and your choices. However, if you are fortunate enough to have loved ones out there who you know will support rather than criticize you (and may even offer their babysitting services to you for free), then by all means go for it. Just know your audience.

Finally, make sure you at least enjoy what you're doing. Steve Jobs wasn't lying when he said that the only way to truly do great work is by loving what you do. Of course, you can do good work without loving it, even excellent work without loving it. But if you're going to be showing up for something day in and day out, ready to give it 1000% of your effort to make sure the work is truly great, you better love what you do. I don't know anyone who will spend that kind of time or energy creating something amazing if they don't love it.

This doesn't just go for the industry you work in, either. Of course, there are going to be things about running your business that you don't necessarily love (hello, IT issues and 800 numbers), but in general most of the work you're doing should revolve around something you feel strongly about. Think about how you'll be spending your time on

the business of your choice and adjust accordingly if you find it's not for you. For example, if you hate people, then it may not be the best idea to start a business that requires you to manage a big team each and every day. Eventually your team will feel unappreciated and up and leave (ever heard of a little thing called turnover? It's not cheap or an efficient use of your time to repeatedly replace employees). As you're exploring your own passions, think about how they intersect with something that people need. Do you love social media? People are always looking for marketing companies to help them grow. Do you love writing? People want and need copywriters and ghostwriters to write content they can't or aren't willing to, and professional editors help writers put the finishing touches on their books. Where your passions and the needs of others intersect is the perfect place to build a foundation for your budding business.

## **Improving Who You Are at Your Core**

I've said it before, and I'll say it again. This journey is not only going to increase your income, but an even better result is that it's going to enhance who you are as a person. As the saying goes, "What doesn't kill you makes you stronger." And you are most definitely in for the workout of your life. Consider this process mental bodybuilding and imagine the things your mind will be able to achieve as you continue through the program.

If you want to get a jump start on enhancing who you are as a person to achieve better results in your business sooner, start reading everything you can get your hands on. This book is a good start, but finding quality personal development books that give you perspective on life is going to be the icing on the cake. That perspective will help you develop things like patience, a zest for life, inner peace, trust in yourself, self-confidence, an understanding of boundaries, improved communication skills, and so much more. People don't talk about it very much, but those soft skills are

critical when you're building a business. You're not exactly going to win a customer over if you don't have good communication skills when you're trying to make a sale. If you have an inner desperation about trying to make things work rather than inner peace and knowingness, you will unintentionally push a lot of beneficial circumstances further away from you simply due to the desperation.

When you build key social and communication skills, self-trust, and inner peace, that is pure magnetism that will attract all kinds of potential customers, partners, and opportunities for you and your business. You will have an understanding that takes you to a whole new level, and as the driver of your business, you will navigate it to your interpretation of what the possibilities are. When you see the next street down as the limit on how far you can go, that's as far as you'll get. But when you see the sky as the limit, you might be the female founder of the next SpaceX.

## **Finances**

If you don't already do it, start making a monthly budget and stick to it each month. You can consistently update it from your laptop, phone, or any other device every time you make a purchase. Update it as frequently as you can because if you wait until later, you'll forget (speaking from experience on this one). This is where you'll find out where you spend the most money and how you can start cutting back to save, even if it means sacrificing a few luxury items.

Once you start saving, be sure to put that cash in an emergency fund separate from your checking account and preferably in a high-yield savings account so you can earn a higher interest rate than a regular savings account. Do not put your emergency fund in the stock market, as you need a 100% guarantee that the money will be there when you need it. Make sure you're saving at least 10% of your income every month until

you have a good three to six months' worth of cash saved up (although, as a single mother and business owner, if you can do more than six months, that's even better). Auto-draft this amount from your account each month so you can set it and forget it.

If you're struggling to cut even the smallest of corners to find 10% of your income that you can put into your savings, it's time to start making some more cash. If this can't be done through overtime or an immediate promotion at your day job, try looking at different things with your business that you can do. If you haven't started your business yet, or don't feel comfortable with this option right now, then it's time to look at the myriad of other options you have to increase your income. Remember that beggars can't be choosers, but you do have to do what works for you and your family.

As you're saving money for that emergency fund, start paying off any non-mortgage debt you may have. Consumer debt like credit cards can sweep you off your feet and have you drowning in quicksand before you even realize you're not on solid ground anymore. Don't be a victim of the credit card companies and pay off whatever you can as soon as you can. I had a friend who withdrew from her 401(k) to eliminate the credit card debt she was drowning in, and while she was nervous to make that choice, afterwards she said it was one of the best decisions she ever made. The goal is to be financially free here, ladies, and we can't do that if we're swimming in debt up to our ears.

Finally, once you've got your emergency fund funded and your debt reduced or eliminated, it's time to start investing in your retirement accounts or your business (or preferably both). If you have an employer that gives you 401(k) matches, make sure you're making good use of this, with a Roth IRA being a great next step after that. Consider the long-term vision for your business and start setting aside any money you'll need to invest in your business for the larger expenses.

## **How to Start Your Business**

Setting up your business doesn't have to be a huge ordeal. Consider your mission and conduct enough market research to have a thorough understanding of your target market. Once you've completed your own market analysis, you can enlist the help of a CPA to determine what business structure would be best for the business you're building. Upon coming to a conclusion, you can file for an EIN and use it to set up a business bank account at the bank of your choice. Finally, don't forget to invest in financial software to help you keep your personal and business finances separate.

## **The Business Basics**

Make sure that you're creating an offering that holds value for your customers. When you can touch on one or more of the desires people have to acquire something (be it concrete items or abstract concepts)—to bond with others by improving relationships and feeling valued or loved, to learn and acquire knowledge, to protect themselves and the ones they love, to feel emotional experiences, or to make life easier—you likely have something that others will find great value in. The only piece of the puzzle that's left is demonstrating how your offering will fulfill that desire.

When researching the market before creating and/or presenting your offer to the masses, take the time to get to know your target audience on a deeper level. You will need to understand how they perceive what your business might offer them based on a detailed knowledge of their struggles and desires. Be sure to consider how badly they might need your product as well as how many people would be willing to buy it. How much would your target market be willing to pay? In determining your pricing, you'll want to work out how much it will cost to develop and

deliver your product or service, how much it will cost to acquire new customers, how unique your offering is along with how much time and effort you'll have to dedicate to continuously making new sales.

It may seem overwhelming—especially if you're a Gemini like myself, as we are often impatient and notorious for not planning ahead—but just as a relationship will flourish when you have a healthy dose of self-awareness and deep understanding of your partner, your business will also flourish when you have a high level of awareness.

Before making your sales and transactions, you will typically have to develop a good amount of trust between you and your future customers. In this day and age where companies are constantly trying to get into their prospects' pockets with false promises, poor customer service and without having met their customers' expectations, people are entirely justified in being skeptical at first. Learn to accept and even expect this so you will be adequately prepared to show them how your business will exceed their expectations. Without customers, you can't pay your bills, so while the customer isn't always right, they are still the ones you need to satisfy as a whole if you plan on making a living.

As you plan and develop your product or service (not afterward), you'll want to think ahead to the common barriers to sales that come up before making a transaction. If a prospect thinks your offering is too expensive, you'll need to justify the value that they will receive upon purchasing from you. You'll also need to consider the type of people that will value what you bring to the table the most (in other words, don't try to sell a steak to a vegan). If a prospect thinks your offering won't work, show them through your customer testimonials that it has worked for many people just like them. If your prospects are wanting to procrastinate and don't believe in the urgency of the issue, educate them on the risk they're taking by putting off purchasing from you. Finally, if people seem

to think your service or product is too difficult to implement, walk them through the process and demonstrate in the simplest terms possible that it is not that hard to execute in actuality.

Eliminating risk for your potential clients is the name of the game. There's a reason why so many companies offer money-back guarantees as it helps people to feel as though they won't experience buyer's remorse after purchasing from you. Make them feel at ease through your continuous social proof, efforts to build rapport and educate them, and be generous with them and offer some sort of guarantee in case it doesn't work out. By consistently practicing in these areas, you have a much higher probability of success.

It's always better to under promise and over deliver when it comes to value. Be the business that completes your project before the deadline. Tell your clients you'll always be available to respond to them within twenty-four hours, but secretly make it twelve. Put in extra effort to give them a bonus they weren't expecting. Any way that you can create more value will ensure happier customers, get you more word of mouth referrals, and pad your pockets for the future.

Consider your distribution channels if you're developing a product. How and where will it be sold? Will you use retailers or other distributors or platforms? How will you continuously check up on these channels to ensure the quality of the delivery of your product to your customers?

Selling a service is a bit different. You don't generally have as much scalability as you would with a product (unless you end up franchising), but you can hire employees and/or contractors to deliver your services as well. Just remember that by counting on others to deliver your services, you'll also have to manage other people who are delivering your services for you, just as you would have to constantly check on your distributors for your product(s).

Make sure your business and offering are predictable to your customers. This is why customers return—they know what to expect every time. I know that my hair stylist will give me exactly what I want, consistently does good work, and styles my hair in the most amazing way to show me what's possible afterwards. She does this every single time, and we talk about life together as she provides this service to me. If I ever need water, coffee, or a snack, she'll go above and beyond to provide that for me as well. The fact that we have developed that trust, that we have a good relationship, and that I know what to expect from her every single time is what prompts me to keep going back.

As with all things finance, you'll want to be consistently focused on your profits and preferably even your profit margins. Healthy profits and profit margins with consistent sales are going to allow you to bring home the bacon, so make sure you're doing everything you can to keep your expenses low and your prices in an acceptable range that will allow you to earn a decent profit.

In looking for ways to increase your profits, any decision you make will fall under increasing the number of customers you have, upselling or bundling your products/services, raising your prices, or increasing the number of transactions between you and your customers. You can target more customers by encouraging word of mouth referrals and through targeted marketing. If you have more products or services to offer your clients, you can always try to upsell or bundle those products together into a package for them. Raising your prices from time to time is a must, especially when needing to keep up with inflation. You can also increase the number of transactions between you and your customers by offering rewards programs, or just in general increasing the need or desire from them to purchase from you more often.



## **Thriving as Mom**

You may be in the process of becoming a businesswoman, but we can't forget about your continued success in motherhood. Please drop the idea of "perfection," but realize that you are perfectly capable of getting all your ducks in a row so you can create the most time for your business activities and yourself, an environment with less stress, and your own personal community of support. You are the engineer of your life and your business, so we are continuing to lay down the foundation of this aspect of motherhood, so you won't feel as though your business is thriving but that you're struggling as a mother.

Just as you want to keep your business organized, keeping your personal schedules organized are vitally important as well. In order to avoid missing that annual doctor's appointment or the PTA meeting you were supposed to attend, be sure to have at the very least a calendar that you check daily to keep track of everything. You may even set up your own personal agenda, the calendar on your phone, and a calendar in the kitchen so everyone can see, which is especially helpful if your kids are a little older.

Cooking can easily take a huge portion of our time, and while this may have been fine for housewives back in the '50s who didn't have to earn a living, this is not always the most realistic solution for some of us, at least on certain days. Personally, I love cooking and find that it can be incredibly therapeutic, but sometimes it can be an added stress on the more chaotic or exhausting days. Be prepared by researching easy, healthy meals and taking an hour to plan them for the week so you know what ingredients you need to buy, and prepare ahead of time as much as you can. Is there any way you can prepare certain foods or meals in advance? Do it. It may seem overwhelming to take half a Sunday to do this, but it will make your evenings during the week run that much more smoothly.

In order to keep your house at an acceptable level of clean, come up with a cleaning schedule that works for you. There are so many options to do this. This is where self-awareness will come in so you can determine what will best work for you. Do you work better by cleaning just a little every day, or do you prefer to take time on the weekend to get it all done? There are hundreds of cleaning schedule printables out there that will help you stay on task, so print one out, fill it out, and hang it up on your refrigerator where you'll see it every day. Assign age-appropriate chores for your children so they learn the value of work, responsibility, and contributing to the family. If you're not sure what chores they should be able to complete at their age (or how many), do a little research online to become more familiar with the topic.

Don't feel ashamed to enlist help. This may mean reaching out to your spouse, your ex, family and friends, a professional cleaner, landscaper, a babysitter, etc. The "independent woman" mindset, while it can be an asset, can also be to your detriment if you're not able to recognize that despite being Superwoman, you will still need help at times. Don't be afraid to hire a professional on occasion if you can afford to or ask someone if they can watch your kids for a couple of hours if you need to get some work done. Be a giver, not a taker in your relationships. If you try to reciprocate in whatever way you are best able to, your relationships with others will only continue to grow.

On that note, don't forget to find your people. Finding like-minded people does not have to be as difficult as it sounds. Whether it's at church, a mom's group, a book club, or connecting with parents at your kids' sports games, friends from an exercise group or class, there are people all around you that could potentially become meaningful in your life (and you to theirs as well). Follow your interests to the best of your abilities and watch your community of support grow.

Finally, remember just how beautiful and valuable you are as a person. Do not let the stigma of being a busy mother get you down, or the world around you will only reinforce that. Refuse to entertain any belittling thoughts, whether they come from your own mind or the mind of others.

## **Making Time**

A common complaint people use to justify not getting something done is that they simply don't have the time. While this may be very valid in some cases, you have to understand that time is not a possession we own or that your kids were playing with and misplaced. We all receive twenty-four hours each day to do with it what we will, so it's up to us to sow the seeds during that time so we can reap future success in our health, relationships, and abundance. Here are some ways you can create more time throughout your day.

Childcare is an obvious option. Assuming your children are either in daycare or go to school, is it possible to either pick them up later from daycare or for them to partake in an after-school program? This may not seem like a very attractive option if you suffer from mom guilt — and let's be real, what mom doesn't? — but if it's necessary, then at least take the time to consider your options. An extra few hours each week could possibly make the difference between your children seeing their mother living stressed out each day versus living the life of her dreams. It takes sacrifice, but which do you prefer?

Another option goes back to enlisting help. Do you have any friends or family nearby that would be willing to help you out? Any play dates that you can arrange? Extracurriculars that your child can partake in that would allow you a little bit more time to get things done? Take the time to consider all your options here as well.

When your little ones are at home, it may seem like there's no time to get anything done, but there are little things that can be done. The first option is to wake up earlier than your children so you can accomplish your work or to do it at night after they've gone to bed. Other options are encouraging independent play through creative toys, a movie once in a while, and taking advantage of mini breaks such as bath time to respond to that email that's been nagging you.

Lastly, if your child spends any time with their other parent, take advantage of that time to hustle your behind off. This is some of the most valuable time you can have as your children are getting quality time with their other parent, so you can leave the mom guilt at the door and focus entirely on the work in front of you that needs to get done. Resist the urge to only veg and not get any work done (although do take care of yourself and your personal needs) so that you can put in the time and effort into your budding business so it can eventually grow into your life's passion and own personal money tree.

You are an amazing human being, Mama. You are nurturing children day in and day out, raising the next generation of adults who will run our world. God only knows the millions of other things you've accomplished in your life, so please take the time to feel proud of yourself and know that you truly can accomplish whatever you set your mind to. This is a process that will not be without its trials and tribulations, but if you can remember during any painful events that you are becoming a better person for yourself and better mother to your children, you will find joy, love, and laughter in the hard work and gradually begin to see your business blossom into a path that will take you on the scenic route to financial freedom. You deserve it, so don't procrastinate in designing a better life for yourself and boldly take that first step. You won't regret it.

## **How to Build Further**

If you're a mother looking to build your business and take it to the next level, I invite you to sign up for my newsletter at [www.kristinaramirez.com](http://www.kristinaramirez.com) for free tips and bonuses on starting and building a business.

If you're a Spanish or English instructor, follow me at:

<https://www.teacherspayteachers.com/Store/Kristina-Ramirez>  
for teaching resources and content.

You can also follow me on Amazon at

<https://www.amazon.com/author/kristinaramirez>  
to get updates on all current and future books I publish here.

## **Kristina's Recommended Reading**

### **Spiritual/Personal Development:**

- *The Power of Now* by Eckhart Tolle
- *The Book of Secrets* by Deepak Chopra
- *Think Like a Monk* by Jay Shetty
- *The Path Made Clear* by Oprah Winfrey
- *The Seven Spiritual Laws of Success* by Deepak Chopra
- *The Mastery of Self* by Don Miguel Ruiz
- *The Mastery of Love* by Don Miguel Ruiz
- *The Four Agreements* by Don Miguel Ruiz
- *The Untethered Soul* by Michael Singer
- *Living Untethered* by Michael Singer
- *Breaking the Habit of Being Yourself* by Joe Dispenza

### **Business Development/Mindset:**

- *Rich Dad, Poor Dad* by Robert Kiyosaki
- *Think and Grow Rich* by Napoleon Hill
- *The Alchemist* by Paulo Coelho
- *The 4-Hour Workweek* by Timothy Ferriss
- *Wealth Habits* by Candy Valentino
- *7 Strategies for Wealth and Happiness* by Jim Rohn
- *Money: Master the Game* by Tony Robbins
- *Moms Mean Business* by Baebler and Galloway
- *How to Be a Bawse* by Lilly Singh

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## Author Bio

Kristina Ramirez is a mother, language instructor, entrepreneur, and author of *The Money Magnet Mama*. With over 15 years of teaching experience, she now coaches other mothers on how to break away from their 9-5 and forge their own path to become entrepreneurs and online teachers. After receiving her TEFL certification and graduating from the University of South Carolina, Kristina lived and worked in both Peru and Spain and has taught students from all over the world. She carried her passion of teaching others even after entering the workforce while simultaneously juggling the demands of motherhood and a growing business. Her other works include a grammar guidebook titled *English: The Verb Tenses* and teaching material from her online store.

