



## The Stay-At-Home Mom:

It's challenging enough to survive on two incomes in this day and age. When the difficult (and of course rewarding) decision is made to stay at home with your children, what can you do to fill the income void in your household?



Your children are the most important things in the world to you. They deserve your full attention and you have gladly chosen to stay home and care for them. You know that you have made the right decision.

Your choice to be a stay at home mother has come with a price though. Careful budgeting alone cannot offset that missing second income. Yes, you and your husband are getting by and your family is enjoying quality time together, but you have sacrificed income and benefits to raise your children.

Depending on your profession, your financial sacrifice can be very significant after a few years. In Ann Crittenden's book *"The Price of Motherhood,"* she calculated that **a couple that once earned over \$80,000 annually could lose over \$1 million dollars in lifetime earnings after they have a child and the woman leaves work and stays at home.**

Your retirement is in jeopardy as well.

No matter what level your previous earnings were, there are long term consequences on your finances for the years spent raising children instead of earning a paycheck. Aside from salary, you are not earning any pension benefits from an employer or medical insurance, both of which are quite valuable.

And few women when they decide to stay home consider that they will cease to accrue any social security benefits from the federal government. No income for you means that your benefit rating with social security is stagnating.

It's a shame that there has to be such a cost for you to stay at home with your children. You certainly value your work as a mom. It's nice having time to nurture your children's education and interests. You even get to have fun, and you do not envy the scheduling hassles that working mothers face as they juggle job commitments and children's appointments.

You are not alone either. More women are deciding to leave the career track and stay at home with their children. There is a growing trend for families to decide to make it with only one person working outside the home. A report from the U.S. Census Bureau in 2001 showed that in 1998 59% of mothers with infants worked at a full time job, but that had dropped to 55% in 2000, only 2 years later. The appeal of *actually being the one to raise your children is undeniable and more families are pursuing this important goal.*

*Being a stay at home mom has many positive points, but you still miss being able to earn an income. You want to continue developing your skills and creativity. Maintaining your professional skills that you worked hard to get before motherhood nags at the back of your mind. You wish you had a way to transform your time into money without compromising your need to be at home.*

## You can enjoy the security of a second income again.



There is a revolution starting in our society. People are deciding that they don't want to struggle through a traffic jam every day and spend 10 hours at an office away from their families in order to live. It's time for you to start learning how people are earning a comfortable living from their homes. You can start a home based business, raise your children, and have a profitable professional existence at the same time.

Bringing in a second income and avoiding childcare costs would be doubly profitable. Think of all the important things in your financial life that you won't have to put off anymore.

- Taking nicer vacations
- Getting that bigger house your growing family needs
- Saving for retirement
- Funding your children's college education

After starting your home based business you won't have to scrimp and save so much. Yes, you will still bargain hunt because it's smart and you're good at it, but you won't have to feel guilty about that occasional dinner out.

There is no arguing that the work you do as a mother is exceedingly valuable. The salary research company Salary.com even attempted to calculate what a salary for a stay at home mother should be. After factoring in everything from childcare, transportation services, accounting, laundry, cooking, management, and much more, Salary.com came up with a figure of \$90,000 a year. This sounds like a lot but it was based on a 90 hour work week.

As nice as it is to know that your work as a mother is worth nearly six figures, there is no salary fairy out there that is magically going to start writing you checks. You need to take action and earn money your own way. The way to do this is with your own home based business. As your own boss, you will be able to integrate earning an income into your other valuable and important duties.

With the income from your home based business, you will be able to enjoy the benefits of financial security. You won't have to worry so much if your husband loses his job. With your business income you could even give him the freedom to pursue a career change that he has been dreaming of.

**To start earning money for today, for your retirement, and to give your children every advantage, contact us now. You will then receive information about a home based business opportunity that will let you start supporting your family in every way.**