

Money Zone: Earning Money Without A Job

Each member can print this out and have it available to follow and take notes.

You can still bring home the bacon without a full-time job. Making money from your own business (of whatever size) can be rewarding financially as well as emotionally. You are in control. The business can be part time or full time, solo or with partners and employees, big or small. It's all up to you.

Icebreaker

How did your parents earn their living? Did your mother have a regular job? Did she ever start a business? How did this change over the course of your childhood?

Things to Talk About

Women have been using their ingenuity to create their own opportunities for years. Bette Graham became a multi-millionaire because she couldn't type. The one-time secretary got so tired of erasing her mistakes that she decided to cover them up with a white, water-based paint. Other typists clamored for her product, and in 1979, she sold Liquid Paper Co. for \$47.5 million. Now, that's inspiring!

Pick the question your Club finds most interesting. If there's still time, pick another one -- or make up your own!

- How have you (or people you know) earned money without a regular job?
- What are your skills and hobbies? Can you teach piano, tutor a foreign language, help people decorate their homes? What services can you provide to others?
- What do you know how to do? What have you learned a lot about, through college, training courses, or books you've read just for the fun of it?
- What services have you heard advertised that might be interesting to you? Dog-walking? Catering? Party planning? Insurance sales?

AS USUAL...

Catch Yourself Doing Something Right

Share your success with your fellow Club members:

- What Money Miracle (unexpected good fortune) did you have since last meeting?
- What did you do since last meeting to become a Money Star (a money-savvy gal in charge of her finances)? How did you further your financial goals?

What Will You Do Today?

Choose one **Small Step** to do before next meeting, and pledge to the group to do it. To select that 15-minute exercise, ask yourself these questions:

- What are your money challenges before the next meeting?
- What do you need to focus on?

- What is the next step in your life -- and what can you do before the next meeting to achieve it?

Don't drive yourself crazy. Remember, you can do anything for 15 minutes! For example:

- I will spend 15 minutes (alone or with a close friend) brainstorming ways that I can make money without a job.

Or

- I will spend 15 minutes flipping through the yellow pages, looking for interesting services and products that I could use to earn money without a job.

Or

- I will interview someone who earns money without a job about the choices she has made and the advantages and disadvantages of her approach.

You get the picture. This is like Goldilocks. Don't try to do too much. Don't try to do too little. Do it just right.

[More Cool Ideas for Small Steps](#)

Money Magic

Choose one affirmation to motivate you to achieve your goals, something like:

- I am in control of my destiny.
- I am creating the life that I want.
- I am taking charge of my future.
- I am a financially savvy woman.

The Money Zone for Next Meeting

Cast your vote: Does your Money Club want to stay in this Money Zone, or do you want to move on to the next Money Zone?

If your group decides to Stay in the Zone then, future Money Star, check out these fun articles so you can discuss them at your next meeting. Even if your group decides to move to the next Zone, you still can explore these on your own.

Starting a Business the Right Way http://wife.org/our_money/startbiz.htm

Discussion questions:

- How can you use these ideas to plan your own business?
- Who can help you develop a business plan?

Getting Financing <http://www.wife.org/columnists/hogan/hogan.htm>

Discussion questions:

- What resources can you use to develop your idea for earning money without a job?



- What sources of funding are available to you?

Network Marketing <http://www.wife.org/network-marketing.htm>

Discussion questions:

- After reading this article, do you think network marketing would be a good choice for you?
- Who can be your sounding board to help you investigate potential network marketing opportunities?

Just for You

Before the next Money Club meeting, do the Just for You Exercise called "Starting a Business" <http://www.moneyclubs.com/tobeposted>.

Don't skip a meeting if you don't get this done. Half of life is showing up, Money Clubs included. You can tell the group you didn't get it done, and they will encourage you (not bug you) to make a date to do it soon.

Discussion questions for your club meeting:

- What small steps can you take to "think like an entrepreneur"?
- What groups (local or virtual) can you join to support your entrepreneurial efforts?