



**MONEYMAGPIE**

# **MUM'S THE WORK**

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**WANT TO MAKE SOME EXTRA MONEY?**



# 1 Introduction

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You want to make some extra cash – and why not? Go for it. There are loads of ways you can do it, even if you're looking after children full time. That's what this eBook is all about – making money around the kids and the hubby. Now, the first thing you must do, before you read any further, is to make sure you're signed up to the FREE [Moneymagpie weekly newsletter](#) which always has new ideas for making (and saving) money and direct contact details for people and organisations that can help you earn extra cash from home. Go to [the newsletter sign-up page](#), register for the newsletter and tell your friends.

Done that? Good - let's make some money then. This is how you do it...

## Step 1: Do the easy stuff first

There are loads of ideas in this eBook for making money so if you're feeling a bit confused about where to start, just do the easy, quick money makers first (in Chapter 1 [\[page 3\]](#)). Get some cash in right at the start and then move on to the things that might take a bit longer.

## Step 2: Pick 'n' mix

Next, have a browse through the various ideas in the book and pick a few things that you'd like to try. You don't have to just stick with one - a few of them, like being a doula [\[page 10\]](#) or being a virtual assistant [\[page 27\]](#) need some training and setting up first. If you'd like to have a go at one or both of those, do some other money makers while you're setting things up.

I suggest that you do a mix of things to make money – not just one thing. Some money-making activities like getting paid to search the internet [\[page 3\]](#), online surveys [\[page 3\]](#), mystery shopping [\[page 73\]](#) and writing to magazines [\[page 81\]](#) can be fitted in when you have a moment. Other work such as child-minding [\[page 12\]](#) usually has to be done at certain times of the day so other things have to be fitted around it.

## Step 3: Plug the money holes

Once you're making all this lovely extra money, make sure you don't lose it by wasting it on expensive bills. Go to the chapter on cutting down your bills [\[page 96\]](#) to find out how to save money on boring monthly payments and have even more cash to play with.

Now – get reading and go make some money!



## 2 Quick money makers

### Get paid to surf

Grab your laptop while the children are asleep or when you have a few spare minutes and spend some time making money from the internet. There are all sorts of ways you can make cash online that require very little effort and we've got the best ways here.

#### Part 1. Online surveys

If you're stuck at home and you like surfing the net, why not make some cash while you're at it? It doesn't cost anything and most surveys take very little time. You'll never get rich doing it but it's some useful pocket-money to make from home in your spare time.

##### What's involved?

There are a few websites where you can fill in online surveys for cash. Just write what you think and make a few quid [page 4]. Simply go to some of the sites listed below, fill in your details and away you go. The company will notify you by email of any surveys they think you'd like to complete. It's usually best to use a separate email address though as some of these companies will send you a lot of junk emails.

Do be careful with online survey sites. As a rule of thumb, the more lucrative or tempting it sounds, the more likely it is to be a waste of time. Also, generally speaking, the American sites are not worth bothering with. For a start, the dollar is so low that the amounts you're going to make are too small to bother with on the whole. Not only that but there are SO many more dodgy ones and it's harder to work out which are genuine and which are not.

##### What you need to know:

This is pocket money really – you could make around £20-30 a month plus some vouchers, gifts and maybe a big cash prize, but only if you're lucky!

Never put yourself up for anything that will charge you – they're dodgy. Be aware, too, that there are a lot of sharks in the business and you have to be careful what you sign up for. Some even have the cheek to try to get you to pay to join - ignore them.



You also have to be careful because this is one of the many areas on the net where con artists can operate, making you fill in tedious questionnaires and then 'forgetting' to pay, or passing your name onto spammers. So don't fall for every offer you see – just go for the ones we've checked out for you.

### Getting started:

Here are some great survey sites that we approve of. Before you start, set up a new email to avoid junk mail filling up your inbox. Then sign up to the survey sites and do whichever questionnaires interest you. Here are some great survey sites that we approve of:

- [Toluna](#)
- [Swagbucks](#)
- [Viewsbank](#)
- [SurveySavers](#)
- [Surveys.co.uk](#)
- [Opinion Outpost](#)
- [Digital Trends](#)
- [MySurvey](#)
- [Valued Opinions](#)
- [Paid Surveys](#)
- [GlobalTestMarket](#)
- [Inbox Pounds](#)
- [iPoll](#)
- [Survey Downline](#)

All the sites mentioned above received a thumbs-up from online survey users, but if for any reason they fail to impress you then please do let us know. And always remember our number one golden rule: **NEVER PAY TO JOIN AN ONLINE SURVEY SITE!**

Once you've signed up to a handful of sites you can spend a few minutes completing a quick survey when your children are playing, eating lunch or even on the potty.

For more information on online surveys [click here](#) to read our full article: [Online surveys: easy cash for paid surveys.](#)

## Part 2: Cashback sites

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Shopping websites that give you money? Sounds too good to be true? Well, cashback sites don't quite hand out money for nothing but they do give you



money back on products that you buy through their partners. In fact, some will give you some money just for signing up with them, so you might as well register for all of them just for the free upfront cash.

## What's involved?

Cashback sites work by listing retailers with which they have deals. When you click through to one of these retailers, the cashback site gets money from them. The cashback site then gives some of that money back to you. Handy.

To get started, choose a cashback site - or several. There are plenty around (see Getting started below [page 6]). Just click 'register', fill in your details and start shopping. It's best to register with the sites that give you instant cash just by signing up first, such as **Rpoints** which gives you £5 and **Ecashback** which gives you £1.50 immediately. Have a look at the retailers on each cashback site and use the sites that have the most retailers you like. Also, see which sites give the most money for the different items or services.

Do make sure that you're getting the best deal. Getting 5% cashback on a £100 hi-fi system isn't a good deal if you can get the same gadget for £50 somewhere else. Many cashback sites reward you for getting friends to use the site too. This is an easy way to make extra money while helping your friends save cash.

You can also give money to charity through cashback sites. We particularly like the charity shopping website **Give or Take** where you can get money back on purchases and then you have the difficult question of whether to keep the money or give it to charity.

## How much can you make/save?

It depends on how much you shop but savings of hundreds of pounds are possible.

## What you need to know:

### Costs

- None of the cashback sites we've listed charge a joining fee

### Training and qualifications

- None

### Pros

- An easy way to save money on your shopping

### Cons





- If you don't shop much, then you won't make much. Also, you could be tempted to buy things you don't need.

### Getting started:

Below are a few cashback website to get you started.

- [Quidco](#)
- [Ecashback](#)
- [Giveortake.com](#)
- [Rpoints](#)
- [Myshoppingrewards](#)
- [Cashinco](#)

## Part 3: Selling things online (eBay)

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**eBay** is the world's biggest online auction site. Hundreds of thousands of items are sold on the site every day. You can make some cash on the side by selling your junk or you can run a small or large business through **eBay** alone by buying and selling collectibles. You could even sell things you've made or be an agent for someone else.

### What's involved?

It's really not hard to sell things through **eBay**. These are the steps you need to follow:

#### Step 1:

To sell an item on **eBay** you need register and create a seller's account. To register, click on the link at the top of the homepage and fill in your details.

#### Step 2:

Once registered, click onto the 'Sell' page and enter the name of what you're selling into the blue box and click 'Get started'. If you haven't sold before, this is where you'll be asked to create a seller's account before you can advertise your item. It's best to check out similar items before you sell to see what kind of price they usually go for, the category they fall in and the language used to sell them. Once you've established this, take a picture of what you're selling and calculate the cost of postage and packaging to work out the total price you'll be charging.

#### Step 3:

Having established these details, enter a description of your item. This will lead you to a page where you can select the most accurate category – it's important to get this right. Once you've done this, click 'Create your listing'. Listing your item well gives you a better chance of selling your product for



a good price. Make your title as descriptive as possible so that more people will find it. Make sure your description of the object includes any defects – this avoids arguments later.

#### **Step 4:**

When selling an item you need to decide whether to put it up for auction or to sell it at a fixed price. If you decide to auction the product you can set a reserve price so that you don't have to sell the item unless the bidding reaches that price. You can also set a 'Buy it now' price so that bidders have the choice simply to pay that price and get the item rather than enter into a bidding contest. All sales can be tracked in 'My eBay'.

#### **Step 5:**

Once you've sold an item you'll need to send it to the successful bidder as soon as you've received payment. It is a good idea to do this as promptly as possible to make sure that the bidder does not leave you negative feedback as this makes it less likely that other people will buy from you. On **eBay** your reputation is all-important. Do whatever you can to make the transaction smooth. Some people even put in a postcard with a nice note to the buyer. This can help give them a good feeling about you!

### **What can you sell?**

You can sell all sorts of things on **eBay**. Many eBayers just sell things they don't want. This is a great way of de-junking your life and making some cash from it. Try to do this at least twice a year anyway just to make more space in your home. It can also be a good way of saving for big things like a holiday or Christmas.

Some people buy things to sell on eBay. If you do this, it's very important that you buy the item cheaply enough to make sure you can make a profit.

### **How much can you make?**

This obviously depends on what you're selling. Some people make the odd fiver selling their unwanted junk. Others set up whole businesses which can turn over thousands of pounds.

### **What you need to know:**

There's a small fee for listing a product and eBay takes a percentage of the final sale. You can also pay to add other features to your adverts.

Do be aware that the tax people scour eBay every day because they have realised that some people are running whole businesses through the site and aren't declaring their income. HMRC knows the difference between a person just de-cluttering on the site and someone who's running a regular operation there. If you do start selling things regularly there then make sure you're declaring your earnings or you could get a nasty bill out of the blue for unpaid taxes.

### **Getting started:**

- Sign up to **eBay** now and start posting up your goods to sell



- Start an account and list what you want to sell
- Be descriptive and add pictures
- Be honest
- Take a look at our article '[How to make money on eBay](#)' for more information about selling your unwanted items.

## Part 4: Being in a focus group

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- Target companies email you when they need you
- Make up to £100 a session.

Do you get irritated by smiling people with clipboards stopping you in the shopping centre and asking you your opinions on mayonnaise? If you were paid to talk about it, in a pleasant room with food and drink laid on, would you be more willing to share? Lots of companies do market research to find out who's buying (or not buying) their products and why. To find out, they need to get out there and talk to the public (that's you!).

### What's involved?

Join market research companies like [NatCen](#) by entering your details on their website. They will email you when they need you for specific groups, so they'll take a few personal details from you to make sure you're allocated to the right focus group. It's best to target companies which have a pool of people they regularly call on to join focus groups, because then you're more likely to get work. You'll probably be asked to go to a local office and sit around a table giving your opinions on a product or an advert or similar.

It's also a good idea to join as many groups as you can, as you'll only be asked to do a few group meetings per year. As a way of topping up the cash you make by answering the questions, you can make money by recruiting other people for the focus groups.

### How much can you make?

You can make between £30 and £100 for a session, depending on what you are talking about in the focus group, plus free food. Then make a few pounds per person if you work as a recruiter. You can also make about £8 an hour by being on the other side of the fence – interviewing people on the street.

### What you need to know:

#### Costs

- There are no costs other than travel to and from the focus group

#### Training and qualifications

- None

#### Pros





- Easy money
- A good way of meeting people

### Cons

- The work is sporadic, so you can't rely on it for a regular income
- You may be asked to fill out surveys without being asked to attend a focus group, because this is how they screen for the best candidates

Getting started:

- [Nielsen](#)
- [Criteria](#)
- [Ipsos MORI](#)

## Real lives

### Dudu Suleiman – takes part in market research groups

Dudu Suleiman is a civil servant who has taken part in three focus groups so far, all of them with [Saros Research](#). “You have to fill out a questionnaire beforehand, so they can check your eligibility and suitability,” she says. “Then you just had to show up at the allotted time and sit around a table with five to six others sharing your opinions on different videos, or products, or taglines they ran by you. Someone from Saros would facilitate the discussion with certain questions, and they would go around the tables asking for everyone's opinion.”

So far, Dudu has earned £120 from taking part in these events – you're paid at the end of each session – and she would be happy to do more. “The good thing about it is that it's easy to access the focus groups and it gives me the chance to meet people I wouldn't normally get to know. It was also interesting to hear different people's opinions on consumer products and to share my own views on these products. They gave us free food and drink as well which was nice!

“To me, the downsides are that you sometimes wonder how much they really listen. Also, sometimes you have to fill out numerous surveys/questionnaires in advance, and they only pick you for about one in every five – this made you feel like you were giving them useful marketing feedback without them paying for it.

“Mind you, sometimes you get to do fun things like wine tasting and if you show up late, they still pay you, so I would recommend it.”



## 3 Have kids? Make Money

### Part 1: Be a doula

- Use your experience as a mother to help families with a new baby
- Get started by taking a course

A doula is a woman who helps other women during pregnancy. They are birth professionals with experience and knowledge to offer, providing continual support before, during and after birth. A doula is there to educate a family on choices, helping the mother to find her own voice, but not speaking for her. Doulas can be trained and certified, self-taught or both.

Any woman who has had a baby and wants to help other women get through their birth, and the first few weeks of a newborn's life, could become a doula.

This is a great way of making use of your experience as a mother. Women of any age can do this job so long as they're physically capable. Some doulas are over 70 and still going strong.

#### What's involved?

When a doula finds a family to work with, she will meet several times during the pre-natal period to get to know the family and listen to the mum-to-be's needs, wants and fears. She will make sure the mother understands the labour and birth process and go over some non-pharmacological pain-relief measures, relaxation skills and things to affect optimal fetal positioning for birth. There will also be some practical advice in preparing for breastfeeding and the postpartum period.

A doula is available around the clock for questions and concerns, and will be 'on call' for the two weeks before and following the mother's due date. She is there to help consistently and calmly as a familiar face and voice, encouraging, suggesting and reminding of labour positions and comfort measures.

After the birth the doula will meet again with the mother and discuss the experience and memories. She'll also offer help with breastfeeding and becoming closer to the newborn and provide referrals for concerns beyond her scope of practice.

Doulas do not 'take over' the job of husbands/partners but enhance their role by modelling behaviour, drawing them closer and making them feel a welcome part of the birth process. Sometimes they will look after the children while the father is supporting his wife, and vice-versa.



A doula is also unlike doctors, nurses and midwives, who cannot provide the time and support a new mother needs. Doulas care for the mother, and leave them knowing they were cared for, doing whatever seems to be needed to allow the mother to give birth.

## **How do you do it?**

### **Step 1: Is it for you?**

Doula work is exciting, honourable and beautiful, but it doesn't come without its challenges. You need to be a compassionate person, able to read people's feelings and highly motivated to pursue the education and constant learning. Doula work is not for those who are squeamish around blood or bodily fluids and it doesn't pay a lot. The average doula makes about £5,000 a year after costs. There are certain questions to ask yourself before committing to doula work.

- **Do you have a flexible lifestyle?**

Doula work has crazy hours, and birth isn't predictable. Do your regular work and family understand the commitment you will need to make?

- **Have you processed your own experiences with birth and parenthood?**

Making sure you've dealt with and made peace with your past is essential. Don't bring any of your own fears or expectations to their births. If you had a traumatic birth or infertility issues and haven't made peace with the situation it can be to the client's detriment.

- **Can you be assertive, without being pushy?**

You need to be able to speak on your client's behalf to other members of the birth team, and with respect.

- **Are you in good health?**

Doulas need a great deal of stamina, as the hours can be long and stressful, with only short naps between being needed again.

- **Are you comfortable with touch?**

Doulas need to be willing to provide physical support - hugs and touch are mandatory. This includes holding the mother in her birthing position, letting her rest on you during contractions, giving massage or even just holding the mother's hand and being a shoulder to cry on.

### **Step 2: Education and training.**

Doulas come from all walks of life. Some have their own children, some don't. An open heart, a willingness to serve women and their families and quite a bit of flexibility and patience are characteristics that are important for doulas to possess.



Doulas are learners, their training never ends. Academic qualifications or medical experience is not needed, although some doulas have been nurses, midwives or nannies. Mothers (and grandmothers) often have most of the relevant life experience.

Because training never ends, it is expected that doulas will continue with ongoing workshops from **British Doulas** and self-learning, such as keeping abreast of the latest developments in baby care in books or magazines.

### **Step 3: Official British Doula recognition.**

Completing a **British Doulas** course is a requirement, but as everyone has different levels of understanding and experience, there's no one particular course you need to take.

Courses start at £195, and vary by subject matter and location across the UK.

You can specialise as a birth doula, and be there to support the mother when she goes into labour and throughout the birth. Or you may want to work part-time or full-time as a post-birth doula.

### **Step 4: Finding work on your own or with an agency**

Join a dedicated agency like British Doulas and you'll be placed in jobs around the country.

You can also get jobs on your own. Keep in mind that organising your own work will cost you time and effort, and requires you to attract customers, negotiate hours and pay and deal with any problems yourself. If you do go it alone, consider building a website advertising your service.

Around 2,500 women a year across the UK have doulas, and the numbers are increasing as doulas become more mainstream and accepted.

### **How much can you make?**

Doulas in Britain make, on average, about £10-20 per hour for post-birth work and between £350 and £1,000 for a birth.

Doulas usually base their fees on several factors, including education and training, experience and number of births attended, and the region she is practicing in. Any doula can set her own fees as she desires, but most doulas charge an all-inclusive fee that includes a certain number of prenatal and postpartum visits, and continuous attendance at the mother's labour and birth, regardless of length of labour.

### **Getting started**

If you think you've got what it takes to be a doula, get in touch with **British Doulas**.

## **Part 2: Childminding**

- Get paid to work from home



- Great job that can save you money on childcare too

If you want to stay at home to look after your children but you would like to make money too, this is a particularly good way of doing it. Childminding is about caring for and providing learning opportunities for children aged between 0 and 14 years in the childminder's home.

Childminders operate their own self-employed businesses, working throughout the year, providing flexible care for working parents. Childminders must be registered with Ofsted, who make sure the candidate and their house are suitable for childcare.

### **What's involved?**

The law says that you can look after up to six children in total: up to three under-fives and up to three more five to eight-year-olds. It is your responsibility to make sure all of the children in your care feel safe and secure, are warm and well fed.

You must plan, prepare and serve healthy meals, change nappies and make up bottles for babies, help children learn and grow by providing play activities both indoors and outdoors, take children on outings and take older children to and from school.

Parents may have requests about their children's diet, routines and religion, and you would be expected to share any information or give a rundown of the day's events to parents.

### **How do you do it?**

#### **Step 1: Get registered with Ofsted.**

You need to be aged over 18 to be a childminder, although there are no qualifications you need to be registered to work with children under the age of eight. See the next step on how to apply for your working with children check, the DBS.

Contact your local [Children's Information Service](#) to find out when there's a childminding pre-registration briefing for beginners' information on becoming a child minder and to receive an application pack. Complete the application and post it back.

#### **Step 2: Apply for your DBS.**

When a job requires you to work with vulnerable people such as children or disabled people, you will need to have a DBS (Disclosure and Barring Service) check, to prove that you aren't a potential danger to the people you'll be working with.

If you're self-employed the process can be quite difficult as the current law in the UK is that you can't apply to carry out a DBS check on yourself. So follow Ofsted's guidelines to apply for clearance for yourself and anyone else in your home aged over 16 years.

#### **Step 3: Ofsted inspection and interview.**



You then need to have a home inspection by Ofsted to ensure you have suitable premises and equipment, and to ensure you're a suitable person to care for children.

Your house and garden needs to be child-proofed! You should have proper gates and fences so children cannot run away, and any sharp objects should be moved from the area. Inside it is a good idea to have room barriers, lots of soft pillows and either rugs or carpet to play on and the kitchen should be out of bounds to inquisitive little minds.

#### **Step 4: Training course.**

Complete an introductory childminding training course and first-aid course. You must do this within six months of starting as a childminder.

#### **Step 5: Setting up.**

Having carried out this training, you have to pay a £35 registration fee and then you can finally start work as a childminder.

There are grants available for childminders to help them set up their business. These help to cover the costs of things like toys, safety equipment, insurance, registration and inspection fees. In England and Wales, grants come from local authorities' Early Years teams, while in Scotland you can apply through the [SCMA](#).

Your local council will have a list of childminders in your area which is sent out to people who enquire about childcare. Find your local council [here](#).

If you're taken on, the parents will drop off their children at an agreed time in the morning and then pick them up in the afternoon. You will be their carer for the day, playing with them, feeding them and looking after all their needs.

#### **Step 6: Publicise.**

To drum up business, put up flyers in the local schools and hand out business cards at the local supermarket. Get [250 business cards free](#) from Vistaprint.

If you get serious and to the stage when you want to expand, you can even make a website to show off your business. There are numerous companies out there who make websites specifically for childminding businesses. There are also online directories such as [this one](#).

#### **Step 7: Further training.**

You may be encouraged to further your skills by working towards a qualification such as:

- Level 3 Diploma in Home-based Childcare
- NVC Level 3 in Children's Care, Learning and Development.





The Diploma can be done by distance learning or through local colleges and training providers.

### How much can you make?

A childminder working full-time may earn between £10,000 and £18,000 a year. It may be possible to make more. Childminders set their own fees, which can range from £3 to £6 an hour.

Pay levels are set locally, rather than nationally, and are dependent upon the number of children cared for, the setting in which you work and the number of hours you work. The better qualified you are, the more experience you get and the greater your level of responsibility then the higher your salary is likely to be.

Childminders need to make arrangements for paying their own tax and insurance, as well as meet costs such as providing meals and buying toys and equipment.

### Getting started

If you want to start child minding these contacts will be able to help:

- [PACEY](#) - Professional Association for Childcare and Early Years
- [Ofsted](#)
- [Ofsted's guide to registration for childminding](#)
- [Northern Ireland Childminding Association](#)
- [SCMA](#) - Scottish Childminding Association

## Part 3: Fostering

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This is not an easy way of making money. Raising someone else's child is a big responsibility. Only choose this option if you're serious about helping children have a better life.

The government helps you pay for some expenses.

Imagine 24/7 childminding with a whole wealth of responsibilities and expenses on top – that's fostering. Unlike adoption, which is permanent, fostering can involve caring for one or more kids (from babies to 18-year-olds) for days, weeks or months at a time.



The only thing the children have in common is the need to be separated from their original domestic surroundings and placed in the care of someone responsible. So is it for you?

### What's involved?

Foster carers need the same skills as parents, as well as having the ability to work alongside the local authority or birth parents. Naturally, there are rigorous security and safety checks. The children who are placed with foster carers come from many different backgrounds, and may have experienced a variety of problems in their life.

Foster carers can be single or a couple, heterosexual or gay, and can foster from about mid-twenties up until their 60s. You do not need to have a large house or earn a certain income.

People who foster do not consider themselves to be 'super parents', but many just like children and feel like they have something to offer. There is no ideal type of carer because everyone brings their own knowledge and experience to help the children.

### Which type of foster care?

Think about which type of foster care you are best suited to. Roughly speaking there are five types:

**Emergency care** – when a child needs to be moved from their immediate situation as quickly as possible while their full needs are being determined. This can last from a single night to a few weeks.

**Respite care** – Just for a few hours at a fixed time every day or week, perhaps to relieve an overstretched parent or carer.

**Medium-term care** – Often when a tricky family situation is being resolved. For instance, when the kids stay with you but have increasing access to their parents.

**Remand care** – Kids (usually teenagers) who are protected by a court order. This can be the trickiest of all and requires carers with great patience and particular skills.

**Long-term care** – Kids who cannot return to their original families and need more permanent care.

### How do you do it?

This is how most department or fostering agencies go about the process:

#### Step 1: Seek advice.

Phone the Fostering Information Line free on 0800 783 4086 or [register online](#) - they can put you in touch with an agency looking for applicants in your area. Or you can contact your local social services department or an independent fostering agency.



The evaluation of whether you are 'up to it' is much more stringent than anything any real parent would have to go through. However, help is available - for instance, if your home is not immediately suitable but you are, there are grants available from the government to bring it up to standard.

### **Step 2: Meet and greet.**

After a brief interview or discussion on the phone, if you're deemed to be a potential candidate you'll be invited to an introductory meeting on foster care. Over several weeks you will have group meetings to acquaint you and others with the ins and outs of foster care.

A social worker will come to your house to see whether becoming a foster carer is right for you (and your family), and they will help you fill out your form F to assess your suitability.

### **Step 3: Form F.**

The form provides all the information you need to help you make the decision of what type of fostering is the right choice for you.

Part 1: Factual Information about you, basic details, children you have, care you can offer.

Part 2: Your attitudes and life experiences relevant to fostering a child.

The whole process can take from six months to a year.

### **Step 4: Happy families.**

A foster parent has neither adopted a child, or is looking after their own, and so comes a period of adjustment for the fosterers and the child/children. It may be a difficult beginning if these children have been hurt emotionally or physically, and they may not trust easily. You need to welcome them with open arms, but not be too pushy at the same time.

Lay down some general house rules, things that need to be done or adhered to, but also ask if there is any way you can help them make the transition easier. Something that you can do or get for them, a special meal they enjoy or a favourite movie to watch together. Teenagers are often the ones who need specialised care because not only are they going through the usual teen angst stages of hating the world, but they have an extra pressure of being removed from their lives and put into a new environment.

Fostering is about giving back and letting these kids go home with a new lease of life, a spark that they didn't have before. Believe in them, give them a chance, and you will see them blossom within this new life you've helped them achieve.

### **How much can you make?**

The average cost of raising, feeding and clothing a child is well over £8,000 per annum. This is the second most expensive commitment in your life apart from your home. Don't underestimate it.



Very few people go into fostering for the financial reward, but foster carers are paid allowances for the children they look after. The government has introduced **national minimum fostering allowances**.

The pay depends on the local authority. Between £137 and £236 per child per week is the recommended rate, though some councils pay less. The suggested rates are higher in London. See the **Department for Education's section on foster care** for more information.

You can also receive further allowances and grants for childcare, educational, domestic or even holiday expenses. These can exceed £200 per child per week, depending on circumstances and region.

It's really important that you do this 'job' for the love of children rather than the need for money. Most of these kids have already been through difficult or even hellish times - the last thing they need is carers who are only in it for the cash.

### Getting started:

- **British Association for Adoption and Fostering**
- **The Fostering Network**

## Part 4: Full-time nanny (live in or live out)

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- Caring for children full-time or part-time.
- Responsible for the children only.
- Earn up to £400 a week.

British nanny agencies define nannies as childcare specialists – it's more like being Mary Poppins than Fran from The Nanny, and you certainly do need qualifications and experience to be entrusted with looking after a family's children. That said it's also a fun and fulfilling job for those who enjoy children, perhaps once yours are all grown up and moved out.

### What's involved?

A nanny works in a family's private home and is responsible for the complete care of the children. It involves planning and preparation in every aspect of the children's lives – physical needs, meals, laundry and clothing, outings, transportation and behavioural needs. The parents will give a good idea of how they like things to be, especially in terms of discipline. A nanny's responsibilities only revolve around the children – they don't do general household chores. The difference between a nanny and an au pair is the nanny is expected to look after children independently, whereas an au pair is just another set of eyes while the parents are there.



You need to be qualified with a full certificate or with several years' experience as a mother's help, as well as being fully first-aid trained. You can register with an agency like [Top Notch Nannies](#) or the [Recruitment and Employment Confederation](#) for regular work.

### **How much can you make?**

This depends on your qualifications, experience, age and whether the job is live-in or live-out. Live-in nannies are paid less because they receive benefits in room and board. Nannies in London are generally paid between £300 and £450 a week.

### **What you need to know:**

#### **Costs**

- The family should provide reimbursement for any money spent on the children. Live-out nannies will pay for travelling to the job, although some have their commuting expenses paid for.

#### **Training and qualifications**

- Nannies can be qualified with a full certificate or degree, or they can be a former mother's help with several years' experience but no formal qualifications.
- Courses should be done to update first aid regularly.

#### **Pros**

- You can become a part of a family and share in the wonderful experiences of children growing up, again.
- Take pleasure in a job that keeps you moving, not stuck behind a desk all day.

#### **Cons**

- Make known your personal preference of limitations that could affect the position, such as allergies or age of children. Only move outside your comfort zone if you're prepared to, or you could end up not enjoying your work.
- This is a very difficult job to do with children of your own.

### **Getting started:**

- [Top Notch Nannies](#)



- The **Recruitment and Employment Confederation** (REC) - the official body for recruitment agencies including nanny and babysitting agencies. They can send you a list of approved agencies in your area.

## Part 5: Part-time nanny (school run)

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### Part-time nanny – school run

- ‘Mum’s Taxi’.
- Make up to £10 an hour.

More and more working parents need someone to pick up and care for their children between the end of school and the time they can get back from work. You don’t have to be a qualified nanny to do this work. All you need is a car, a clean driving record and free afternoons.

### What’s involved?

Find agencies in your area on **Yell.com** and see if you can register with them. You can also find nanny agencies through **Recruitment & Employment Confederation**. Many nanny agencies would prefer you to have childcare experience and ideally a clean driving licence to do the school run.

**The Lady** magazine often has ads from families who need a part-time nanny in the afternoons. If you’re in London, other websites with private ads include **TNT magazine**, **Gumtree** and **Greatcare**. Advertise in newsagents’, libraries, supermarkets and on notice boards in children’s clothes shops.

You’ll need an up-to-date CV, a copy of a police check (get this through your local station) and any relevant certificates and written references. You should also have an up-to-date first aid certificate. It’s a bonus if you can drive but some of these jobs just require you to walk the children to and from school.

### How much can you make?

You should make a minimum of £6 an hour although in London and the Home Counties it is more like £8-10 per hour. If you have three or more children to care for it could be more.

### What you need to know:

#### Costs

- Keeping your first-aid certificate up to date and getting a police check should be your only costs.

#### Training and qualifications

- Although no training is officially required, experience in childcare is invaluable. Having a nanny qualification like an NNEB or being a nurse or a teacher will help a lot. Just being an experienced parent can be enough too.





### Pros

- If you love children, this is a great job to have and you can fit it around your own kids.

### Cons

- The money is not always the best with this job.
- As with all childcare you could be landed with spoilt brats or, worse, difficult parents.
- It is also an enormous responsibility to look after little ones.

### Getting started:

- [Top Notch Nannies](#)
- The [Recruitment and Employment Confederation](#) (REC) - the official body for recruitment agencies including nanny and babysitting agencies. They can send you a list of approved agencies in your area.

## Part 6: Being a maternity nurse

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- Teach new mums routines.
- Make up to £1,000 a week.

Not everyone loves waking up in the wee hours to tend to the new baby after nights of restless sleep, but imagine doing it for someone else's newborn?

This is the important role a maternity nurse plays - being there to help new mums in every aspect of bringing up a newborn baby and learning the tips and tricks to cope.

### What's involved?

A maternity nurse will work with a family from birth for about four to six weeks to advise and assist new mothers with everything relating to their baby. They are self-employed but find it easier to get work through agencies like [Top Notch Nannies](#).

Most maternity nurses will live-in 24/7 for the six weeks and have a bit of free time to themselves to rest and eat. They generally sleep in the nursery and attend to babies at night time, as well as doing all the changing, burping and feeding (if from a bottle). The main reason for a maternity nurse is to teach mums routines, giving them tips and tricks to get baby into a sleep routine and feeding schedule.

The difference between a maternity nurse and a doula is the nurse is focused totally on the baby and mum whereas doulas tend to help around the



house a bit and cook dinner. While a maternity nurse could help with those things, it's up to the individual. Former nurses, paediatricians, midwives, and nannies are all excellent qualifiers for this job.

### **How much can you make?**

Keep in mind that this is a temporary job working up to six weeks (pre-arranged) with one family and then you can either have a break or organise to be placed with a new family.

#### **Live-in maternity nurses**

£700 - £950 per five or six-day week for a single baby

£950 - £1,300 per five or six-day week for twins

#### **Days and nights live-out maternity cover**

Between £15 and £20 per hour (depending on the number of babies)

### **What you need to know:**

#### **Costs**

- Only transport if you're a casual worker and the cost of any courses if you want to take them.

#### **Training and qualifications**

- The main thing that agencies look for is experience and references with looking after new-born babies, particularly in the first month after birth.
- You may like to do some courses like baby first aid, breast feeding, colic reflux etc to enhance your skills.

#### **Pros**

- It's such a positive experience being with a new mum and baby and being able to pass on your wisdom and knowledge.

#### **Cons**

- You get to do all the hard work, waking up in the middle of the night and changing nappies.

### **Getting started:**

- [Top Notch Nannies](#)
- [Wimbledon Nannies](#)

## **Part 7: Being a lactation consultation**

- Use your experience to teach others.
- Get paid up to £50 an hour.



If you've breastfed your baby you may be interested in helping other women do the same. It can be a scary experience for new mums, and a lactation consultant is there to offer support and advice as a professional breastfeeding specialist. It's also a job, or in fact an important extra skill, for those who are already employed in the nursing/maternity professions. There are currently over 17,000 internationally certified lactation consultants practicing in 75 countries.

Knowing how breastfeeding techniques work and how positioning and attachment of the breast affects the way a baby will drink are important to help new mothers feel comfortable and assured.

### What's involved?

The lactation consultant's sole focus is on breastfeeding success. They promote benefits, teach pre-natal classes, conduct support groups and provide one-to-one visits.

Being recognised by the International Board of Certified Lactation Consultants (IBCLC) is the only internationally-recognised credential in breastfeeding support, but it gives you the ability to find solutions to complex breastfeeding problems, making mothers and their babies healthier. The exam is taken by over 2,000 candidates worldwide annually.

Whether you want to be a stand-alone lactation consultant or study to enhance your skills as a health advisor, midwife, neonatal nurse, health visitor or nutritionist, this skill is one that not enough women have – everyone caring for mothers and babies should understand lactation management.

You get to pass on an important knowledge to new mums who don't always have the support and encouragement of family close by, and solving issues with how the baby is getting along.

### How do you do it?

You will need a combination of college courses (that can be done via distance learning), a lactation course and clinical practice hours.

#### Step 1: Breastfeeding counsellor.

Train first to be a breastfeeding counsellor – a voluntary role – with **The Association of Breastfeeding Mothers**. They train UK mothers who have successfully breastfed for six months or more and the training is based around home-study modules. The training costs £100 plus membership fees. Most trainees complete their training within two years, but it's flexible according to the family life you have.

Contact them here: [training@abm.me.uk](mailto:training@abm.me.uk)

#### Step 2: Becoming qualified.

To be an eligible candidate for the exam, you must either be an appropriately qualified health professional or have completed background education in certain disciplines.

You also need to undertake continuing education in lactation and have extensive practical experience providing breastfeeding counselling.



Contact the **International Board of Lactation Consultant Examiners** for exact details of eligibility for the exam.

You must have experience or documented completion of 'background' education in each of the following: anatomy and physiology; sociology or cultural diversity; psychology, counselling or communication skills; child development; nutrition; and medical terminology.

The continuing education refers to spending a minimum of 45 hours of continuing education in lactation reflecting the exam blueprint.

The amount of practical experience you must do is based on the amount of post-secondary education you have completed.

### **Step 3: Sitting the exam.**

Once you have the practical knowledge and experience with breastfeeding, you can study for your title to become a member of the International Board of Certified Lactation Consultants (IBCLC) and become qualified the world over.

The lactation consultants' examination is very challenging, and requires a great depth of knowledge and expertise.

The criteria include:

- Extensive practical experience as a breastfeeding consultant — 2,500 hours for a midwife (this includes a percentage of time spent in postnatal care).
- A minimum of 45 hours of professional education in lactation, and proof of training in health and social sciences within the preceding three years.
- Demonstration of knowledge, both scientific and practical, in three key areas: the mother, the baby and communication skills.

The format is one of multiple-choice questions in two three-hour papers, which include analysis of photographs. Topics include:

- Milk synthesis and composition
- Drugs and toxins in breast milk
- Infant development and breastfeeding behavior up to two years of age
- Interpretation of research
- Counselling skills
- Child protection and other legal issues.

The exam is held annually on the last Monday in July all over the world in different languages. In the UK the exam is held in London and Manchester.

The UK fee for the 2002 exam is £200 for early applications, and the final deadline is May 15.



IBLCE does not endorse lactation courses, so applicants should find their own pathway to ensure that all aspects of the curriculum are covered.

Apart from formal study sessions and wide reading, this may include:

- Participation in breastfeeding workshops for parents and staff
- Gaining experience in the neonatal unit and pediatric wards
- Spending time at 'drop-in' breastfeeding clinics, and getting to know mothers with nursing toddlers.

### **Step 3: Finding work.**

A lactation consultant certified by IBLCE should be able to provide all lactation consultant services and functions:

- Teach breastfeeding classes to parents and health professionals.
- Provide breastfeeding supplies, rentals and sales.
- Identify problems for referral to an MD or other appropriate health care professionals.
- Function as an allied healthcare provider working hands-on to provide the necessary skills, knowledge and attitudes to facilitate breastfeeding. Counsel families through breastfeeding problems
- Counsel families through breastfeeding problems.

Advanced consultants are trained to handle the most difficult of breastfeeding problems such as sucking difficulties, cleft palates, severe and complex cases of breast refusal and failure to thrive.

You can charge for work in hospitals or through your own private practice. There are agencies and organisations online that support lactation consultants and help with advertising their services. Many lactation professionals have their own websites and information online, including courses they teach to help others become lactation consultants.

You can contact local hospitals and physician offices to find out if they have lactation consultants and if so, how many. You can also visit the ILCA website at [www.ilca.org](http://www.ilca.org) to find lactation consultants in your area and talk with them. ILCA members also have access to job listings on the website.

### **How much can you make?**

Depending on where you live and what your experience is you could charge up to around £90 an hour for consultancy. An IBCLC employed by a hospital is usually paid on a similar pay scale as a clinical nurse specialist.

There are several textbooks that address setting up and charging for a clinical practice:

- **Breastfeeding and Human Lactation**
- **Counseling the Nursing Mother**



In addition, you can check ILCA's [worldwide calendar](#) for workshops on setting up a private practice.

### Getting started:

- [NHS breastfeeding resource](#)
- [La Leche League International](#)
- [Association of Breastfeeding Mothers](#)
- [Lactation Consultants of Great Britain](#)
- The Breastfeeding Manifesto Coalition has an excellent list of further references/links available, check it out [here](#).
- [The Bump's breastfeeding section](#)
- [International Board of Lactation Consultant Examiners](#)

### For more money-making and money-saving tips visit

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# 4 Not So Stuck At Home

## Part 1: Virtual assistant

- Admin work is delegated to you.
- Promote your services with [The Alliance of UK Virtual Assistants](#).

Prime examples of teleworking in the 21st century, virtual assistants (VAs) market their services as an online business. Working from home and receiving instructions via phone, fax, e-mail or even text message, they're used to help small businesses and save money in larger ones.

The VA industry, with an estimated 2,000 virtual assistants worldwide, is popular for women because it allows them to become entrepreneurs while achieving a work/life balance. Many virtual assistants work between 14 and 18 hours a day during the start-up phase. A third of VAs continues working non-traditional hours even after their businesses have become established.

As well as persuading clients to do things better, cheaper and faster, you in turn can choose the clients you want - making your life easier in the process.

### What's involved?

There is no set way a VA business operates and sometimes you'll simply get an orderly trickle of calls or emails to send. Other times it might be a stream of emails to sort, consignments to be traced, reports to be written up... for 3pm today.

It doesn't matter if you don't know how to do it all. It's important that you know how to get it all done.

Virtual assistants have all the office support services you would expect to find in a large multinational organisation. Their skills vary widely, from basic secretarial services such as word processing, databases, spreadsheets, mail shots, PowerPoint presentations, telephone answering and email filtering, to specialised services such as audio transcription, editing and writing services, desktop publishing and bookkeeping.

Here are more specialist areas:

- Translation
- Website design
- Submission services
- Marketing
- Event management



- Research
- Project management
- Proofreading
- Copy-editing
- Coordination of web design/hosting
- Reminder service
- Transcription and dictation
- Bill paying

Virtual assistants pay for their own equipment, taxes, training, healthcare and insurance.

Now think, can you correct unintelligible emails while talking to suppliers you've never heard of about products you don't understand? You must be prepared to generate leads one by one, persuading people to take you on, and then chasing them until they pay. Are you up to it?

## How do you do it?

### Step 1: Plan.

Decide what type of services you want to offer, and analyse your background to ensure you have adequate experience. Consider specialising in several services, but don't overdo it.

Determine how much time and energy you have to commit to your venture. Do you want to work part or full-time? Do you want to be on call at all hours, or even just a few in the evening?

Project your expenses, expected income and how long you can afford to 'float' until your business is running successfully.

### Step 2: Set up a work space.

You will need a desk, stationery, a printer, a phone and a computer with reliable internet access – packed with all the usual software applications. A constant supply of coffee is a must for some people, but work as far away from the kitchen as possible – you don't want to end up as a heffalump.

You need to be familiar with word processing (i.e. Microsoft Word), email (i.e. Outlook Express) and contact management software (i.e. Outlook). Having knowledge of other software in regular use is also a plus – the Microsoft Suite and Adobe Suite are often used, including publishing tools such as Adobe InDesign, Photoshop and Microsoft Publisher.

These days you can use programs such as Skype to make cheaper calls than using your home phone, so you might want to invest in a headset with a microphone and even a web cam to talk to clients and be a part of video conferences.



### **Step 3: Find yourself clients.**

Outline who your clients are, where they are and how to access them. And then market your services 24/7. Build your own webpage to promote your services, and then list yourself on all the major virtual assistant websites. For a full list see the end of this section.

Don't sit and wait for clients though – get on [Yell.com](https://www.yell.com) and start looking for clients. Check the ads and post your own on [Gumtree](https://www.gumtree.com). Try sites such as [CareerBuilder](https://www.careerbuilder.com), which advertises for VAs.

Because you don't have to go into the office, you can take on work from other countries, expanding the number of clients available to you. European countries still don't see the advantages of working from home, preferring to show the neighbours they go out to work every day, so take advantage of this and market yourself to companies in countries where English isn't their first language and they will benefit from having you as their VA.

### **Step 4: Work to a system.**

As Harry Hill said: "You've got to have a system" – a meticulous one. Let your systems break down for one client and you lose control of them all. You have to remember that this is a business and that people are relying on you. You'll also have to be prepared to put the hours in, depending on how many clients you have. To make real money you have to be essential to your clients, not just helpful.

It's recommended that you spend six months in an office before starting to make sure you're up to speed with all the latest admin needs and techniques. You can even take a VA course to make sure you're right up to date. Some of the training sites are listed below.

An excellent telephone manner is essential. Typically, all calls must be answered within three rings and all emails and letters answered the same day. And yes, clients are notorious for calling up and testing your efficiency.

### **Step 5: Increase your skills.**

VAs can also make more money by increasing the skills they offer. Things like bookkeeping, web management and copy-editing are popular ways to increase your attractiveness to prospective clients. Otherwise take a look at some of the other areas further up.

Consider joining a professional organisation or networking group to give you the opportunity to meet people who are doing what you're doing, and exchange ideas for growth and potential within your own business.

### **How much can you make?**

It depends on the level of service you offer, with clients being charged a fixed hourly or daily fee (not including phone calls, postage costs, etc).



Agencies charge up to £200 per client per day, but typically you would bill £15-30 per hour for routine admin work done by phone or email. Those with more experience will earn more.

### Getting started:

- [The Alliance of UK Virtual Assistants](#) – hints, tips and a localised bulletin board to promote your services.
- [The International Association of Virtual Assistants](#) – the largest group of virtual assistants in the UK.
- Take a look at our article on [how to make money as a virtual assistant](#).

### Worldwide organisations

- [A Clayton's Secretary](#)
- [VA League](#)
- [International Virtual Assistants Association \(IVAA\)](#)

### Networking and support groups

- [Virtual Assistant Networking Forum](#)
- [Virtual Biz Group](#)
- [Real Estate Virtual Assistant Network](#)

### Free worldwide directories

- [Elite Office Support](#)
- [Specialist Virtual Assistants Club](#)
- [VA4U](#)

### Certification programmes

- [AssistU](#)
- [IVAA](#)
- [VA Certification](#)

### Books

- [Virtual Assistant – The series: Become a Highly Successful, Sought After VA](#)



- **Up Close and Virtual: A Practical Guide to Starting Your Own Virtual Assistant Business**

## Part 2: Teaching yoga and fitness

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- Find some spare space.
- Target specific markets.

Yoga teachers instruct people on the various positions involved in yoga, as well as controlled breathing, meditation and visualisation. Yoga can be used as a form of exercise, to increase physical fitness and suppleness or as a therapy to combat or control health problems.

Yoga can be taught in classes or one-on-one sessions, either at local fitness clubs or in your own home if you have enough room. Sports and leisure centres have a growing demand for yoga teachers, as well as smaller community centres. Local authorities and corporate organisations are always looking for new ideas to keep their staff in good shape.

### What's involved?

To teach yoga, you need loads of confidence, energy, leadership skills, a good voice and a thorough knowledge of what you are doing. Your working hours would very likely be when students can fit exercise in – early mornings, evenings and weekends.

Some of your tasks would include:

- Designing course and lesson plans
- Teaching warm ups including how to mobilise the joints and warm the muscles
- Teaching efficient breathing habits
- Recognising the needs of beginners, experienced students and mixed-ability groups
- Assessing students' progress and achievements
- Evaluating your own skills and teaching

Proper training is essential – you have to know how to avoid injury and what to do if someone does get hurt. You also need to know what people with pre-existing injuries and pregnant women are capable of, and to know what would happen if injury occurs with any of your students.

As well as the training and experience required, you yourself need to have a high level of physical fitness and the ability to motivate your students no matter how you feel. You need to be patient and take a caring approach and interest in them.

### How do you do it?

#### Step 1: Proper training.



Yoga is an art that you must be trained in to work professionally. If you're not already trained as a yoga instructor there are loads of courses out there to get you started, but these do take a few years to complete. The **British Wheel of Yoga**, the governing body for yoga in the UK, is a good place to start.

The BWY Diploma is the gold standard qualification, which takes three years to complete part time, and is only offered to those who have been attending classes for at least two years with a qualified teacher are permitted. There is no upper age limit and mature entrants are welcome.

The BWY requires one day of in-service training each year to keep your qualification up to date.

You'll also need to have watertight public liability insurance to cover you in the event of a serious accident under your care. Most recognised organisations require you to have a first-aid certificate as well as CPR. Working with young children or vulnerable groups means you will need **DBS clearance**.

### **Step 2: Finding work.**

Once you've got your training, consider a partnership or contract with an established business to find a space to teach in. Approach colleges, health centres and gyms to see if you can negotiate a deal from which you can both benefit. A gym might offer you publicity and a rent-free space in return for a percentage of the profits you make.

Think of yourself like a business and advertise locally for customers – place cards and posters in local shops. Target specific markets. Health food shops will be a winner as it will only be health-conscious people who will see your ad.

If you do not have a home studio, you may be paying rent or a hire fee within a gym, for a hall or for your own studio. Equipment like mats may be needed. Try **PHD Fitness** for all your yoga equipment.

### **How much can you make?**

There are no set salary rates as most yoga teachers are self-employed. It's reasonable to ask for £5-10 per student per session and up to £50 per hour for a one-to-one session. Look around at what other people doing the same thing are charging.

If you freelance for fitness centres remember that they take a percentage of the cut, even though the space and times are already provided for you.

### **Alternatives**

If yoga isn't your speciality you could consider running another type of fitness classes such as aerobics, step, dance or Pilates.

### **Getting started:**

- **The British Wheel of Yoga**
- **PHD Fitness** - Sells lots of yoga equipment.





- **RedGoldFish** – yoga jobs online

## Part 3: Tutoring

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- Chose a subject and offer your services.
- Advertise around schools.

What do you know that others need to know? Perhaps you're bilingual and could give language lessons, or you're a musician and could teach others your own instrument. Whatever your subject, you can teach people in groups or one on one and charge by the hour.

You may not be Einstein or Beethoven, but the quality of good teaching is not the same as how much formal education you've had in the subject. Take Einstein, he dropped out of school and went on to figure the equation of  $E=mc^2$ .

You may be better suited to teach older students, or your knowledge and personality may be more useful to younger students. The main idea of tutoring is to show your enthusiasm for the subject, which will help you feel like it's less of a job and more an enjoyable (paid) hobby.

### What's involved?

If you're good at something, you can put yourself forward as a tutor of almost anything from pottery to pop singing. Keep your eye out for the next big thing that could pull a big or, even better, regular audience. Musical instruments, languages, fitness and alternative therapies are all popular at the moment.

Because all the students are also likely to be employed, you can also hold onto a full-time job and work together with your students to figure out the best times to get together.

### How do you do it?

#### Step 1: Expertise.

Find what you're good at, and discover how you can teach it.

Families often employ private tutors to help children get up to speed in reading or other subjects. Tutors with strong maths and science skills are particularly in demand as fewer people go into teaching these subjects.

Tutoring for school studies is easy for those who have recently completed their own school qualifications, as you will have more of an idea how the system works and what is required of students.

Because of the UK's multiculturalism, tutors are needed to teach English to adults as well as children – this is also a great service when you are travelling around Europe and Asia.

#### Step 2: Proof of experience/qualifications.



A qualification or solid experience in the subject you're teaching is a must. You should also understand the current syllabus that students are studying at the time.

In certain areas, such as art, acting or music, relevant experience and proof of your own success is sometimes better.

You may need a teaching qualification if you offer to tutor through an agency or local adult education centre.

### **Step 3: Advertise.**

Once you've chosen your speciality, advertise your services in local libraries, newsagents' windows, local papers and even parenting magazines. Advertise on campus at schools and in their newsletters. You can even use Gumtree to post advertisements online.

### **Step 4: Have the right attitude.**

The best tutors are passionate about their subject, which students are perceptive in spotting. Often the help you give can determine a student's success and failure at school. In some cases it's not just the student's knowledge of the subject you need to improve, but also their level of confidence to help them believe in their potential.

Treat each student as if they were your only pupil. Verbally reward your students for their efforts, and give them positive criticism to improve. By checking their progress you can show them how they've improved while you've been working together; it's also a good reference to show potential students.

Introduce non-traditional methods of material in your teaching: word play, mathematical games, interesting facts and even field trips. Go to the zoo to learn about animal biology, a library that has an original or really old copy of the text, a museum or a classical concert.

### **Step 5: Resources.**

Good tutors are prepared and provide their own resources. It's good to keep a journal to plan your lessons ahead; newer tutors should plan their sessions carefully with structure and lots of examples. You can also reference notes on the students, which teaching methods work and which don't and whether they require more homework guidance or just someone to discipline their revision time.

A journal will also help you book in students quickly, and help keep track of their progress in terms of weaknesses, strengths, and topics to cover with them. Get some feedback from the student at the end of lessons and track your own personal development.

You need to make sure you provide or are provided with a suitable area of study, which needs to be free of interruptions. You can teach from your own home, from the student's home or in a neutral location. These days most libraries are equipped with special training rooms that can be booked out for private use.

### **Step 6: Do your own research.**



Liaise with schools and include syllabuses related to the textbooks used and study past exam papers which are available in most book shops.

Borrow 'how to teach' books from the local library to get an idea of the steps to take – you may be an accomplished piano player, but can you honestly remember how exactly you began?

Approach schools and colleges to ask if they will publicise a revision course that relates to their curriculum. With the pressures of league tables, a school may even provide you with a classroom from which to work. Or you can work from home or offer to go to the student's house if there are only small numbers.

### How much can you make?

Average rates range from £8 to £30 per hour, with the most common hourly rate being around £18 an hour. Or you could charge a fixed rate, of say, £20-30, for more comprehensive courses where you're effectively offering to teach a complete subject (for example revision of the entire year's syllabus).

The amount you can earn a year will vary depending on the subject, the number of people in the class and where you live, but can be as much as £100 or more per hour.

### Getting started:

- [Personal Tutors](#)
- [The Training Foundation](#)
- [Take a look at our article about how to make money tutoring](#)

## Part 4: Teleworking

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- Have a polite phone manner
- Earn upwards of £10 an hour.

Although the name sounds strangely old fashioned, as telecoms become cheaper and internet connection speeds get faster, Teleworking will become more attractive to workers and employers alike.

### What's involved?

Teleworking covers almost any job that you can do over the phone: call handling, telesales, database management etc. A major factor in whether you'll be good at this kind of work is how persuasive you can be.

If you're currently working, talk to your boss about the ways in which you could do your job more cheaply and efficiently from home. Don't laugh. One day we'll all be doing it! You may want to suggest trying it out for one day a week to prove it works. Some teleworkers spend part of their time working from the office, and part of it working from home.



If they're not convinced, or you're not currently in employment, then try the more common path to teleworking – going freelance and flogging your services by phone or advertising.

## How do you do it?

### Step 1: Have a good set-up.

You'll need an up-to-date mobile, broadband connection to a ninja-fast desktop or laptop and maybe even a car to take you anywhere at a moment's notice.

### Step 2: Work ethic.

Like being a virtual assistant, teleworking from home means you need to be organised and on top of things. You should be able to have more flexibility over your working routine than if you were based in an office but only by proving you can handle any eventuality will you ever persuade an employer to risk letting you watch daytime TV on company time.

In any kind of freelance work you need to be super disciplined and organised. Stay away from distractions and make sure nothing else eats into your schedule. Remember, out of sight is out of mind - so do make sure your colleagues or clients know you're always on the case.

### Step 3: Find work.

Do a "teleworking" search on [Google](#) to see if any of the larger VA agencies are recruiting.

Check the ads and post your own advertisement on [Gumtree](#).

## How much can you make?

It depends on your skills and the hours you can put in. Any reasonable rate will usually be cheaper to the employer than desk space, insurance, heating, lighting and a full-time staffer.

You're entitled to earn at least the minimum wage. However, teleworkers rarely settle for less than £10 per hour, regardless of the job. Don't be greedy now – remember you're starting a business here and early clients are like oxygen; nothing will grow without them!

### Getting started:

- [Learn the Net](#) - An excellent introduction to IT, telling you all you need to know about the basics of using computers, software and websites.



- **The Telework Association** - a useful source of tips, courses and tele-working opportunities.

## Part 5: Create a TV game-show format

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### One winning idea = millions.

TV companies are always looking for clever game-show formats. Really successful ones, like Who Wants to Be a Millionaire?, can make a fortune for the TV company and they'll pay top dollar for an idea they think will run and run. In truth, a good format is a remarkably difficult concept to come up with. But IF you can come up with a good idea you may not have to work - ever again.

### What's involved?

Think up an idea and sell it – easy money.

Television production companies can be impossible to contact, will refuse unsolicited submissions, sit on your ideas for months or quite possibly steal the best bits. Proving any of this later is, of course, virtually impossible.

Even if you get your foot in the door, there is no guarantee that you will ever come up with a winner. It can be a depressing business. It could take you years of trying and failing to come up with an idea that is even optioned, let alone bought.

If you're the creative type though, give it a go - you won't know if you don't try.

### How do you do it?

#### Step 1: Brainstorm!

A great excuse to watch TV in the name of research and making money, study some popular game shows. Watch them regularly and work out what their basic elements are and what makes them work. The idea should be simple but fun. See if you can find an 'ideas buddy' with whom you can brainstorm and come up with formats together.

Putting a bit of reality into the game show, and vice versa, has opened up the format to more than the traditional three-podium format. There are an endless variety of elements to create a game show – you just need to find the right ones that click. Dramatic tension seems to be one thing that makes a great game show, especially at key moments of choice for the contestant.

To really have a chance though, you need to relinquish of all your pre-determined ideas of what a TV game show is, let go of traditional ideas and invent new ways of giving audiences entertainment programmes.

#### Step 2: Target production companies.

Once you've got your idea, look at the channel's website, or simply the closing credits of the show to see which production companies have made the most popular game shows. Target these with your idea.



Experience is the most valuable way to learn about what ideas companies will buy and produce. Regardless of whether your ideas are purchased, each time you pitch to executives in the industry you are building relationships with people who you can then contact and discuss how to make your ideas work.

### **Step 3: Presentation.**

Producers are busy people, so to ensure your script is read format it into a brief synopsis with a highly marketable 'logline'. You should be able to fit the description onto no more than one A4 sheet. Hone it down to the simple rules and a few gimmicks and send it to TV production companies.

With your full script, ensure you have these headings:

- Title of the show
- Format – game show
- Author name
- Logline – several sentences to describe your concept
- Treatment – synopsis or outline. This is a detailed description of your show as it would be seen on TV. To interest or provoke the reader make sure you 'show' the reader what the audience is watching.

Get some ideas from Bob Boden's online [video tutorial](#) on creating game shows.

### **How much can you make?**

If you come up with a winning idea, the sky's the limit!

### **Getting started**

Start your big TV career by contacting [Pact](#). It's an association of independent producers and you'll find most of the contact details you need.

## **Part 6: Answering service**

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If you've got experience working in a call centre or reception then setting up a home answering service might be an easy and interesting way to earn a living.

### **What's involved?**

Essentially, an answering service is a business which takes down messages for its clients. Clients could be any small business you could possibly think of – restaurants, hotels, telesales companies, estate agents, modelling agencies - the list could go on. Although the main idea of an answering service is to simply take down messages, there are plenty of services a business like this could offer, such as appointment setting, telesales or an order-taking service.



Ideally, you should have sufficient experience working over the phone and your telephone manner should be impeccable. The main selling point of your business will be your voice so it's essential that your grammar is perfect and your diction is clear and easy to understand.

The amount you make from this can really vary. You can't expect to make any real money from this until you have an established client base, and to make a serious income it's probably essential that you hire staff to take on the extra work. Companies that run professional call centres dedicated to answering services can charge anything from a one-off 99p charge per call to a £100 monthly subscription **and** a charge per minute. When first starting out, it's doubtful you'll be able to charge this much and by offering your services cheaper you'll have an edge on your competitors.

If you're normally in the house all day then it's a nice little earner, but if you have to be out and about a lot of the time it's not going to work for you. You need to be able to answer every call so you can't just nip out to the shop for a pint of milk and toilet breaks might get a bit tricky sometimes! If you have small children or a dog this might also be a bit of a pain, because you'll need absolute silence when answering all calls. It's important to not rely on this as your main source of income for the first few months as customers can be difficult to find and it might not bring in enough money on its own.

## Step-by-step guide

### Step 1 – Setting up your office

Once you've decided to take the plunge and start your own answering service you need to start thinking about setting up your office. You will need a computer with a broadband connection so you can forward messages via email. Technically, when starting out, you'll only need one phone line. However, if you're planning on making an income from this business venture then you will need to install an extra two or three phone lines to ensure you can answer every call. The best idea is to speak to your current call supplier and explain to them what your plan is – you might be offered special business rates for calls or deals on getting extra lines installed. You'll also need a good supply of **office stationery** to keep you going – you don't want to be caught without a pen while you're taking down a message! Take a look at our article about **buying office stationery** to find the cheapest suppliers. A comfy chair might be a valuable asset also!

Other than your stationery, computer and phone lines there's not much else you need to worry about with regards to setting up your office. A fax machine is a really handy thing to have, but it's possible to work without one. If you ever decide to expand the business it's something you'll definitely need.

### Step 2 – Deciding on your services

Because there are so many answering services offering a wide variety of different services, you need to carefully think about what you're going to provide for your clients. Here's a list of services you could provide:

An incoming message service for both business hours, and out-of-business hours

A complete answering service where customers believe they are calling the client's office.



An order-taking service where people call in to buy the client's products

A call-forwarding service where the business forwards calls to you only when their staff leave the office

A message-delivery service where you not only take messages, but also call people for your client

A voice mailbox service where you have phone lines that record messages, but you also call people for your client

An appointment-setting service, where you call a list of individuals given to you by the client to set up appointments for whatever purpose the company needs.

Think about which of these services you're experienced enough to offer – the more the better. If you don't feel you're confident enough to provide more than one or two of these then market yourself as specialising in the services you can provide.

### **Step 3 – Researching the market**

After deciding which service your company is going to offer you need to choose the kind of businesses to offer your service. If you've had years of experience in a particular sector then it's probably the best idea to go for companies that deal in that area of work. If you haven't got any specialist knowledge then think about something you'd enjoy listening about day after day. If you aren't dealing with something that's even mildly interesting then the job could become really tedious after a very short amount of time.

Next you need to think about whether or not these companies would need an answering service. If you're in any doubt then do a quick ring round and ask them if they'd consider using one, or if they already do.

Find out how much other companies doing the same thing charge for their services. The more competitive your rates are, the more likely people are to choose your company. It's essential that you work out your costings before you calculate your rates. You need to think about phone bills, stationery and equipment costs, increased utility bills etc and work out how much you will have to make per hour to bring in a reasonable profit.

### **Step four – Insurance, tax and registering the business**

As far as insurance is concerned, if you don't have employees you're pretty safe; although it may be worth checking with your broker to see if your home is still insured while you're working from it. Registering your business is pretty simple, and free, but if you don't get it done within three months then you can be fined. Simply visit the [HMRC website](#) for a load of useful information to get you started. You'll be required to fill in a self-assessment tax form every year. Once you've registered your business with the HMRC they'll keep you updated on any legal info you need.

### **Step five – Getting clients**

Finding clients will be the hardest part of the business. There are hundreds of ways you can advertise yourself and some will be much more effective than others. There's no proven method of developing your client base, but





once you've got going then word of mouth will probably carry you along. Initially, you could try calling up a list of businesses in the phone book to see if they require your service. Have your sales pitch ready with your rates, be sure to tell them why they should choose your service over anyone else and let them know of all the benefits relating to having an answering service; this is where all your research will come in real handy!

## Part 7: Accepting deliveries

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### **Another business that starts out small but can grow.**

This is a tenuous one but if you live in a built-up area full of people who working all day, you could offer your home as a delivery spot for everything from letters to sofas.

### **What's involved?**

Essentially this job involves you offering your home as a place where important letters, parcels, someone's new sofa and anything else can be delivered to. This means that you have to be in all day waiting for these deliveries, but if you're going to be at home anyway then this shouldn't be a problem. This is also a job where your kids can stay with you at all times.

Advertise by posting leaflets through letterboxes in your local area offering your services. Remember to include your address, phone number and email address. Keep the prices low – say £1 or even less – to accept letters and parcels. Make sure you get all the details of any deliveries – the name on the parcel, what time it is to arrive and any details of the company delivering.

Once you've taken delivery of the item, leave a message for your neighbour and they can collect it when they get back. If you prove to be reliable, word should get around and you should find more people gradually using your service. You could charge more for accepting bulkier items, assuming you have the room to house the things until your neighbour comes to collect them.

### **How much can you make?**

Very small amounts at first but you never know, it could grow!

### **What you need to know:**

#### **Costs**

- Just the cost of a leaflet drop and the odd phone call here and there.
- Training and qualifications
- You don't need any training or qualifications.

#### **Pros**

- This is a very easy thing to do if you're stuck indoors all day.
- It will also introduce you to your neighbours.



### Cons

- Delivery people are notoriously unreliable and you could find yourself not even able to pop round to the shops as you wait and wait.
- The money for this hanging around would be very small.

### Getting started:

Start advertising. Get out there and let people know you're available.

## Part 8: Indexing

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- Ever wondered how books get their indexes? Yep, manual labour.
- Have an eye for detail and good organisational skills.

Have you ever wondered who compiles the indexes at the end of factual books? It's probably a professional indexer.

### What's involved?

This is ideal for someone who is already a big reader and pays attention to detail. You have to understand the main themes of the book and then organise the index by key words: people, events, subject matter and so on. You are much more likely to get work if you have done an indexing course. The [Society of Indexers](#) produces a [distance-learning course](#) for trainee indexers, which leads to accreditation status. Check online for seminars in your area – there are many across the UK for beginners as well as experienced indexers.

For many people indexing is a second career through which they can use expertise developed in some other field. You could combine it with copy-editing, proofreading or abstracting. You will need a computer with specialised software to automate routine processes, such as sorting, formatting and printing. Completed indexes are usually sent to publishers in electronic form, generally as email attachments.

You can get work by making good contacts with publishing houses and getting yourself on the database of the [Society of Indexers](#). Most indexers work for one or more publishers and, if you are good and do some networking, you will get regular work from them.

### How much can you make?

As from January 2013, the Society of Indexers recommends rates start at £22.40 per hour, £2.50 per page or £6.75 per thousand words. You may get rather less than this when you start.

### What you need to know:

#### Costs



- The Society of Indexers' complete course and materials cost £997. Additionally, it costs £113 to become a member of the Society in the UK and Europe - a must if you want to get work. Other than that there should be no major expenses if you already have a computer to work on.

### **Training and qualifications**

- You need to be trained by the Society of Indexers to have a serious chance of getting work.

### **Pros**

- This is an intellectually challenging and potentially interesting way to make money.
- You can easily do it from home, often in your own time (unless the publishers have a tight deadline) and you will learn things as you go.

### **Cons**

- Indexers often have to work during unsocial hours, including evenings and weekends, to meet publishers' tight deadlines.
- The work can be mentally exhausting.

### **Getting started:**

- [The Society of Indexers](#)

### **Real lives: Christine Richmond**

Christine had been a secretary in the banking industry for 25 years before becoming a VA in 2003. "I wish I'd done it sooner," she admits. "There's such variety in this job, a lot of flexibility and you get the chance to prove that you have something to contribute to a business."

Christine even has a specialist VA qualification which she studied for at home through an internet-based course. Her clients now range from a property developer to photographic agencies and a training company in Spain.

"It's important to realise that if you set yourself up as a VA you are a business and you have to be all things to all people – doing your own marketing, your own books, tax and admin," she warns. "Most people think that because you've been a secretary you can just do this. It's not like that."

Christine points out that being a VA, at least part time, can be a very good way for mothers with young children to keep working from home. "You have to be terribly disciplined, though, and you won't earn as much as you would running it full time. If you're in that situation it's probably best to get hold of other VAs who have too much work and have their work outsourced to you."

However, those that have specialist skills and treat it as a business by networking to bring in more clients and being fully professional in their approach can earn between £40,000 and £70,000 a year. "A colleague of mine in Wales specialises in event and association management. She got



her foot in the door early on and has done work for the Prince of Wales and the Prince's Trust. She now has other VAs who take on some of her work because she's so successful."

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# 5 Make Money From Your Home

## Part 1: Renting out a room

- Check references.
- Have a few 'house rules' for safety.

If you have a free room in your property that is being underused, it could be a valuable asset. With constant interest-rate rises and other housing costs, renting out a spare room to a lodger is a good way to offset the rising costs, and the government's **Rent a Room scheme** supports that idea.

### What's involved?

This is an easy way of making money without actually doing any work. If you have a spare room, renting it out on a temporary or full-time basis is the first obvious way of making money out of it. It's a particularly good idea as you can make up to £4,250 a year from renting a room before you have to pay tax on it.

You can be the owner of the property, or you can rent the property from the owner. Most tenants can only take in a lodger if they rent a whole house or flat, have a spare room and get permission from their landlord before a lodger moves in.

### How do you do it?

#### Step 1: Lodger status.

Make sure your spare room is clean and orderly and has what most people will need – a bed, desk and drawers or a cupboard to keep clothes in. Leave the room looking neutral and tasteful to increase the value of the room and interest a wide range of people.

When you are offering a furnished room and use of other rooms in the house, you are taking on board a lodger. The legal term is an 'excluded occupier'. This means you, the landlord, only have to give reasonable notice to evict them, as they have very few rights. It is a much more informal relationship than when the landlord lives away from the premises.

#### Step 2: Advertise your room and choose wisely.

Advertise in your local paper or put an ad in your newsagent's window, although both of these will cost you a small fee. If you don't mind paying, you can hand the advertising over to a managing agency – find these on **Yell.com**. Give as much detail as you can about what you are offering plus terms and conditions. It is a good idea to interview potential lodgers over the phone first, to save time and money having to organise house visits until you're sure they fit your ideals.



Put the word out to your friends that you have a room - you might also like to mention what kind of person you want for it. In London and the home counties, Gumtree is a great place to advertise your room for free. For the rest of the UK there's: [EasyRoommate](#), [SpareRoom](#) and [ToRent](#).

Ask for and check at least two references - ideally before they haul their bags through the front door. Never admit someone before you've met them in person. Bank references are the most reliable, or you could ask for a reference from their previous landlord. If you get someone nice to live with you they can be excellent company and open up a whole new social life and circle of friends. But if you like your privacy this can be unbearable.

### **Step 3: Tenancy agreement.**

A written contract is vital, but it doesn't need to be complicated. Make sure your agreement includes:

- The name of the tenant
- The address of the property or room being rented
- How much the rent is, when it is due and how it should be paid
- What the rent covers – bills, tax, water rates etc
- If there is a term of agreement or it's open ended
- Whether a deposit is to be paid, what it covers and if there are any reasons for it not to be given back
- How much notice will be required needed before leaving
- What furniture will be provided
- Who is responsible for repairs (always the landlord)
- Whether the tenancy can be passed on to someone else
- Any other rules such as pets, guests or smoking

You should also include whether there are any paid services the lodger will receive, such as meals or cleaning, but you should note these are included as 'income' under the government's Rent a Room scheme (see step 5).

These are the little things that will make a difference when it comes down to living happily with someone else in your house. Sort them out now and avoid problems in the future.

### **Step 4: Landlord responsibilities.**

Make sure you have up-to-date contents insurance.

It's also important to get all gas appliances checked by a Gas Safe-registered plumber once a year and to have a smoke alarm fitted.

### **Step 5: Take advantage of the government.**



The **Rent a Room scheme** allows you to collect £4,250 a year, or just under £82 a week from a lodger without having to pay tax on it. If you earn any more than that you will have to pay income tax on the difference.

You aren't able to claim any expenses relating to the letting, such as wear and tear, insurance, repairs, heating and lighting.

### **Step 6: Rights and benefits.**

Taking in a lodger can affect the amount of benefits you get if you're claiming from housing benefit, income support and Jobseeker's Allowance. Council tax may slightly increase and any contents insurance could be affected. If you don't tell the insurers then any claims may not be valid.

### **How much can you make?**

This will vary a lot depending on what sort of room you have and more importantly, **where** you live. It could be anything from about £60 a week to £260 a week (seriously – if you live in London it is truly amazing what you can get away with). Do some research yourself, have a look at some ads on **Gumtree** and see what people are charging. Even just reading advertisements will give you a good idea of what price to begin with. Just remember that you will be taxed what you make above the Rent a Room subsidy.

### **Getting started:**

- **EasyRoommate**
- **SpareRoom**
- **ToRent**
- **Rent a Room scheme**
- For more information take a look at our article on **renting**.

## **Part 2: Taking in foreign students**

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- Be aware of cultural differences.
- Insure your house.

If you're not sure about having someone permanently renting a room in your home, letting it to foreign students or lecturers visiting a local university or college can provide a gentle introduction.

Students learning English as a foreign language are usually only here for about six weeks at a time and lecturers rarely stay for longer than a few months. Depending on the schools that are close by, some students even just come over for a week, which compared to a lodger is good as you can have your space back at weekends and holidays.

There are also many benefits for you and your family, including:

- An extra income allowing one parent to work part time if they wanted to



- More money going towards the house or car payments
- Your children will be exposed to different cultures and customs at a young age
- The students can practice their English with you while teaching you some of their language.

### **What's involved?**

There are thousands of English schools around the country with students looking for places to stay while they learn. English-language students tend to be young but can also be more mature businesspeople who are over here to improve their English.

Renting to foreign students or visiting professors can be a great way of meeting new people and learning about other cultures. You could find yourself getting on very well with one or more and being invited back to their country for a holiday.

It is also useful to know that whoever is staying with you won't be there forever as it takes pressure off the relationship. Culture clashes do happen and aside from that, you could just encounter bad or difficult behaviour. If you badly need a guaranteed income every week, having students or lecturers may be too uncertain for you.

### **How do you do it?**

#### **Step 1: Advertise your room.**

To rent your room to English-language students, use the net, Thompson Directory or your local Yellow Pages to find local schools then ring them up and ask to be added to their list of accommodation providers. Good ones will want to see your place before they recommend you, so make sure your home is looking half decent before they come round.

If you want an intellectual about the house, try renting your room to visiting lecturers who may want to stay for anything from a week to six months. You'll need somewhere quiet where they can work plus internet access. A separate phone line will be a bonus. Ring up universities and colleges in your area to see if they have such a scheme for visiting lecturers. Again, they will probably want to see your accommodation before recommending it.

If you're taking in students younger than 16, all family members in the house will have to be DBS checked, but the schools will advise you on any requirements.

#### **Step 2: Be prepared for an international experience.**

To make students feel more comfortable, it can be nice for them to have meals similar to what they're used to. Get some cookbooks from their native countries, and also cook some traditional English meals to introduce them to our culture. You will need to offer students a continental breakfast.

Welcome them into your family as if they were a part of it. They may be lonely or unsure about new surroundings, so a family outing would make





for a nice day. Don't be imposing, but do talk to them about their school day, whether they need help with homework and if they want to spend some time chatting.

Your more professional counterparts can be great company, and you may even learn something from them! Different to looking after students, you can take them out in the evenings and show them the nightlife, and introduce them to some of your friends so they can make further acquaintances to come back again.

### **Step 3: Hosting responsibilities.**

It's a good idea to have your home contents insured and to let your insurance company know you have paying guests.

It's also important to get all gas appliances checked by a Gas Safe-registered plumber once a year and to have a smoke alarm fitted.

### **How much can you make?**

Again, it depends on where you live and what your home is like. There will be a few outgoing costs such as electricity and gas, washing and internet bills. But again you can use the government's **Rent a Room scheme** to subsidise the tax you pay.

In London for bed and breakfast you can make over £100 a week. With dinner it's usually about £160. If you offer a posh house with a bathroom en suite you can charge around £200 a week.

Outside London, the going rate can vary from about £35 to £80 per week with central locations in bigger cities getting the top prices.

### **Getting started:**

- **English UK (the national association of accredited English language centres)**
- **Look at the ads on Gumtree or post your own.**
- **Thomson Local**
- **Yell.com**
- **Take a look at our article on hosting foreign students.**

### **Real lives: Barbara McLaughlin – rented her rooms out**

Barbara McLaughlin is a single mother of one child and lives in Cambridge. She works full time and studies accountancy part time. "I have tried every imaginable way of making extra cash just to keep my head above the water and cover my study and childcare costs," she says. "I've worked overtime, taken on extra bookkeeping work from home, night shifts in pubs and even door-to-door sales of cleaning products with a baby in tow.

"Overworked, exhausted, owing money on high-interest credit cards and in desperate need of a new car, I turned to personal finance guides for some



ideas. The one I liked best was the Rent-a-Room scheme as I can earn £4,250 a year tax free and this scheme has an added bonus of not needing a babysitter.

“After taking advice from the tax office, friends who rent a room and meeting staff at a local language school, I signed a contract and agreed to rent a room to them for their foreign students and opted to host young learners aged between 14 and 18. In the summer season they pay me £98 a week per student and we have a twin room which two of them share and the fee is £196 a week for which I provide bed, breakfast and an evening meal. In winter they pay £80 a week per student and they are generally less busy so it keeps the income below the threshold for tax.

“At first I was nervous and thought I would hate having strangers in my home. It hasn't really been a problem as they are so keen to see England they are out most of the time and at the weekend the school arranges excursions for them to other towns and cities. The downside is extra cooking when you fancy a takeaway, extra cleaning - especially in the bathroom - and extra laundry. The queue for the bathroom is a pain in the morning so I combat this by getting up at 6am and using it first. Even on the worst of days I just stay focused on the pay cheque at the end. My child really enjoys the company of the older kids and has learned some words in other languages, and we have both learned a great deal about other countries and cultures.

“We have received some wonderful gifts from our visitors. They like to cook traditional food from their country for us and some of them have invited us to stay with their families.

“Initially I had only planned to do this for one summer to pay off my credit cards and buy a new car, but have found it enjoyable on a good day and even bearable on a bad day. I am now credit card free, have a newer car and am paying off my final debt, which is a professional development loan for my accountancy studies which will be settled a whole year early. The extra cash is highly addictive and I am already planning to spend the spare cash on a long-haul holiday for summer.”

## Part 3: Running your home as a B&B

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- Check out the competition.
- Make yourself known to local tourism places.

If you have a few extra rooms in your house you could run it as a bed and breakfast hotel either full or part-time, depending on what time you have and how much money you want to make. For a more informal approach you can host international students.

### What's involved?

If you do go down this route you will have more work than just **renting out a room** and you will have to comply with more legal requirements but it can be a good way of making your home work for you. It is something of a lifestyle business that many will undertake with their partners.



You get to meet lots of new people, look after them in your home and make money without having to leave your front door. People can be difficult and you have to like them to be able to put up with their funny and often offensive ways. Many also have unpleasant personal habits and you may find that some cause you far too much work.

It's hard work and you basically need to think of it as running a small hotel minus the concierge and health spas. You are forced to stay in the house – or hire someone to look after things, you won't be able to have many lie-ins as someone has to cook breakfast, you may have to look after people's laundry and you will have to clean but in the end you will get a nice hefty sum for it. It's also nice that it is domestically based because you are living in the business, allowing you to properly be in control of everything that happens.

## How do you do it?

### Step 1: Research.

Know the market. If you live in a dull town with poor transport where nothing happens, it's not really worth bothering is it? See how far away the closest B&Bs are, and what you could offer that they don't or can't. What other accommodation is in the area? Is there a high need?

Because a B&B has to cater to a wide variety of needs it can be whatever you want it to be – catering for the luxury market or those on a tighter budget. It's a good idea to keep a part of the house to yourself, such as a private sitting room away from the guests, particularly if you have young children with lots of messy toys.

Talking about rooms, it's a good idea to think about what size business you'd like to take on. The standard is between six and twelve bedrooms, but if you want four bedrooms for the business you can have two for personal use. Also, the larger the business, the more likely you will need paid help.

### Step 2: Legalities.

You'll have to apply to your local council for planning permission to open a bed and breakfast as it will change the use of the building. Make sure you consider the accessibility of your property, the parking available and any disruption that this change would cause to your neighbours. You'll also have contact your local fire officer to make sure you comply with fire regulations; even if you are a smaller business at the least you will need a fire blanket and extinguisher.

Any more than four rooms and your kitchen will have to be inspected by the department of environmental health, particularly because your kitchen may just be a standard domestic kitchen that could be ill-equipped to handle many breakfasts. If you want to serve alcohol you will have to get a licence.

There are some valuable tax incentives for B&Bs, where you are self-employed and running a business. You will be able to claim most of your operating expenses and loan interest against your income. Insurance is vital and you should at least consider the following:

- Buildings cover
- Contents cover



- Public liability
- Employee liability (if you employ casual labour)
- Cancellation insurance
- Personal accident, health and key-person insurance
- Motor insurance for business use

### **Step 3: Market yourself.**

Register your business with local tourist authorities to attract custom. Aim to get into guidebooks but remember that competition is tough. Contact your local theatre and make sure you're on their list. Contact local universities and colleges and large local businesses to get on their list of recommended places to stay. If you set up your own website then have a web designer help you try to get it placed high up on search engines for relevant searches.

The cost of good-quality breakfasts is worth noting as B&Bs often build their reputation on the standard of their food. Although a row of stars can comfort guests, you don't need to sign up to the tourism bodies. It won't do any harm though, so feel free to sign up to [VisitEngland](#) or the [AA](#).

Don't over invest in the early years, give it about five years before it's going full steam ahead. This is not a business to take on lightly. It will require a business plan and careful thinking about what you want out of it and how much you can put into it.

### **How much can you make?**

It very much depends where you are, what you are offering, how many bedrooms you have and how often you get the guests. You could make anything from a few hundred a month to several thousand. It's best to check out the competition in your local area for ideas on how much you can charge and what services you should offer.

Your pricing strategies may depend on weekday/weekend rates as well as your location. It is reasonable to charge up to £50 difference if you are busier on the weekends or during the week. There are certain 'honeypot towns' where year-round trade is pretty much guaranteed. These are towns such as Bath, Stratford-upon-Avon, Chester, Oxford, Cambridge, Edinburgh and Canterbury. Outside these towns it won't be quite so good in the winter season.

### **Getting started:**

- Take a look at [Jasmine's top 20 business tips](#).

## **Part 4: Renting out space for storage**

- Write a contract for legal purposes.
- A shed with its own access is worth more.



If you have a large loft, cellar or garage that you don't use, you could rent it out as storage for people who are 'spacially challenged'. People always have a need to dump their bits and pieces somewhere that is economical and safe.

### **What's involved?**

Clear out the garage, the loft or the back shed. If it is spotless and secure, people will pay for your space to lock up their junk that they need storing. Have a lockable and easy-to-access entrance and voila - you have an instant easy cashflow.

### **How do you do it?**

#### **Step 1: Organise.**

Empty out the areas you want to rent out and work out how much clean and dry space you have in square metres. You can work out a good rate to charge by ringing up local storage companies and finding out what they charge. Private storage will always be cheaper than commercial, but that is the need for them.

A cellar or garage with its own access will mean you can charge more as clients can have their own key and 24-hour access. Write up a contract that includes rights and duties on both sides, what access the client will have, how much the rent will be, notice and so on. If renting to strangers, include a clause about boxes not including stolen goods, drugs or other illegal materials - you never know.

#### **Step 2: Advertise.**

Try advertising your space by word of mouth or try free advertising sites like [Gumtree](#). If this doesn't work you can pay for adverts in local papers or even the Yellow Pages, but remember that any added costs take away from your profits. Other than advertising costs and, perhaps, new locks and extra keys, there should be few costs connected to renting out space for storage.

This can be a great way of making money with very little effort or nuisance. If the area does not have its own entrance you could have people traipsing through your house all the time - family are bad enough.

### **How much can you make?**

It depends on the amount of storage you have and where you live. It could be anything from £5 a week for storing a few boxes in your loft to around £50 for filling a garage in central London.

### **Getting started:**

- Advertise in your local papers and sort out a contract
- Advertise on free sites like [Gumtree](#)



- Read our article about [renting out space for storage here](#).

## Part 5: Renting out your garage or driveway

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- Let it through an agent or the local paper
- Hunt around to compare for the best price.

Don't ignore the possibilities of the parking space on your land if you live near a station or in a busy, urban area with little, or highly expensive, parking but lots of businesses. Many people are out during the day and lots of people have driveways but no cars, so why not have that small space pay for itself and make you a bit on the side?

### What's involved?

If you have a garage but no car, this means you could potentially rent out your garage for others to park in (if there's a demand for spaces). There are also other things it could be used for like letting bands use it as a rehearsal room... if you can stand thrash metal in your vicinity.

A positive security aspect of having a car in the driveway all day is the suggestion that someone is at home. Those living near major sporting stadiums already make a mint of it; the Royal Ascot week could make you several thousand pounds. Parking spaces close to train stations, the All England Club, O2, Emirates Stadium and the airports are great areas to utilise your parking space.

### How do you do it?

#### Step 1: Advertise.

Particularly begin to advertise your parking space once you have cleaned and cleared it out, and in the case of garages, double-checked locks and access and cut extra keys.

You can let your garage through a property-letting agent; particularly in major cities where hiring a garage can cost the same as a small flat! Alternatively, put an ad in the local paper, local newsagent or on websites that cover your area. Even better, register with [ParkatmyHouse](#) or [Parklet](#) and let thousands of people know about your available space. When deciding on your price, contact a few local agencies to see what they would charge for it.

Renting out your driveway is even simpler. Put ads in local papers or in the local newsagent or even on your front gate. If you live near a station, see if they will let you put a notice up there. Then see how much the station car park charges per day and try to undercut them – crafty!

For Londoners, there are also websites like [London Garages](#) that deal solely in garage rental if you want to work through an agent.

#### Step 2: Contracts.



On finding someone, draw up a contract that covers rent, damages (loss of keys etc) and the notice period for cancelling the contract. Make several copies for safety, and make sure they are signed. You could just do a cash deal if someone wants to park in your driveway.

Be aware that some leases and rental agreements prohibit sub-letting the parking spaces at the property, and if it is allowed the agencies/landlords usually take a 12 – 15% cut of the income.

Other than advertising costs and, perhaps, new locks and extra keys ([LocksOnline](#) have some good deals), there should be few costs. This is another easy and non-intrusive way of making some regular money.

You could find that having someone else's car in your driveway causes too much noise, dirt and nuisance long-term. For band rehearsals, you would obviously have to have fairly distant neighbours and be able to put up with it yourself.

### How much can you make?

Depending where you live, you can earn from £10 a day for a driveway in a suburb to £17,000 a year for a garage in Knightsbridge, London. Or £70 a month for a residential driveway in the Home Counties to £450 a month for secure concierge car park in Mayfair.

### Getting started:

- [ParkatmyHouse](#)
- [Parklet](#)
- [London Garages](#)
- [LocksOnline](#)
- For more tips take a look at our guide to [renting out your garage or driveway](#).

## Part 6: Use your home as a film set

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- Meet celebrities and earn money.
- Make a couple of hundred pounds at least.

You might have just missed becoming a Hollywood legend yourself, but there is still time for your home to make it.

If you live in an interesting house or flat in the right location, you could make serious money by renting it out for filming. With day rates starting at £1,000 you could be sitting on a goldmine without even knowing it.

### What's involved?

Not every home is of interest to production companies, and it helps if you have a large, posh pile within easy reach of London or another major filming city, but locations managers are often on the look-out for small or unusual



homes for different projects. Ordinary homes are also sought after, as long as they are not too far from the main filmmaking cities. Some programmes often need grotty bedsits to film in. No offence if you live in one. And homes that have original period interiors might be very useful, so if you're into Fifties decor, you never know, the BBC might come knocking.

Contact your local film commission and ask if they would be interested in your home. Get in touch with one of the national location libraries in London (see below) and they will send you a form to fill in about your home.

You can also hire out your home for stills shots. Popular houses have very modern design features that would sit well in magazines like Elle Decoration or Wallpaper.

### How much can you make?

If you live in a fabulous stately home you can certainly make a lot of money per day (around £2,000 for a film crew). Normally though, you could expect to receive around £1,000 a day, although it would be less for a small place and more for a large home.

Documentary makers also need locations, but they pay less. In London, documentary makers would pay around £300-500 per day.

### What you need to know:

#### Costs

- Film crews will usually replace broken or damaged items although you are often left with damage that you only find later on.
- If they take over your home for more than a day you will have to find other accommodation for you and your family which could cost.

#### Pros

- You can make a substantial amount of money without taking much time or effort.
- If you hang around during filming, you could meet interesting people – maybe snare Robert Pattinson as a husband. (OK, maybe not...)

#### Cons

- You've got to have a laid-back attitude, as you may end up with a crew of 30 or 40 people in your home along with all their equipment.
- Film crews can be **very** intrusive and can break things you would never have imagined could be broken.
- You will have to move out if the crew is there for any length of time which can be quite a nuisance, particularly if you have family.

### Getting started:

- [Sarah Eastel Locations](#)





- [Lavish Locations](#)
- [The Location Partnership](#)
- [Location Works](#)
- [Amazing Space](#)
- Take a look at our article about how to [make money using your home as a film set](#).

### **Real lives: Anna and James Rankin**

Anna Rankin and her husband James own Micklefield Hall, a Georgian house with acres of farmland, near Watford in Hertfordshire. They hire the place out for weddings and corporate events which are their main sources of income. "The filming is the icing on the cake," says Anna Rankin.

They charge around £2,250 a day plus VAT for TV companies and filmmakers, although they offer a reduction for a series of film days. "The key factor is the hall as you walk in," she says. "It was redesigned by Sir John Soane who did Downing Street, so we get a lot of political dramas and comedies done here." Part of 'The Queen' was filmed at Micklefield, as well as 'My Dad's the Prime Minister', Rory Bremner's show, 'Rosemary and Thyme', 'Midsomer Murders' and 'Double Take' on Channel 4.

"It's fantastic when film companies use it as a location," she says. "It's really fun having film crews around and we've met some really famous actors at times. You do have to be relaxed about it all though. They can turn the place upside down but they make it all right afterwards. We don't mind if things get damaged or broken because they always put it right at the end. We just put the valuable stuff away beforehand."

## **Part 7: Rent out your garden as an allotment**

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- Great if you don't have green fingers.
- Earn some money and get veggies too.

If you don't have the time or energy to do anything with your garden yourself, why not let others have the benefit of it?

### **What's involved?**

If you have a large garden with easy access to it then you can rent it out. You could offer all or part of it as an allotment. Mark off a part of the garden that you are happy to rent out, making sure that it's part of the garden that's easily accessible - a side gate would be really useful. You don't want all those muddy boots coming through your house now, do you?



Then let it be known round your area that it's up for rent. You can do this through word-of-mouth or by putting up an advert in your local newsagent's window. Now just wait for the calls to come in.

### **How much can you make?**

Not very much. On average, allotments in Britain cost between £15 and £30 a year. If you live in London however, many boroughs have a 10-year waiting list with 400 people ahead of you in the queue. If you couple this with the unprecedented interest in organic food, then your garden could raise more than you might think.

It is only worth considering if you have a large garden that you can't maintain yourself and can't be bothered doing anything with. Of course, you could build in gifts of fruit and veg from whoever uses it as well.

### **What you need to know:**

#### **Costs**

- None.

#### **Training and qualifications**

- None again.

#### **Pros**

- If you don't have the time or inclination, it's a good way to help others who don't have anywhere to grow things.
- You might even get some home-grown fruit and veg too.

#### **Cons**

- There's so little money in it.
- It might not be worth the hassle of having people walking through your garden whenever they want to.

### **Getting started:**

- [National Society of Allotment and Leisure Gardeners](#)
- Take a look at our article about [renting out your garden as an allotment](#).

### **For more money-making and money-saving tips visit**

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# 6 Flexible Working

## Part 1: Dog walking and pet minding

- Exercise for free
- Earn up to £15 an hour per dog.

If you hate the gym but want to get out and about then this is an excellent job for you. Full-time jobs and busy lives mean that many people don't have all the time they need to look after their pets and that's where you come in.

### What's involved?

Pet minding involves going to someone's house to feed a pet, clear litter trays and generally make sure the animal is OK in the owner's absence. You can find your first customers just by asking around. After that you should get publicity through word of mouth, although you could always put an ad up on the notice board in your local vet's surgery, if they let you. Remember to get yourself a police check if you're going into people's homes.

If you're dog walking, you should be able to cope with about three or four dogs at a time. Make sure you check the rules of your local park and their policy on dogs. It is also useful to have the details of local rescue centres and to know **your nearest dog warden**. You can advertise your dog-walking services in the same way you advertise pet minding – offering both will make you even more useful and increase your levels of custom.

### How much can you make?

Charges depend on the area you are in and what you think people can afford. Be careful not to undersell your services, though. You should be able to find a happy medium in rates. Dog walkers in London can charge up to £15 per dog, but if you are helping an elderly person don't charge them loads as, apart from having to live with the guilt, they won't recommend you to anyone. It's best to charge dog walking by the hour and pet minding by the day.

### What you need to know:

#### Costs

- There are few costs involved with dog walking. It helps to have a car to reach people, so petrol could be a factor. Some people may want their dogs exercised in a park rather than a walk around the streets so you may have to travel to get to a dog-friendly area.
- You should have a ready supply of pooper scoopers. You might also like to get gloves and/or antibacterial gel for keeping your hands hygienic. For pet minding, the owners must provide the basics including food, cat litter, toys etc.



- When looking after pets at your home, make sure the owner brings their cages with them. Can you imagine an uncaged hamster? Food bowls should also be provided by the owner.

### **Training and qualifications**

- None required, but you could consider a canine first-aid course. No, we're not joking. Check out [What's Wrong with My Dog?](#) for some handy hints.

### **Pros**

- No more gym. Yay!
- You can enjoy the company of animals without the full-time responsibility of keeping one yourself.

### **Cons**

- It may be lovely in the summer to be out and about, but the winter is cold and dark. (And probably part of the British summer as well).
- Be prepared to scoop the poop. Local authorities will fine people who don't clean up after their dog.
- You could get most of your work at holiday times, and particularly Christmas, when you may need a break yourself.

### **Getting started:**

- A bit of advertising in the local area and once you find your first client, you'll be set.
- Try the local places, or even put an ad on [Gumtree](#).
- For more information take a look at our [article on dog walking here](#).

## **Part 2: House sitting and house minding**

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- Free accommodation
- Register with an agency
- Make around £140 a week.



Looking after a house or flat whilst the owner is away is a good way of getting a break from your own home and routine. Many people own more than one property or spend time away on business, as well as having a summer holiday.

### What's involved?

House sitting involves living in someone's home whilst they are away. Your job is to keep things clean and tidy, maybe look after a pet, and your presence will deter burglars. Some agencies will also specialise in short-term sitting, where they provide people who will stay in your home all day waiting for the plumber or an elusive furniture delivery.

House minding is keeping an eye on an empty home with a regular, often daily, visit to water the plants and pick up the post.

For both house sitting and house minding you can mind the houses of family and friends, but for regular work register with an agency, like **Mrs Hunt's Staffing** or **Homesitters**. It is easiest to present an agency with a police check and you will need references from professional people. The agency will interview you in your own home to make sure you are suitable for the job. Once with an agency you will be covered by insurance and have someone to call if anything goes wrong.

If you are doing this independently, the owners should provide a written contract with instructions of what to do if specific situations arise. You will also need to get your own insurance to cover any damage that occurs while you're there.

For full-time mothers it's probably best to stick to house minding or short-term house sitting in the odd hour you have free from the kids. Not everyone is going to be keen on your little darlings running riot in their new, state-of-the-art, minimalist house and you don't want to have to keep uprooting your kids and putting them in unfamiliar surroundings for weeks at a time.

### How much can you make?

Long-term house minders can earn £10 a day, plus food and travel allowances, while short-term house sitters can earn £8-10 an hour.

### What you need to know:

#### Costs

- If you work through an agency your costs will be minimal, including things like personal phone calls. The owners should provide everything necessary on a day-to-day basis plus a float to cover anything you need as you go along (cat food etc).
- If you are house sitting independently, an owner could initially request a deposit from you. It's best to go over the house together on your arrival to write down any damage. You may also have to pay for the utilities you use.

#### Training and qualifications



- A good house-sitting agency will give you health and safety training, personal safety training, animal welfare guidance and details of their own regulations and rules.

#### Pros

- It's free accommodation.
- This is easy, enjoyable work and gives you a relaxing time away from your normal life.
- Some people enjoy the opportunity to have the company of a pet for a while, without the permanent responsibilities.

#### Cons

- You may not be able to leave the premises for more than a few hours at a time.
- Things can go wrong. If you break anything, for instance, be honest and don't forget an agency will have insurance.

House-sitting and house-minding are very enjoyable, but remember they are a serious responsibility.

#### Getting started:

- [Mrs Hunt's Staffing](#) (for the M25 area)
- [Homesitters](#)
- For more information take a look at our article about [how to make money house sitting here](#).

## Part 3: Photography

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- Weddings are big business
- Sell pictures on online photo libraries
- Make from £30 to £200.

In an overcrowded industry you need to be determined to become established. It can be hard to break into the more artistic side of photography, but there are ways you can use it to make some money while you're building up a portfolio.

#### What's involved?

The biggest source of income for most photographers is from weddings. In addition to having an eye for a picture, you need to be good at dealing with groups of people at emotional or stressful times. Business can vary, so May to September is likely to be your busiest time – accounting for 80-90% of the work. To get started offer to take photos at a relative's wedding and build up a portfolio. Once you've got the beginnings of a portfolio, try approaching some of the photographers listed in the Yellow Pages and ask for



a Saturday job. That way you'll gain photographic and people experience, while improving your portfolio and building up a network of contacts. When working at weddings remember to dress as though you're a guest – don't turn up looking like a tramp.

Another good way to make money is from family and baby portraits, particularly if you're in contact with a lot of other mothers in toddler groups or schools. With babies you need something to get their attention and make them smile. A little dog, for instance, is usually a winner.

Harder, but perhaps more interesting, photography jobs include press photographers working for provincial/national newspapers, medical photographers employed by hospitals and medical schools and scientific/industrial photographers who work for universities, industrial firms and the Civil Service. To get into these fields you would have to have a great portfolio and it is a more full-time commitment that would be harder to fit in around childcare.

The most important thing you're going to need as a photographer is obviously your equipment. To go it alone – and even to be taken seriously when approaching other photographers – you will need your own. To get started you're going to need a camera, flashgun, lense, light meter and a reflector.

Another, cheaper, way to make money from photography is to sell your best digital snaps to websites, like [Fotolia](#), which sell stock photos. Selling photos in this way means that is purely your photography which is judged, instead of your professionalism, so all you need is good, saleable pictures. It's a lot harder to make good money by selling online, although it is a lot easier to fit in around childcare as you don't have to comply with anyone else's schedule.

## How much can you make?

Gauge the prices for other photographers in your area to set your own price. Overall, you can expect around £100 to £200 to do a wedding. Usually, trainee photographers can make about £8,000 per annum, specialist photographers around £12,000 and established professionals £20,000 or more.

Online photo agencies will pay up to 40% commission on sales of your photos.

## What you need to know:

### Costs

- Your equipment is going to be your biggest initial expense. You can always pick this up second hand, but as a rough guide to buying your own new, a camera will cost you about £600, a flashgun around £300, a lens will cost about £400-600 and a light meter and reflector will each cost around £100. Check out [Currys](#) for the best deal for you.
- So to start up, you're looking at expenses of around £1,500. If you think that's bad, just remember that anything could break down so professionals normally have a spare of everything with them. If you don't happen to have £3,000 kicking about, working for another photographer is a good inroad.



- Any decent digital camera can be used to take pictures for photo libraries.

### **Training and qualifications**

- There's a myriad of courses teaching the fundamentals of photography right through to advanced techniques – see [Learn Direct](#) for listings. A course in presenting yourself and your work would also be highly beneficial.
- Anyone can upload pictures to photo libraries as long as they are good quality.

### **Pros**

- It's a great way to use your talent, meet people every day and potentially make a lot of money for a few hours' work.

### **Cons**

- You could have quiet months outside the wedding season. It's an overcrowded industry and you need to be determined to become established.

### **Getting started:**

- [The Association of Photographers](#)
- [British Institute of Professional Photography](#)
- [National Council for the Training of Journalists](#)
- [Currys](#)
- [Fotolia](#)
- [123RF](#)
- [iStock](#)
- For more information take a look at our article about [how to make money from your photos](#).

## **Part 4: Taking in ironing and laundry**

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- You must know how to iron properly
- Earn up to £10 a load/session.





There is a big demand for people who can iron and do laundry, as it is a particular pet hate of many professional men and women. Working and having a family means some people simply don't have the time, whilst others prefer to be doing something they find more relaxing.

### **What's involved?**

If you're already doing several mountains of washing and ironing a day, then taking in more may not be too difficult for you. As long as your washing machine is up to it you can offer your services through an agency or independently. If you're not sure if your washing machine is up to the challenge, then it may be best to just stick to ironing or go through an agency who will probably offer washing and dry cleaning on their premises. Ironing is also something you could offer as part of a cleaning job for an extra hour's pay. Once done, agencies will collect the laundry from houses, but if you're working independently, then you will need a car to deliver all those nice clean clothes back to their owners.

Working through an agency means they'll sort out your work for you, but if you're working independently then you're going to have to advertise your services. Try local newspapers or shop windows to start with, or try the free adverts you can get on online sites, like [Gumtree](#).

### **How much can you make?**

Between £8.00 and £10.00 a load/session, though try and find a deal offering payment for ironing by the hour. Ironing great piles of clothes can be very time consuming.

### **What you need to know:**

#### **Costs**

- If you are doing this privately you will have to collect and return laundry, so a car is very useful. Your employer should either supply you with, or reimburse you for, cleaning supplies.

#### **Training and qualifications**

- An agency may give you basic instructions, and of course they will want proof that you can iron. Not all of us can!
- References will be useful.

#### **Pros**

- You can sometimes work in your own home.
- There is a big demand for ironing and washing so you can probably get as much work as you want.

#### **Cons**

- Laundry and ironing are physically difficult jobs, and in the summer it may be hot work.



- You may have to work quickly and you cannot afford to let that red sock get caught up with the white T-shirts.

### Getting started:

- [Mrs Hunt's Staffing](#)
- For more information take a look at our article about [how to make money running an ironing business](#).

## Part 5: Propagating seedlings and selling them

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- Know your seeds and soil.
- Sell to the local shops.
- Earn from £100 a month.

If you have green fingers, a greenhouse and some patience, you can make money out of propagating seedlings and selling them to garden centres, local shops and individuals.

### What's involved?

Propagation is the raising of plants from seed or cuttings. You must be a good gardener with a greenhouse and experience in propagating seedlings if you want to do this. If you are already propagating seedlings for yourself, you just need to fill some more trays than you would use and sell those.

If you're hoping to make lots of money from this then an investment in a heated propagator is a good idea to maintain the optimum seed temperature of 20-30 degrees. You can get them in most big garden centres, or for a cheaper deal try online gardening sites.

Ready to start propagating seedlings? Then here's our step-by-step guide:

1. Fill the seed trays with compost and firm down so it's 2.5cm below the side of the tray. Then lightly water.
2. Thinly sow small seeds over the top or individually sow individually and then cover with a thin layer of sieved compost. Water well with a fine spray.
3. Place your propagator where it will receive light, but not in strong direct sunlight.
4. Then leave you seeds to grow, monitoring them every day.
5. When the seedlings come up decrease the temperature of your propagator.
6. Once your seedlings are big enough, fill seed trays with compost and transfer the seedlings over. Always handle seedlings by their leaves and make sure you firm the compost around them.



7. Then try and harden your plants for outside by leaving greenhouse windows open and then moving them to a cold frame outside of the greenhouse. Once all danger of frost has passed, plant out your seedlings.
8. When they're fully grown, sell them on.

When deciding which seeds you want to grow it's best to choose the cheaper seeds. For example, it costs around £3 for six geranium seeds, while you could get 1,000 foxglove seeds for the same price or cheaper. Also find out about which ones sell well and start propagating those if you can.

When selling on your plants ask your local garden centre if they would be interested. Put an ad on your front gate for passers-by and also advertise them in local free sheets or in your newsagents' window. Car boot sales are also a popular place to sell your plants.

## How much can you make?

Anything from £100 or so a month to a couple of thousand, if you work at it.

## What you need to know:

### Costs

- You will have to pay for seeds, seedling trays, soil and the heating and lighting of your greenhouse in the winter.

### Training and qualifications

- The more knowledge and experience you have in gardening, the better. You can do workshops and courses in gardening through the [Royal Horticultural Society](#).

### Pros

- If you love gardening and you have a big greenhouse this can be a pleasant and easy way of making money.

### Cons

- You may find that the patience and work needed to do this are not worth the money.

## Getting started:

- [The Royal Horticultural Society](#).
- There's loads of information on all aspects of gardening including propagating seedlings in the [BBC's excellent gardening section](#).



- For more information take a look at our article about [how to make money propagating seedlings](#).

## Part 6: Market research

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- Meet people, make friends.
- Learn about social issues.
- Make between £50 and £100 a week.

A job to do with a smile on your face!

### What's involved?

This job basically involves going round to people's homes and interviewing them for their opinion.

You have to explain what the research is about and what it will be used for, as well as recording the answers on the spot. Once the results are collated they are passed back to the organisation you are working for. You need to be approachable and make people want to listen to what you are asking.

Most interviewers are employed on a part-time basis by market research agencies. Other employers include government departments, research institutes and opinion pollsters.

To start off your career as a market researcher, click on the links below and fill in their registration forms. They will then contact you to interview you. If you get through the interviewing process, you will receive a few days training and on your first outing into the big wide world you'll be accompanied by an expert to make sure you're ok.

Some interviewers are simply given a few roads to try with a quota of interviews to do, while others are given pre-selected addresses to contact, often with a specific person to speak to. In most cases work is door to door in the evenings and at weekends or whenever you can fit it in.

### How much can you make?

Researchers are paid per completed interview, but your pay will be topped up in the first few weeks as you the ropes. After that it all depends on the amount of time you spend interviewing people. Pre-selected interviews are often paid more as they're harder to carry out. On top of this bonuses are usually available for those who meet their quotas. Some companies will also reimburse fares and mileage. At the most, you could earn a couple of hundred pounds a week.

### What you need to know:

#### Costs

- None, although perhaps transport if the company doesn't reimburse.

#### Training and qualifications



- Full training is given at most market research organisations. Once you know the basics, you could get the opportunity to be assessed for a recognised qualification in market research.
- If you are friendly and polite, with good communication skills, and interested in meeting a wide variety of people, you should have no problems.

### Pros

- You get to meet a lot of nice, new and interesting people to talk to.

### Cons

- Some people may slam their door in your face. You just have to be good at persuading people to take part.

### Getting started:

- [Fieldshare](#)
- [Market Research Society](#) – including Research Code of Conduct
- [The Research Buyer's Guide](#) – MRS's list of market research agencies
- For more information take a look at our article about [how to make money from market research](#).

### Real lives: Ann Smith

Ann Smith, 28, has been a researcher for Ipsos-Mori for six years. Originally she worked part time for them outside her day job then she took it on full time. "It's more fun than office work and there's a lot more variety in it," she says. "Also, it's a really flexible job. I have a six-month-old son now and I can fit in the work when my husband's home in evenings and weekends. You can work as much or as little as you want. We're not on a contract or anything. Some people just do one weekend a month."

Ann lives in Hullbridge in Essex and says that the jobs she gets are generally in her own local area, but some, particularly the 'pre-selected' ones, can be a car ride away. However, she says she only recently learnt to drive and for years she managed to do the job well by walking, cycling and taking buses. "It really wasn't a problem at all, although it is easier now that I can drive!"

Being in Essex, Ann is paid the rate for the south east which averages out at about £9.50 an hour. "You could live off it," she adds. "I did it full time for a year and made a living out of it. Some of the pre-selected jobs are really well paid so if you're happy to do those you can make a lot more money."

"I really enjoy working with the public. No day is ever the same. One day you might get a load of interviews – everyone is happy to speak to you – and another day it's hard to get a 'yes' but you meet a few really interesting people. You do have to cope with rejection but it doesn't bother me anymore. My doorstepping techniques have improved over the time. As long as you're positive then it's not a problem."



“Probably the best experience I had was with one lady that I interviewed a couple of times. We got on really well and she told me she was emigrating to Australia. We kept in touch after she moved and later on my husband and I decided we wanted to have a holiday over there. We stayed with that lady when we were over there which was great!”

## Part 7: Alterations and mending

---

- If you can sew, then you're in demand.
- Charge up to £10 an hour.

People who can sew are becoming fewer and fewer, as are people with the time to learn. So if you've been helping out your friends with your sewing talents, then why not get some thanks for it?

### What's involved?

If you can alter or mend clothes, then you will be in demand. You can do this kind of work in your own home, although you may need to dedicate a spare room to fit in all the clothes, thread, needles and, most importantly, your sewing machine.

Offer your services through adverts in the local press and, if you can, put leaflets in local fabric shops. Later on, a lot of your work will come through word of mouth. If you do get too much work at one time it is good to know friends with similar skills who can take some of your work on.

For regular work you could also try contacting local dry-cleaning outlets which often offer an alterations service as well. Some department stores and posh fashion shops offer this as well – so make enquiries.

### How much can you make?

Prices for this kind of service will vary, so ask around in fabric shops and dry cleaners to find out the going rate. Overall average rates are about £6-10 per hour with a minimum charge of £10.

### What you need to know:

#### Costs

- You need a good supply of thread, a range of different needles for your machine and any handwork you might have to do. A good sewing machine is of course an essential and will cost about £200-350. **John Lewis** currently has a good range for you to choose from.

#### Training and qualifications

- You might have learnt all you need to know over a lifetime of mending and altering clothes for your family. To refine your skills and learn new techniques check your local evening classes.

#### Pros



- If you're good at what you do, you will get a lot of business through word of mouth.
- The expenses are fairly low and you can often choose your own hours – as long as you can get the job done for a reasonable deadline.

#### Cons

- This can be quite back-breaking and eye-straining work for relatively little money.
- There may be too much or too little work for you at any given time.

#### Getting started:

To get you started [John Lewis](#) offers advice on how to choose the right sewing machine in their video guide [here](#). They also often run classes and workshops in their haberdashery departments, so check in your local store for details.

## Part 8: Beauty and therapies

---

- Being a beautician.
- Charge up to £10 an hour of work.

#### What's involved?

You do need to be trained and, ideally, experienced, but once you have even a few skills as a beautician you can make money in your free time by doing manicures, wedding make-up, facials and waxing in your own home or in your clients' places.

#### How much can you make?

You can charge how much you like but if your prices are high you are likely to be overlooked for a treatment at a salon. Make sure your prices are reasonable and appeal to the customer. Cheap treatments are appealing, however make sure you are making profit from your hard work.

#### Real lives:

##### Jo Lear, freelance make-up artist

Jo Lear, 38, lives in south London with her partner and six-year-old son Louis. She has been working as a part-time make-up artist for 10 years. She originally trained with MAC, the make-up company, but went freelance after a few years. She finds the work convenient because she can choose to work from her own home or visit clients in theirs. She can also choose what hours she does in order to work around her family and their needs.

"I don't do it full time," she says, "I do it for pocket money so it's easy to fit it around my family. I couldn't pay the mortgage with it. Sometimes people come to my home and sometimes I visit them in theirs, depending on what



I need to do. It's because I can only carry a limited amount of products with me. I can't take the whole lot with me but if the customer knows what they want I'll usually go visit them. It really depends on what the job is."

Jo did a beauty therapy course some years ago and in the meantime several other courses have sprung up all over the country. "A private tutor can run into thousands," she says, "but these days seminars and courses are much cheaper – anything from £200-2,000."

The amount she charges depends on what the client wants, whether she has to go to them to do it and how many people she does at the same time. "I now charge per job and that can be anything from £120 upwards," she says.

Jo also enjoys the interaction with other adults that her work gives her: "It gives you some sort of adult work – it's great having kids but you feel removed from your friends. You feel like part of society when you work."

The one downside for her is that sometimes her clients aren't able to be flexible enough for her. She has had to turn down lucrative offers because of her schedule. "You don't want to turn anything down," she admits, "but as a mother my family always comes first. Turning work down isn't a good feeling but it's the way it has to be."

#### **For more money-making and money-saving tips visit**

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# 7 Bit On The Side

## Part 1: Mystery shopping

- Go shopping, grab a bite to eat or see the latest films and get paid.
- Earn up to £100 a visit.

You may see excitable adverts on the net about making money and getting freebies just for shopping. There are lots of opportunities to make some money in your own time through mystery shopping, but it's not necessarily the big shop-fest they like to make out.

### What's involved?

You basically get paid to go shopping, eat in a restaurant or just pop out for a drink. The only catch is that you need to tell the company about it afterwards.

To get started just sign up to one of the mystery shopping agencies below by filling in your details on their website. If they like the look of you, they'll then phone or email you to ask you a few more questions (a bit like a mini interview) and then get you to fill in a practice report to make sure your English is up to scratch. Once you're accepted you'll be emailed potential mystery shopping assignments to carry out.

You will be going to all sorts of places - shops, pubs, ticket offices, banks etc and reporting on anything from aspects of the decor/ tidiness, the number of counters, customers or staff members and so on. You might have to find certain products, get specific information or check that the staff answer different questions correctly.

The companies will get to see your report and will know when you visited. They'll probably check their CCTV, so don't lie. Reports are usually due the same day as your mystery shop, so you have to leave quite a lot of time to answer all of the questions. And remember, if you don't send your results in you don't get paid.

### Tips

- Register with mystery shopping companies which you can find online.
- Join as many mystery shopping companies as you can. That way you're more likely to make more money.

Be flexible early on and accept a lot of the jobs that come your way, even if they're not the fun ones. That way you'll build up a good reputation and it's more likely that you'll be called upon again.

Allow time to fill out forms that relate your findings, usually within 24 hours. You can often do this online.



Avoid dodgy mystery shopping sites. Always check for a UK phone number and a UK address. Also, don't forget you should never have to pay to join a company - they're the ones paying you.

Some companies will give the job to the person who offers the least amount of money – avoid them. It's a waste of time and effort for very little money.

## **How much can you make?**

Fees per visit vary between companies, but are usually between about £10 and £100. Of course expenses are paid for including food and drink. Depending on how many jobs you do, anything from £10 to £500 a week plus a few freebies is possible.

## **What you need to know:**

### **Costs**

- There should be no costs as your travel expenses are usually paid for.

### **Training and qualifications**

- You don't need any training or qualifications, but a good grasp of basic English is essential.

### **Pros**

- You are making money and getting free stuff in the process.
- You might even wangle a free overnight stay in a hotel, if you need to be in that particular place one night.

### **Cons**

- You might have to visit shops and eateries that you wouldn't normally touch with a barge pole.
- You might have to do a load of the boring jobs before you get a chance at the good ones.

## **Getting started:**

- [Viewsbank](#)
- [Checkout](#)
- [ESA](#)
- [Grass Roots](#)
- [JKS Mystery Shopping](#)
- [Mystery Shoppers Ltd](#)
- [Performance in People](#)
- [Retail Active](#)



- [Retail Maxim](#)
- [Retail Rapport](#)
- [TNS Global](#)

Here's even more information about [how to make money from mystery shopping](#).

### **Mystery shopping eBook**

Here at Moneymagpie we love mystery shopping so much we've written an eBook on the subject! It's packed full of essential information on how to be a successful mystery shopper and enjoy all the fantastic perks. [If you want to make some serious money by mystery shopping you can buy our eBook for only £3.49 here.](#)

## **Part 2: Being a polling clerk**

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- Show people how to vote (NOT who for).
- Make over £200 a day.

This is an important job which many people don't think about. Election-day polling stations have to be staffed in order for a government to be elected.

### **What's involved?**

Usually poll clerks are people who work or have worked within their local council, but you don't need this experience to start. Just send your local authority an email telling them that you're interested and if they need people they'll send you some forms to fill in. It is better to do this sooner rather than later, so don't leave it until a week before an election. If you are successful, you will be sworn in the day before the election. You will have to issue the ballot papers, and register and tick off each person as they come to vote.

You will also have to show quite a lot of people how to vote. There will be a presiding officer in charge of the whole station who does the rest of the paperwork. You can also apply to help count the ballot papers in the evening, but be aware that this is pretty frantic work. Do you really want that stress?

### **How much can you make?**

You will usually earn about £230 a day.

### **What you need to know:**

#### **Costs**

- Travelling to the polling station and home again, but you may be able to walk.

#### **Training and qualifications**



There are no special requirements for this job. You will be shown what to do on the day.

### Pros

- This is a good job if you like meeting and helping people.
- If you are given a station near your own home, you will be able to chat to all your neighbours.
- There is plenty to do and the day passes quickly.

### Cons

- Elections are few and far between, so this is really no more than one day a year.
- You may have quite a distance to travel between your home and the polling station.

### Getting started:

- Contact your local authority by finding their contact details on their [website](#).

## Part 3: Baking cakes and selling at car boot sales and fairs

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- Keep a diary of fairs and fetes.
- Bake your specialities.
- Earnings depend on quality.

Jam making and cake making brings in money at fairs and, if you're good, at local tea shops and upmarket delicatessens.

### What's involved?

Obviously to get started you'll have to make the food you intend to sell. There are all kinds of things you could go into when it comes to specialist foods: pates, frozen dinners, specialist celebration cakes and more.

Then, of course, you have to find somewhere to sell your produce. Make sure you know when all your local fetes and fairs are and talk to the organisers about setting up your own stall. You could also check out local farm shops, craft fairs and markets to see if you can get a stall selling your beautifully-packaged jams, preserves or cakes. Advertise your cakes in local papers and wedding magazines. Contact local pubs and ask if they want ready-cooked lunches or prepared sandwiches.

To take your business to the next level, you could make a trip around cafes and delicatessens, identify which sell homemade produce and talk to the managers about them taking you on as a supplier. Taking free samples with you will make you a more popular choice. If you get really good you could



start selling to delicatessens and large, upmarket food outlets like Selfridges. For this higher-end stuff, you will need a brand, specially-printed labels, attractive packaging and workable distribution.

If you make it big, you can expect visits from the environmental health agency, so consider going on a course that deals with hygiene as well as health and safety. For some general information on the rules and regulations, visit the [Food Standards Agency website](#).

### How much can you make?

It depends how much food you make and what level of sales you get. It could be anything from a few pounds at a local fete to thousands a year if you sell specialist cakes for weddings.

### What you need to know:

#### Costs

- In addition to the ingredients, your costs will include transport, power, packaging and advertising including a website if you have one.

#### Training and qualifications

- This being a more traditional activity learnt in the home, the chances are you know all you need to know - it's the eating that counts.

#### Pros

- You can usually work from home since a house with a good kitchen is ideal for this kind of work.

#### Cons

- There is more work than just making the food involved - you have to shop for the ingredients and transport it to the outlet.
- With perishable food you could find yourself having to throw a lot away if it doesn't sell quickly enough.

### Getting started:

- [Food Standards Agency](#) - for food safety advice.
- [Trading Standards](#) - useful information on food labelling.
- For more information on earning cash from your yummy treats take a look at our article [make money selling cakes, jams and sweets](#).

## Part 4: Proofreading

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- Have an eye for detail.
- Earn around £20 an hour.



## What's involved?

Books and other printed materials need to be checked for any small (or large) mistakes before they are sent to print. It's a perfect job for home workers with an eye for detail.

Proofreading is where you check the spelling and grammar of a book, so requires knowledge of the all those nit-picking grammar rules. If you fancy earning a bit more money, copy-editing requires knowledge of the stylistic qualities of the book, basically making it 'sound right'.

To get started, do a web search for book publishers in a subject area you like – you don't want to have to read something that bores you and you'll need knowledge on the topic you're reading about to be a good proofreader or copy-editor. If you email them, keep your messages short and persuasive. Remember not to email too many at once and don't be indiscriminate. You can't bluff your way through say, medical proofreading and not know what 'endogenous' means.

Proofreading tends to suit people with a real attention to detail; teachers, for example, are often excellent. You'll need a staple combination of flagrant self-promotion and patience to get business. Check out some of the bigger freelance writing portals, such as [FreelanceWriting.com](https://www.freelancewriting.com), although these jobs tend to be low paid. Don't expect to be proofreading the next Harry Potter anytime soon. Having specialist knowledge greatly improves your chances of work. If you did know what 'endogenous' meant and noticed our spelling error, then get on to the pharmaceutical companies now.

## How much can you make?

The [Society for Editors and Proofreaders](#) recommends a minimum hourly rate of £21.40 for proofreading, and £25 for copy-editing. These rates can vary when proofing long or highly technical copy.

## What you need to know:

### Costs

- Occasional postage and telephone costs.

### Training and qualifications

- Journalistic, writing, sub-editing or previous proofreading experience is handy, as is neat handwriting and good word-processing skills.
- You need a rock-solid command of English and any subjects you claim to specialise in.

### Pros

- Regular work that can be immensely satisfying for word lovers.

### Cons

- Usually laborious and painstaking.



- No room for error.

### Getting started:

- [The Society for Editors and Proofreaders](#)
- [Sign up for this charitable proofreading project and brush up your skills](#)
- [National Union of Journalists](#)

## Part 5: Writer's research

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- Learn a lot
- Earn up to £20 an hour.

There are all sorts of organisations and individuals who need research done for them. Best of all, the work can often be done from home.

### What's involved?

Writers, TV producers and filmmakers are always looking for people to do research for them to check that their facts are correct. Experience of working in an academic or media environment will be a bonus for anyone looking to get into this kind of work.

The best places to advertise your services include the [Society of Authors'](#) quarterly journal called [The Author](#), in which researchers can advertise their services to writers. Also, check writers' forums like WritersServices or Writer Network. Some authors might ask for 'collaborators' rather than paid researchers so remember this is a business to you – not a work of fiction.

Checking the notice boards of universities and colleges for ads placed by academics and writers is a way to find already-advertised work. If you can get access, there may be ads on the academic intranets – the local computer networks for staff and students.

Look in the Times Higher Education Supplement and general trade magazines for jobs advertised. Once you get started, you should get work through word of mouth. [The Guardian's jobs section](#) often has research vacancies.

### How much can you make?

Researchers can generally expect to be paid £8-20 an hour depending on their expertise and knowledge base. TV researchers are paid £140 a day, or at least that is the recommended rate on [Freelance Fees](#), and believe us, not all TV companies would honour that.

### What you need to know:

#### Costs

- Phone calls and possibly travel. Internet access – probably a package that allows you to surf 24/7.



### **Training and qualifications**

- Ideally you need to be educated at least to degree level in your research subject or something similar.

### **Pros**

- If you have an academic or enquiring mind this can be a fascinating occupation.
- The vast majority of research can now be done on the internet or over the phone so most of your work can be done at your desk.

### **Cons**

- If you're really housebound there's a limit to what you can find out on the web and by phone.
- To do it properly you'll need to visit libraries or even museums once in a while if you're researching an obscure subject. Remember, the internet can be a mine of information, but much of it is hearsay, exaggeration or downright lies.

### **Getting started:**

- [The Society of Authors](#)
- For even more info, see our article on [how to make money being a researcher](#).

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## 8 Using Your Imagination

### Part 1: Writing letters to magazines

- Write down your favourite stories or household tips
- Email them to women's magazines
- Get paid.

Have you ever noticed the letters section in magazines? Most magazines reward the writers of the letters that they print - often with gifts and sometimes with quite a lot of money.

They really need letters from readers and you'd be surprised at how few people actually write in. Some magazines get so few letters that they have to ask their journalists to make some up. Why not have a go yourself?

#### What's involved?

Flick through some magazines in your local newsagent and take a look at the letters sections.

Pick out those that offer money or prizes that you would like. Check if the magazine only rewards one letter per month; you have a better chance if you write to a magazine which rewards all letters printed.

Once you have decided which magazines you are going to write to, get a copy of them. Read through the letters sections and try to work out what sort of letters get printed. Funny stories are popular. Has your child done anything that made you laugh? Did your pet get into a bit of a scrape recently? Serious stories are also in demand. Think of a distressing experience that you have had.

Some magazines like to print tips too. Maybe you have some clever cooking advice or an easy way to save time with household chores.

Alternatively, if you read the magazine regularly, why not comment on an article? You could talk about an experience you had which was similar to the author's or about how the article inspired you. Letters that compliment articles appear very regularly!

Once you have read some of the letters you will see that you really don't have to come up with anything amazing. Many of the letters are surprisingly



bland. In fact, if you write in with something really extraordinary or salacious you might get a call from one of the journalists who will write your story for you and give you even more money for it.

### How much can you make?

Sums generally range from £10-50 per letter. Most magazines have a star letter each month which receives a greater reward than the other letters. The rewards can also be prizes. These include things such as jewellery, flowers, cosmetics and spirits.

Recent prizes include: a £235 handbag, offered by Marie Claire as the prize for its star letter, a £380 necklace, offered by Easy Living for its star letter and bouquets of flowers, offered by Good Housekeeping for all letters.

If you've got an exceptional story, magazines like Pick Me Up and That's Life will pay £400 per story. There are usually forms within the magazines to fill in the basic details and then the magazine will contact you if they're interested.

### What you need to know:

#### Costs

- Only postage and you don't need that if you use email.

#### Training and qualifications

- None.

#### Pros

- The thrill of being published in one of your favourite magazines.
- Something to show off to all your friends.
- It is not time consuming and it could mean regular money if you write often and for different magazines.

#### Cons

- You only get paid if your letter gets printed so there's no guarantee that the letters you send in will earn you money.

### Getting started:

- Get your pen and paper at the ready and contact the following magazines with your stories:

#### Letters for cash (Only if featured in the magazine)

- **Bella** - £50 for star letter, £10 for others. About 40-100 words.
- **Woman** - £20 per letter. 50-80 words.
- **Woman's Weekly** - £25 for star letters, £10 for others. 100-200 words.



### Letters for gifts

- **Easy Living** - gifts worth over £300 for 100-150 words.
- **Good Housekeeping** - bouquets for published letters. About 50-80 words.
- **Marie Claire** - gifts worth over £200 for 100-150 words.

### Stories for cash

- **Pick Me Up** - £400 if they pick your story.
- **That's Life** - £400 if they select your story.
- For more information about **how to make quick cash and prizes for writing letters to magazines, read our article.**

## Part 2: Write a novel

---

- A plan is always a good start
- If you hit a winner, the sky's the limit.

Everyone has a novel in them, they say; although frankly, many should just keep it there and never let it see the light of day. However, if you yearn to write a romance or a thriller, why not have a go? Even if you don't ever sell it, the mere act of writing it should give you pleasure and a lot to learn and think about.

### What's involved?

The hardest thing about writing a novel is actually getting down to writing it. If you have an idea, remember you have to write it down – it is the only way. Try reading **Stephen King's On Writing** or **How not to write a novel** for 200 tips on mistakes to avoid when trying to get published.

Once written, send your manuscript to an agent rather than direct to a publisher as the latter often concentrate on established writers. You can find a list of authors' agents in the **Writers' and Artists' Yearbook** or **Writer's Handbook**. Alternatively, ask the **Society of Authors**. Send the manuscript to several agents because many of them will take time to get back to you. If you want advice, **Cornerstones agency** offers feedback and ideas on novels by new authors. It also puts writers in touch with agents once they feel the manuscript is worth seeing.

### How much can you make?

Not much at first! According to the Society of Authors, the average advance for a new novel is between £3,000 and £5,000. If you hit on a winner the sky's the limit, as writers like Terry Pratchett, Jeffrey Archer and, of course,



J.K. Rowling know. Remember, Douglas Adams got less than \$3,000 for *The Hitchhiker's Guide to the Galaxy*, so if your book becomes a cult classic, who knows?

## What you need to know:

### Costs

- Very few. Just really possible research costs and the postage cost of sending your manuscripts to agents.

### Training and qualifications

- None are necessary, although...
- You may find it very helpful to attend evening classes in novel writing – or any sort of writing. Check your local adult education centre or [Hotcourses](#) for any useful classes.
- Several universities offer creative writing courses. The first (and the most respected) is at the [University of East Anglia](#).

### Pros

- If this is your passion, it will be an enjoyable hobby while you complete your manuscript.
- If you do manage to sell it you could possibly make millions or, like J.K. Rowling, billions.
- There is also the possibility of all sorts of other spin-offs like TV programmes, newspaper articles and speaking engagements.

### Cons

- The vast majority of novels that people write never see the light of day.
- Those that are published tend to make very little money unless the writer is a celebrity or very, very good (and perhaps lucky).
- If you do not love writing but really **need** to get that novel out of you, it can be a lonely and dispiriting occupation.

## Getting started:

- [The Society of Authors](#)
- [Cornerstones](#)
- [University of East Anglia creative writing course](#)

## Part 3: Writing a play or a musical

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- Read up about how to write plays.
- Get advice and inspiration.



- Rehearse to see how it works.

Writing for the stage may not be as lucrative as writing for the screen but if you write a West End hit, it could pay for you for the rest of your life.

### What's involved?

A background in the theatre as an actor or director can help although that is certainly not essential. You can take courses at adult evening classes or at certain theatres like London's **Soho Theatre** which encourage new writers. London has more help available than other cities - from places like the Soho Theatre, The **Bush Theatre** and the **Royal Court Theatre**. Then, of course, you actually have to write the play.

Look at **Writing a Play** by Steve Gooch, **So You Want to be a Playwright?** by Tim Fountain and **Three Uses of the Knife** by David Mamet for instruction and inspiration. One of the best ways of learning how to write anything is to study good ones that already exist. You may want to work with someone. There is no law to say that you have to do it all.

Once you have a script try to arrange a 'rehearsed reading' by actors so that you and a director can see what works and what doesn't work. Send your manuscript to theatres for possible inclusion in rehearsed readings and script-development programmes. If the play is already brilliant (as of course it will be – you're writing it, aren't you?) they will consider it for a proper commercial performance.

### How much can you make?

Anything from nothing at all to millions of pounds, if you hit on a winning play or musical which plays in the West End. You will also net some royalties each time it is performed.

### What you need to know:

#### Costs

- None for just writing it **but** there are many and various costs involved in putting on a play or musical.

#### Training and qualifications

- None needed although, obviously, literacy would help.

#### Pros

- If you love plays or musicals and you think you have a talent, what better way to spend your evenings than working on a creative project?
- The fact that you could make money from it – a lot of money – is a bonus.

#### Cons

- It is very difficult to sell plays and musicals and it can take a long time to write them.



- Once you have written them you have to try to get them performed, seen and bought by someone.
- It costs a lot to put on a play or a musical even in a small theatre, so you may not get any money in, even if it is in the West End.

### Getting started:

- [Equity](#)
- [Stageplays](#)
- [The Soho Theatre and Writers' Centre](#)
- [WriteWords](#) – a marvellous website for writers where you can join a theatre writers' group and pick up tips and hints on all aspects of writing.
- [Doollee](#) – free online guide to modern playwrights and theatre plays.
- [New Theatre Publications](#)

## Part 4: Writing articles

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- Choose a subject and publication.
- Remember grammar and spelling.
- Get to know some editors.
- Style and length are important.

You don't have to be a card-carrying journalist to write for newspapers and magazines. Anyone can do it. You just need to be able to write (not necessarily as easy as it looks) and be able to withstand the many brush-offs your ideas might get from editors.

### What's involved?

You need something to write **on** – a computer with internet access as almost all articles are sent to editors by email these days.

You also need something to **write** about – you should know what you want to write and who you want to write for. Look for magazines or websites that write about things in which you are interested. It's particularly helpful if you have specialist knowledge that set you apart from other writers – think about your hobbies, skills you have learnt in your day job or even something as simple as being a parent.

Beginners should start with smaller publications or internet websites which often need cheap or free articles. Some publications have advice on their websites – look for 'contributors' guidelines' or a section called something like 'Write for us' or 'Submit an article'. Otherwise, ring up the magazines and find out who you should send ideas to, then come up with a few for them to choose from and send them in. Editors may want you to write something 'on spec' which means you won't be paid for it unless they use it.



If you have already been published, send in a copy of the article (and/or a link if it's on the web) to show them you can actually write. It's harder to break into the big newspapers and magazines due to the enormous competition. However, many now provide blogs, which can provide an easier route to the main paper. Another reason to build up your reputation first is that some editors won't even look at speculative articles if they have never heard of you. And remember, persistence is key.

Get a copy of **The Writers' and Artists' Yearbook** which has lists of all the major, and many minor, publications in this country. Send ideas to at least 10 of them and see what comes back.

If you do get a commission, make sure you match your style as much as you can to that of the publication. Keep the number of words you write as close as possible to the number asked for.

### **How much can you make?**

You may get a paltry £25 for 1,000 words in a small-circulation specialist magazine or website (if they pay at all). You could pick up £1,000 for 1,000 words for a national newspaper – if you have an exclusive story and/or are already a bit of a name.

### **What you need to know:**

#### **Costs**

- There are very few costs other than extra telephone calls for research, internet use and possibly some travel.

#### **Training and qualifications**

- You don't need any training or qualifications to write articles although it can really help.
- See **Hotcourses** for course listings – you can do anything from short evening classes or distance-learning courses to university degrees.
- The **London College of Communication** and **City University** have some of the best courses.

#### **Pros**

- Thanks to telephone and internet, many articles can be written without ever leaving your home.
- You can often do them in the evenings if there is no tight deadline, perhaps setting up interviews by email.
- Sometimes, depending on what you're writing about, you can get some rather nice freebies from hopeful PR companies.
- It can be very pleasing to see your name in print next to your own article.

#### **Cons**



- There is an enormous amount of competition and it can be very difficult even to get started, let alone write regularly for money.
- The money is not great, unless you are a celebrity or an established writer.

### Getting started:

- [Journalism.co.uk](http://Journalism.co.uk)
- [The London College of Communication](#)
- [The City University](#)
- [The National Union of Journalists](#)

## Part 5: Write a TV or film screenplay

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- Read samples to get a rough idea.
- Take some classes.
- Contact an agent to sell it.

Writing a novel may be tricky, but it ain't half as tricky as writing a screenplay. The competition is fierce and there are far fewer outlets for your work. However, many complete unknowns have got their work onto the big screen and, more often, the small screen so if you have an urge to do it too, go for it.

### What's involved?

Get your idea down on paper. That's the hardest part. If you have never seen a film script before, read through a few samples and some books on the subject before attempting to write your own.

You must use the standard industry format for writing screenplays or it just won't get read. You should use professional writers' software like **Final Draft**, but honestly if the idea is good enough (and more crucially, you're pitching to the right people) you could write on the back of an envelope and it would sell.

Consider taking a few classes in script writing. The more training you get, the less time you will waste learning from your own mistakes. Once you have written your script (like it's that easy!) you will need to sell it. Contact an agent first as many production companies, TV or film, will only listen to agents.

Good books on script writing include Robert McKee's **Story: Substance, Structure, Style and the Principles of Screenwriting** (it's quite old but still a great read) and Syd Field's **The Screenwriter's Workbook** and **Screenplay: The Foundations of Screenwriting**.





Look in the **Writers' and Artists' Yearbook** for agents who deal with film scripts. If you do want to go directly to production companies, many are listed in **Contacts**. The BBC offers **advice and guidelines** to new writers.

## How much can you make?

Anything from a few hundred for an 'option' on a TV script to millions for a Hollywood film that does very well.

## What you need to know:

### Costs

- Apart from paying for classes (which can be hundreds of pounds a time) and the cost of books, your only outlay will be the paper and ink you print on.

### Training and qualifications

- You do not need either but it is really helpful to get as much training as you can before and during the time that you write.
- See **Creative Skillset** for details of training in the film and television industry.

### Pros

- It is enormously satisfying to have your own work produced on the screen.
- It can bring in a lot of money, particularly if the show is repeated and you get royalties for years afterwards (although obviously you do it for the love of writing...).

### Cons

- It is an incredibly competitive, difficult and often nasty business.
- It is a hard thing to write a script – particularly for the big screen.
- It is even harder to sell it.
- You need determination, a thick skin and genuine talent to get anywhere.

## Getting started:

- **Writersroom** – advice from the BBC.
- **Script Factory** – lots of information for wannabe film and TV writers, plus training and masterclasses in many aspects of the craft.
- **Shooting People** – website for the UK and US indie



- **BFI** - film community

## Part 6: Write greeting cards

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- Write down your ideas for messages in greeting cards and send them off to publishers.
- You can earn up to £150 per idea.

Ever read the message in a card and been put off from buying it? Well, if you think you can do better, then writing the messages for cards could be for you.

### What's involved?

Writing for cards is a competitive business, but if you're good you could make considerable profits. Pick your style. Are you funny or do you prefer writing sentimental messages? Are you better at verses, prose or punch-lines? Decide which to go for and put your efforts into perfecting that style. As a competitive market, you need to research the different card publishers and what they're looking for – there's no point in sending ideas for Christmas greetings to a publisher looking for condolence messages.

Most publishers will include their name and address on their cards, so a visit to your nearest card shop is in order. Publishers are available in person at trade fairs, although they are trying to sell cards, so not all of them will be happy to discuss your ideas at their stands. Those who do though will provide you with some great insider information. Trade fairs can also help you to establish which publisher prints cards in your style. Make a note of their name and address and contact them at a later date, if they're not willing to talk to you on the day. It's best to call before sending them any material anyway, to make sure that you know their current editorial guidelines.

Magazines such as **Progressive Greetings** have pages dedicated to advertisements from publishers for freelance work, as does the **Greeting Card Association**.

Once you've got your material and the name of the publishers you want to work with, send in a copy of your work with a brief covering letter. Make sure your name and contact details are on every sheet you send as papers can get lost in publishing offices. Remember to include a stamped addressed envelope with your work, if you want it returned.

### How much can you make?

This will vary from publisher to publisher, but generally punchlines can make up to £150 per idea, while verses tend to go for around £25.

### What you need to know:

#### Costs

- Just postage costs for your work.

#### Training and qualifications



- None required, although the more experience you have, the more likely you are to have your work published.

### Pros

- If you're good, you can make a lot of money from this.
- It's rewarding to see your work published in a card.

### Cons

- It is a competitive market, so you may have to face a lot of rejection before you get anything published.
- The research required is quite time consuming.

### Getting started

- The [Greeting Card Association](#) has an updated list of publishers looking for freelance work.
- [Progressive Greetings](#) is a magazine which includes advertisements from publishers looking for freelance writers.
- For more information about [how to make money from writing greeting cards, click here](#).

## Part 7: Poetry writing

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- Read poetry to give you ideas.
- Publish in poetry magazines.

Be warned: this really is the hardest type of writing from which to make money. Poetry has always been badly paid and there are few ways of ever becoming rich out of it. However, poetry writing is good for the soul and a wonderful thing to do if you have an interest in it and you could be lucky and make money out of competitions, readings or publishing your work.

### What's involved?

Read as much good poetry as you can, go to poetry readings and go to a poetry-writing evening class to give yourself more ideas. Some poetry-reading evenings will let anyone perform their own work, which is a good way of finding out what others think of your material. Join the [Poetry Society](#) which costs £42 a year, including four issues of their magazine and all membership benefits.

Try to get your poems published in one of the many poetry magazines, as this will make publishers more likely to take you seriously. It is quite hard to be published in the Society's magazine, but there are many others such as [Ambit](#) and [Rialto](#) that you can try. Many poetry-book publishers have very little money to pay writers, but the largest one, [Faber and Faber](#), would pay a reasonable amount.



Enter one of the several poetry competitions held around the country. Many have small cash prizes although the most prestigious one, the National Poetry Competition, has a first prize of £5,000. See [the Poetry Society site](#) for details of this and other competitions.

However, watch out for websites such as Poetry.com. They seem to be all sweetness and light, entering you for competitions or even handing out awards - however, this is a thinly veiled trick to make you buy anthologies, certificates etc. Harmless enough, but no easy path to recognition or fortune.

If you get really good at your poetry you could receive bursaries from organisations like The [Arts Council](#). Also consider offering your talents to greeting card manufacturers.

### How much can you make?

Not a lot. For a new poet you would be doing well to make £100 in a year. If you did very well and had a number of readings, won a competition and published a book of poems you could make £5,000 or more.

### What you need to know:

#### Costs

- Entering competitions often costs some money and you should join the Poetry Society, which would set you back £42 a year. Apart from that, though, there are no real costs.

#### Training and qualifications

- None required, although as with most things, taking some classes on the subject would help. See [Hotcourses](#) or ask at your local university about courses in your area.

#### Pros

- If you enjoy reading poetry you will love writing it.
- Even if you never make any money out of it in your life you will have the pleasure of writing it.

#### Cons

- There is very little money in poetry, especially for amateurs..
- It can start to wear you down if your work isn't appreciated. There's only so much throwing pearls before swine you can take.

### Getting started:

- [The Poetry Society](#)
- [The Poetry Library](#)
- [Poetry Magazines](#)



- [Ambit](#)
- [Rialto](#)

## Part 8: Joke writing

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- Laughter is the best medicine, enjoy the job.
- Offer to write for established comedians.
- Earn anything from £5 to thousands.

There is a craft to writing jokes – you can learn rules which will help with the mirth-making.

### What's involved?

Any time you have a funny idea, write it down. Or up! Hee hee. Okay, humour us here.

Watch and listen to comedy shows and routines and study the way the lines are constructed. Read joke books and comedy scripts and look at how they are structured. Try writing scripts out word for word (or getting them off the internet) and creating your own jokes with similar constructions.

Sally Holloway has written a great book on how to make money out of being funny, [The Serious Guide to Joke Writing](#). You can get a lot of information at the [Writersroom](#) on the BBC website.

Offer to write for established comedians who often need a continuous supply of topical gags. Pick comedians you like and contact them through their agents. [The Spotlight](#) will give you the numbers if you ring them. If you have an idea for several jokes on one theme, offer them as a book to publishers – include at least 20 sample jokes. As with other books, it is best to offer them through an agent, but you can contact publishers direct.

### How much can you make?

Anything from £5 here and there for a joke or sketch performed on stage to £1,000s a month as a top joke writer for a TV show.

### What you need to know:

#### Costs

- No costs apart from paying for books or courses on joke writing.

#### Training and qualifications

- You don't need any training or qualifications - all too obvious from some of the sitcoms on at the moment!
- Look for comedy-writing courses in your area – start by searching the [Hotcourses database](#). In London the best ones are run at the [City University](#) and at the [City Lit](#).



### Pros

- If you have a talent for it, joke writing can be great fun and rewarding and can get you into the glamorous world of show business.

### Cons

- It can be very hard to sell your jokes to anyone and it can be demoralising to keep having your work rejected.
- Until you are well established, there is very little money in it.

### Getting started:

- [The Spotlight casting directory](#)
- [BBC writersroom](#)

## Part 9: Competitions

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- Enter anything and everything.
- You've gotta be in it to win it!

Anyone can enter competitions. You see them on soup packets, chocolate bars, tissue boxes and cars. Coming up with a witty line to finish off a sentence or just answering a simple question can be a great way to win money, a car or household goods.

### What's involved?

Competitions can be found anywhere and everywhere. Scouring the supermarket shelves for items advertising competitions (obviously don't buy stuff you don't need) will give you a general idea of what's around. For a steadier flow of competitions, keep an eye on sites like [UK Competitions](#).

It's best to have a good supply of blank postcards and sheets of paper with your name, address and phone number on them. Entry-form competitions apparently have fewer people entering them, so if you can find some of these you are more likely to win.

You might like to invest in a rhyming dictionary or a joke or quote book to give you ideas for slogan competitions. Seasoned 'compers' do well because they recognise the low uptake of competitions and get loads of practice entering hundreds themselves.

### How much can you make?

It could be anything from a £5 voucher for cat food to £1,000s, a new car, a luxury holiday in the sun or a year's supply of toilet roll.

### What you need to know:

#### Costs



- The cost of buying the item (although you will hopefully be using them anyway) and postage.

### **Training and qualifications**

- None.

### **Pros**

- You win free stuff!

### **Cons**

- From what we now know about fake TV telephone competitions, it's sensible to assume that many online competitions are there to attract traffic and will probably never pay out. Concentrate on well-known brands or companies who should have tighter controls.
- If you're unlucky, you could end up spending a lot of time entering competitions and not get anything in return.

### **Getting started:**

- [Click here for our regularly updated list of the latest online competitions.](#)
- [Win with Lynne](#) – this is the website of writer, author and fanatical 'comper' Lynne Suzanne who has written a number of books on how to win competitions. It contains tips, slogans and ideas for winning all kinds of competitions.
- [The Prize Finder](#) – links to competitions and giveaways.
- [UK Competitions](#) – details of competitions updated daily.



## 9 The Next Step

### Part 1: Don't waste your extra cash

It's no good making all that lovely extra money if you're going to waste it by over-paying for things day to day.

Before you even start making money, get into saving money too. You don't have to do without things, it's just a question of making sure you're getting the best deal on your daily and monthly expenses.

Use the internet to find the best deals on your **gas and electricity bills**, your telephone bills, your **insurance** (a lot of money can be saved here), your **bank account** (you could be being ripped off if you're with one of the big high-street banks) and even your **mortgage**. Also, make sure you're not wasting money by over-using energy around the home. There's an **article here** with lots of money-saving tips for families.

Get what you can for free. There are lots of ways of getting things for nothing – food, cosmetics, entertainment and all sorts. There are some ideas **here for regular freebies**.

### Part 2: Get serious and start a business

Of course you might be interested in setting up a whole new business either now or later on. Good for you. Even if you don't have the time to do it right now you could spend the next year or so researching the business you're thinking of - maybe trying out other businesses that do the same thing or similar. Either that or you may be able to do it in a small way for the moment – perhaps you would like to set up a catering business, so you could just start by telling friends you can cater for their weddings, parties and the odd business do.

Never be afraid, or ashamed, to start small – very small if necessary. Loads of big companies started very small: Laura Ashley started by making dresses on her kitchen table, Marks and Spencer originated from a small market stall and the Tesco empire began with a couple of small grocer's shops.

**For more money-making and money-saving tips visit**

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