

TEAMS

Transition Employment Assistance for Military Spouses

Flexible Job Options for Military Spouses

Participant Guide

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Transition Employment Assistance for Military Spouses
(TEAMS)

U. S. DEPARTMENT OF LABOR

Veterans' Employment and Training Service (VETS)

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Introduction to TEAMS

It is our pleasure to welcome you to this Transition Employment Assistance for Military Spouses (TEAMS) workshop. TEAMS was launched in September 2020 by the Department of Labor (DOL) Veterans' Employment and Training Service (VETS) as a part of the Department of Defense (DoD) Transition Assistance Program (TAP) and is designed specifically for the spouses of transitioning service members.

Whether you are a spouse of a service member who is relocating, retiring, separating, or a member of the reserve component who is deactivating, demobilizing, or being released from active-duty orders, this workshop is designed to assist you with finding employment.

Providing employment assistance to transitioning service members and their spouses is part of the mission of DOL VETS TAP. Each year, approximately 90,000 military spouses are impacted by their service member's military transition (DoD 2018 Demographics Profile of the Military Community). While spouses are eligible to attend military TAP briefings and workshops, the majority do not participate for a variety of reasons (DOL VETS TAP Military Spouse Curricula Needs Analysis, 2020).

In early 2020, DOL VETS conducted extensive research to discover what military spouses want and need in both education and delivery methods as well as what employment resources are available and accessible to military spouses.

The research, which spanned eleven reports, five website analyses, over 700 individual military spouse surveys, and dozens of interactions and interviews with military spouse advocacy groups, confirmed a demand for employment-related workshops concentrated on the issues encountered by transitioning spouses.

The TEAMS workshops are adapted from the current DOL TAP curriculum that is provided to over 170,000 service members annually.

Thank you for your participation and for your support of our nation's service members.

Workshop Introduction



Workshop Overview

Due to recent historical events such as the COVID pandemic and other political, cultural, and economic shifts, the way we work has been in a rapid state of change for the last several years. More than 20% of American workers took a new job in the past 12 months according to a Grant Thornton survey. Current predictions are that almost 40% of Americans plan to change jobs in the next year.

The idea of the traditional 9-to-5 job where we clock in and sit in a cubicle or report to our supervisor to receive your work assignments for the day, eat lunch at our desks, and fight traffic commuting has for many become little more than a footnote in our history. The idea of what our work means to us and how we should go about doing our work is quite different for each of us.

This is especially true for you as a military spouse. You are in the unique position of having to straddle the line of living in the civilian world and living the life of a military spouse. We recognize that military spouses are often facing job changes at regular intervals. No matter what your current situation might be (military move, end of a work contract, new parent, etc.), there are many employment possibilities to consider.

In this workshop we will be discussing what flexible job opportunities are available to you and addressing the special situations and challenges you will face as you search for meaningful employment as a military spouse.

Following this employment path will require some time management skills on your part. You will also find the potential flexibility in when and where you can work that these arrangements are very appealing. This is especially true if you have other significant demands on your time such as children or caregiving, working on your educational goals, business, or other family matters that require your time and attention.

We will explore the options in four stages. First, we will help you assess what you need and want from your next job. Then we will look at the different flexible work arrangements that are currently in use in the employment marketplace. We will then help you sort through these arrangements to identify the best fits to consider for your circumstances. We will wrap-up the workshop by pointing you to excellent sources for jobs that fit in the category of “flexible jobs.”

Workshop Sections:



Learning Objectives

Learning Objectives:

- Identify employment possibilities.
- Determine flexible jobs to suit you.
- Discover sources of flexible jobs.



At the end of this session, you will be able to:

- Identify the current employment possibilities available for you as a military spouse.
- Determine the types of jobs that will provide you with the flexibility to suit your situation as well as your skills, interests, and abilities.
- Find sources of possible employment for each type of job discussed.

Section 1: Finding Flexible Jobs That Fit



Finding a flexible job that fits your situation begins with assessing your career and work goals. Think about where you want to go next with your career. There are plenty of reliable resources available if you need help answering these questions.

You may also have some resources already available to you that you can use to help you find the right job for your circumstances and goals. Among these are:

- Your current resume
- Any personality assessments you may have already completed
- Job interest surveys
- Performance reviews from previous employment
- Personal journals or correspondence

Taking Stock

What are my skills, abilities, interests, and available personal resources?

Online assessment sources:

- TEAMS: Your Next Move
- Career & Credential Exploration (C2E)
- CareerOneStop.org
- O*Net
- Assessment websites



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Assessing your situational needs

Assessing your needs



- Why am I changing jobs?
- What salary do I need?
- What kind of work am I willing to do?
- What work is available?

For our purposes in this workshop, there are four questions that must be answered to move you forward with finding a job that suits your situational needs:

1. Why am I changing jobs?
2. What salary do I need to maintain my current lifestyle?
3. What kind of work am I willing and able to do?

4. What sort of work is available?

You may be able to readily answer the first three, but not the last question. This workshop will assist you in exploring options to consider when answering the fourth question.

Assessing your current situation

Assessing your current situation

- Budget & Cashflow
- Career Goals versus Available Opportunities
- Family Needs



You need to have a good handle on your current budget and know your current income to determine what your salary target will be. If you need some help with this, you can find a variety of online courses related to budgeting for military spouses in the TEAMS Website Guide.

Current programs and topics include:

- Financial Planning for Transition - Transition Assistance Program
- Free Financial Education Resources - MilSpouse Money Mission
- MilLife Learning Program – Military OneSource
- Personal Finance & Financial Security - Military OneSource
- Self-Paced Online Courses

IMPORTANT: You need to **download the fillable PDF** version of the Participant Guide to your computing device to be able to use form fields provided in the Guide. **If you do not, the fill-in boxes and pull-down menus are disabled.** If you want to keep your answers and choices for later review, save the file on your computing device with a new name after you enter information into the form fields.

ACTIVITY 1.1: Identifying Personal and Situational Factors

Before making any choice, it is always valuable to consider and answer any questions you may have that will arise from the specific situation you find yourself in. This is especially true when you are making a choice from more than two possibilities.

It helps to have a common set of questions you can use when comparing each of the possible choices to the others you are considering. This reduces confusion and changes your decision-making process from one where you are “comparing apples to oranges” to one that is more focused on the issues important to you.

ACTIVITY 1.1: Identifying Personal & Situational Factors

Answer the following questions:

- A. Will I be in the area long enough while doing this sort of work?
- B. Do I have a long daily commute and want to reduce time spent commuting?
- C. Am I a primary caregiver?
- D. Do I want to be close to home most days due to other goals or personal pursuits?
- E. Do I work well independently?

Add any additional questions that are important elements to consider for you personally to the “Other Questions” box.

Ask yourself the questions below and record your response in the space provided. If you can, add a brief note about why you answer as you do.

- A. **Will I be in the area long enough to do this sort of work?** (Yes or No) Will I be here long enough to accept a permanent full-time position? This question helps answer “How portable and short/long term should the job be?” for your situation.

Question A
Your
Answer:

- B. **Can I (or am I willing to accept) a significant commute? (Yes or No)** Do you not have reliable transportation? Do you just not want to spend time commuting? This helps answer the questions regarding family scheduling considerations such as picking up and dropping off children for school and other activities or other significant demands on your time.

Question B
Your
Answer:

- C. **Am I a primary caregiver?** (Yes or No) This helps determine how much time you have in your day to devote to your job as well as where you need to be during the day for your caregiving tasks.

Question C
Your
Answer:

- D. **Do I need or prefer to be close to home most days due to other career goals or other personal pursuits such as education, hobbies, or volunteer work?** (Yes or No) This also helps determine how much time you have in your day to devote to your job.

Question D
Your
Answer:

- E. **Am I a self-starter?** (Yes or No) Ask yourself if you work well independently, or do you need a structured work situation to be productive? This requires honesty in your self-assessment to be truly useful. It also has a very broad range of possibilities. Boiled down to its basic essence, this helps determine whether you need to be at a company work site or can you honestly focus and be productive while unsupervised.

Question E
Your
Answer:

- F. **Do I need or want to earn an above average income?** Do you have financial needs and responsibilities that require a larger income stream? Maybe you have a business idea, product or service that has great profit potential that you want to pursue?

Question F

Your

Answer:

You will have other questions unique to your situation to consider as well, and you should include them in your evaluation and decision-making process. Jot these questions down in the space provided below:

Other Questions

The questions in Activity 1.1 translate into five basic Job Characteristics that identify and define how flexible a particular job is.

Question A determines if you must have flexibility in where you do your job and whether your jobs should be long-term or short-term.
(Part-time Hours and Flexible Location)

Question B correlates to how flexible your schedule must be from day-to-day for you to properly meet everyone's needs in terms of activities and pace of each day.
(Flexible Schedule)

Question C relates to your daily schedule, location, and proximity to either your workplace or a person you must be near to meet their care needs.
(Flexible Location, Flexible Schedule)

Question D is like Question A in that it affects your scheduling, location and pace of your daily activities and time lost to commuting.
(Flexible Schedule, Flexible Location, and Part-time Hours)

Question E directly correlates to how you like your work to be defined; whether you like to have someone manage and assign tasks to you or if you prefer to just know what the goal is in a more general sense and determine how to meet the goal for yourself.

(Level of Independence and Self-Discipline)

Question F also directly speaks to whether you are either driven by financial success or have financial needs that are greater than average and require a higher degree of effort in terms of career choice.

(Financial Growth Opportunities)

These questions will help you identify and sort out the Job Characteristics that you should consider first in your job search when making your choices from the Job Types we will be discussing later in Section 2.

Now you need to decide which of these Job Characteristics are most important to you in your next job search.

In Activity 1.2 you will prioritize the Job Characteristics in terms of your current situation and needs as you defined them in Activity 1.1. This ranking will ultimately help you determine the flexible job types to explore that will most strongly support your wants, needs, and circumstances.

ACTIVITY 1.2: Prioritizing Job Characteristics

Assign a priority ranking from 1 to 5 for each of the flexible job options described below.

Base your ranking on how important each job option is to you:

- **1** is the job option **most important** to you.
- **5** is the **least important** to you and your current needs.

Part-time work hours. Part-time jobs are an excellent choice if you are juggling a lot of responsibilities outside of work, like caregiving for children, parents, or people with chronic health issues. They are also a good fit if you want extra time during the week to pursue more education, personal hobbies and interests, start a business, or volunteer.



Flexible Schedule Options. If you need a job with a flexible schedule this means you have some control over your work hours, but that can take a variety of forms. You could, for example, choose to start at 8 a.m. and end at 4 p.m. every day, rather than sticking to traditional 9-to-5 hours. Typically, you will need to work during specified core hours defined by the company. Outside of the defined core hours period, you're able to choose when to complete the rest of the day's hours. Some flexible-schedule jobs give you complete control over when you work each day. This would include freelance and some forms of contract jobs, remote customer service, or self-employment. If you're looking for more control over your workdays, jobs in these categories help give you this sort of control over your schedule.

YOUR RANKING:



Flexible Location Options. Remote work jobs, also referred to as virtual, telecommuting, telework, or working from home. They all mean essentially the same thing: working outside of an office, wherever it makes the most sense. For most of your time, you work from home, but some of these jobs also require out-of-the-house activities like in-office meetings, traveling to meet clients and in-person training. These positions are an excellent choice if you dislike or can't have a long daily commute or you'd prefer to be close to home most days, and you can work well independently.

YOUR RANKING:



Financial Growth Opportunities. Some opportunities have a greater potential for financial success than others. A person who is in business for themselves generally has a higher potential for financial growth over someone who works for a company that controls how much they are paid, and the level of education, technical skill or experience required for the job. Service jobs are traditionally known for being on the lower end of the earnings scale, but this is not always the case. If you have a service to offer that is in high demand you can sometimes name your price, within reason of course. High demand/low availability specialties in engineering (electrical, systems, software), medicine (neurology, registered, licensed vocational, and surgical nurses, physician's assistants), certified heavy equipment operators (tractor-trailer, crane operators) are good examples of jobs that can set their own asking price.

YOUR RANKING:



Level of Independence & Self Discipline. As with Financial Growth, some types of jobs have a high requirement for self-discipline and offer a higher level of freedom and independence in how you work and how you live (lifestyle). If you are in business for yourself in any capacity, you need to have a higher level of focus, perseverance, and drive, than someone who works in a more traditional office, service, or manufacturing environment if you are going to be successful. "Professions" such as medicine, law or engineering require continuing education and have responsibilities and ethical requirements that are higher than the average office worker, but note that some jobs such as teaching, child-care, and food service also have

YOUR RANKING:



high levels of ethical considerations even though they are not generally paid as much as those who are considered “professionals” in the traditional sense.

ACTIVITY 1.2: Ranking Job Characteristics

Rank the importance of each Job Characteristic on:

- How important each job option is **to you**, personally, based on your current needs.
- **1** is the job option **most** important to you.
- **5** is the **least** important to you.



When complete, your rankings should look something like this:

Job Characteristic	Part-Time Hours	Flexible Schedule	Flexible Location	Financial Growth	Independence & Self-Discipline
	YOUR RANKING: 5	YOUR RANKING: 1	YOUR RANKING: 2	YOUR RANKING: 3	YOUR RANKING: 4

Section 2: Types of Flexible Jobs Available



The employment options we will be discussing in this section are meant to reduce your stress in deciding on and finding employment that is both rewarding and meaningful to you. The flexible work opportunities we will be covering include:

- “Gig/Sharing Economy” jobs
- Temporary jobs
- Contract or freelance jobs
- Virtual or Remote jobs
- Volunteering
- Home-Based Businesses

NOTE: The different employment opportunities we are describing may fall under more than one category. For example, a dog-walking job can also fall under home-based businesses.

Types of Work Available

- Gig Economy/Sharing Economy
- Temporary & Agency Contractor
- Independent Contractor & Freelance
- Virtual & Remote jobs
- Volunteering
- Home-Based Businesses



As we cover these opportunities, there are several things to keep in mind that will affect your choices:

- If you are looking for work due to a Permanent Change of Stations (PCS) or military move and you are moving overseas, will there be any special laws, special reporting requirements, or tax implications you need to address? This will be especially important if you are planning to be in business for yourself, either as a freelancer or pursuing an entrepreneurial path.
- What communication services will be available to you (telephone, email, Internet access, package and mail delivery, travel services such as trains, airports, and automobile/roads)?
- Are all your required licenses, permits, and certifications current? If you are moving to a new state or country, will they be valid and do they need to be transferred?

To answer these questions requires some additional research; our TEAMS Website Guide is a good place to start. Two indispensable resources worth calling out from the Guide for you are [CareerOneStop](#) and the [American Job Center](#). Even if these are the only websites you visit, you will be well on your way with your job search.

Also be sure to contact your military family services center and start networking if you have not started already. And ask your spouse if they know anyone who you can talk to about your job search and local employment environment.

Contacting the local employment office, Chamber of Commerce and Better Business Bureau will also be helpful. Recruiters and placement agencies are generally more than willing to talk to you about the local job markets and industries in the locations they cover.

Once you have a solid picture of what sort of employment opportunities are currently available, you will be able to better target the most appropriate jobs to apply for in your job search.

Gig/Sharing Economy Jobs

The “gig economy” gets its name from each piece of work being akin to an individual ‘gig’ – although, such work can fall under multiple names. It has previously been called the “sharing economy” – mostly in reference to platforms such as Airbnb – and the “collaborative economy”.

- Merriam-Webster

Musicians have long referred to their jobs as individual “gigs.” And mirroring this idea, contractors, freelance writers, web and graphic designers or other professions who often do their work on a “per piece” basis use this term. They fall into this category depending on how long the job offered takes them to complete.

According to Gallup Research, **36%** of U.S. workers participated in the gig economy through either their primary or secondary jobs in 2021. It is becoming an increasingly common practice for many gig-workers to string together several part-time jobs or short-term projects to equal the income of a full-time job.

Gig/Sharing Economy Jobs

- Generally, very short term.
- Focused on very specific outcomes.
- Performed for individuals versus businesses.



Jobs that fall into the category of “gigs” are generally very short term and focused on very specific outcomes. They are also referred to as “micro jobs.” They can be as short as one day or last several months, depending on what the employer is trying to get done.

If you are heading into a situation where full-time job opportunities are not readily available, you may want to consider joining the thousands of Americans who are part of the rapidly growing number of people who are participating in what is called the “Gig Economy.”

Common Gig/Sharing Economy Jobs

The most common “gigs” are in the form of house cleaning, childcare, dog-walking, delivery or shopping, transportation (like Uber), or handyman services. Services performed for individuals rather than businesses are what you would typically see offered in this category.

Common personal service gigs:

- Cleaning (Housekeeper.com, TaskRabbit)
- Childcare (Sittercity, Care.com)
- Dog-walking (Rover.com, Wag!)
- Delivery (UberEats, DoorDash)
- Shopping (Postmates, Instacart)
- Driver (Lyft, Uber)
- Handyman (GigSmart, Thumbtack)

Gig Job Pros & Cons

Pros

- Flexibility with schedule and work location.
- Potential for a good variety in the kinds of tasks you do and products you create. No set routines except for the those you create for yourself.
- You are your own boss. Your relationship is primarily with each customer versus one employer or boss. The quality of the work you produce is your responsibility.

Cons

- Less job security, fewer resources for career development, and often, a strong sense of alienation and difficulty finding meaning in your work.
- Often no benefits provided. You must find, fund, and manage the benefits you need. And yes, there are federal and sometimes state-level requirements you will have to meet.
- You are responsible for the full tax burden for your employment. Keep in mind that if you perform the same type of services for many different clients over the course of a year, you are now entering the territory of being a business as defined by the IRS. Since most of these jobs are paid directly to you in some form of cash and do not have any Income or Social Security taxes withheld, you need to keep track of how much you are

paid throughout the year. There are yearly limits on the amount you can make according to the IRS before certain tax considerations (and penalties) kick in. Talking with a tax professional is a good first step.

Gig Job Pros & Cons

Pro

- Flexible schedule and work location.
- Good variety of tasks and products you create.
- You are your own boss.

Con

- Less job security, and often a strong sense of alienation due to social disconnect.
- No benefits provided.
- You are responsible for all employment-related taxes.

Activity 2.1 - Job Characteristics of Gig/Sharing Economy

In the table below consider whether you think a gig/sharing economy job would allow you to have each of the five Job Characteristics. (Indicate with **Yes** or **No**.)

Job Characteristic	Part-time Hours	Flexible Schedule	Flexible Location	Financial Growth	Independence & Self-Discipline
A gig/sharing economy job would enable me to have:					

Temporary Work

Temporary work typically involves a situation that is limited to a certain time span based on the needs of the employer. “Temp” employees go by many different names; you will commonly hear the positions falling under this category as “contractual”, “seasonal”, “interim”, or “outsourced.” You will also hear temporary, highly skilled professionals refer to themselves as “consultants” or “contractors.” These consultants are usually in specialized white-collar worker fields like human resources, various research and development technicians, engineers, and accountants and are placed in companies by the contracting agency for a specified project or purpose for a defined time period, typically six months or a year at a time.

This is where Temp Agencies come in. Also called “temp services” and “placement” or “staffing agencies,” temporary agencies are firms that contract with companies that need temporary, seasonal, part-time, or temp-to-hire workers. Larger temp agencies, such as Adecco, handle the hiring and placement of workers across a wide spectrum of industries and business. Others focus on niche industries, specializing on handling temporary candidates with more specialized skill sets such as the legal, medical, engineering, or accounting fields. AMN Healthcare and TEKsystems are two frequently mentioned examples.

Temporary Work



- Defined by employer needs.
- Seasonal, part-time, or temp-to-hire.
- Agencies hold contract to provide workers.
- Agencies are the primary source for temp workers.
- Many companies only hire through an agency.

Common Temp Jobs

Many people dismiss the idea of taking a temp job. This is due to the impressions they have of them; low pay, menial work and no true career mobility are primary among these. What you may not realize is that a shift in the way companies do business has expanded the kind of work

opportunities available as well as the pay and benefits offered in many cases. Temp positions are available across all industries, in different roles, and at all seniority levels. You are sure to find something that fits your skills and abilities. Best of all, if you do not like a position, it's temporary! When it ends, you can find and try something new that might be a better fit for you.

There is an incredible variety of temporary job opportunities and to list them all would be impractical. The listing here provides examples of the ones most frequently available through temp agencies.

Administrative assistant - Temporary administrative assistants help fill any number of gaps at some of the top companies. Needed to take on the work of an employee who is on leave, or when a company might need extra support during a hectic time of year. **Required skills:** written and verbal communication, attention to detail, time management, organization, customer service

Call center associate - Also known as a customer support agents, the remote opportunities for this type of work provide the opportunity to help customers while working at home. **Required skills:** communication, problem solving, organizing, work well under pressure, customer service skills

Computer systems analysts – Help companies refine, build, or analyze networks and software. **Required skills:** problem solving, critical thinking, analytical thinking, communication, creativity, technical expertise and knowledge of hardware, software, and programming.

Data entry clerk – These positions are available across many industries. You would be entering data into databases or other record-keeping systems. Some find this sort of job tedious, but the flexibility it offers in other ways can make this a good choice for steady, at-home work. **Required skills:** good comprehension, typing skills, ability to learn on the job, attention to detail, written and verbal communication skills, ability to work with minimal supervision, ability to multitask.

Management consultant - Sometimes companies will look for consultants to help them find inefficiencies in their workflow or organization. The company needs to find ways to improve its processes, then suggest changes and oversee the implementation of the recommended process improvements. **Required skills:** work well under pressure, flexibility, problem solving, teamwork, communication, analytical thinking.

Nurse - Hospitals or care facilities can experience times when they are overwhelmed with patients and need extra nurses and nurses' aides. **Required skills:** license in nursing, conflict resolution, problem solving, communication, ability to work well under pressure, ability to work with others, critical thinking.

Order fulfillment specialist – Sometimes referred to as “pickers,” you would be typically be working in a warehouse, pulling items listed in a customer order from stock shelves and preparing the order for shipment to the customer. **Required skills:** attention to detail, communication skills, time management, hand-eye coordination, decision making, active listening skills.

Retail sales associate/cashier – Retail associates help customers, handle transactions, and restock shelves. Typically, these positions are filled by people looking for entry-level work, but there are also sometimes management opportunities in retail. **Required skills:** customer service skills, excellent communication, Basic math skills, ability to use a cash register, problem solving skills, patience.

Tax professional - There are plenty of opportunities to help accountants, financial advisors, and auditors during the busy tax season. Typically, accounting firms look for extra support to help them fill out clients’ tax reports, run financial analyses for companies, and do work that staff cannot handle during busy times. **Required skills:** some advanced education (in accounting, finance, or a similar field) and work experience in the industry, verbal and written communication, understanding of tax law and the preparation process, attention to detail, math and accounting, customer service, organizing.

How Temp Agencies Work

The process begins with you contacting the agency and giving them a copy of your resume. For most people this is usually done because the agency has an advertised position to which they are responding. However, this is not a requirement. You can contact these agencies to tell them you are available and looking for work. They will then ask you for details about what you are looking for, locations and companies you are interested in, the types of positions you are considering (full-time, part-time, temp-to-perm, etc.).

Temporary agencies handle the finding, “vetting”, hiring, onboarding (and if required, firing) of the temporary worker. This means that the contracting company, also known as the temp agency’s client, has absolutely no part in paying or providing benefits to the temporary worker. The client business has a contractual agreement with the temp agency to provide them with the temp workers they need. The temp agency is then paid a percentage or hourly rate for each worker provided, based on the number of temporary workers placed.

The temp agency is, in effect, the HR department for the temporary workers. The agency negotiates the workers’ schedules, payment, and all other important employment details. It is the agency who provides these employees with benefits, tax status, and more.

How Temp Agencies Work



- Contact the agency and give them a resume.
- Agency handles all placement functions.
- Contracting company not involved with pay or benefits to the temp worker.

If there are any problems with the client, the worker must go through the temp agency to report it. Conversely, if a client is unhappy with the performance of a temp worker, they must contact and come to an agreement with the temp agency. The client business does not have the authority to terminate the worker directly. The client business can also work with the temp agency to hire a worker full time after some time on the job.

Employers sometimes use these temporary work agencies to find and retain workers with specific skills or to meet short-term requirements based on seasonal demand or to increase production to meet spikes in demand for their products or services. Examples of this include situations such as a temp worker filling in during a permanent employee's maternity leave, tax season for bookkeepers or accountants, holiday shopping season for retail workers, or legal assistants following the announcement of a new class action lawsuit.

When a company hires internationally, there is limited legal precedent for using the laws of either the hiring company's country of origin or the temporary worker's country of origin.

Temporary Employment Pros & Cons

And as you might expect, there are pro and cons for working as a temporary worker for a temporary placement agency.

Pros

- Easier and often simpler hiring requirements. If you have any related skills or experience for the type of work being offered, you will definitely be considered as a candidate.

- Opportunities to gain experience. All companies are unique, so you will be exposed to a wide variety of work environments and office procedures.
- Working as a temp allows you to do a “test drive” of different positions and companies to find out if they are a good fit for you.
- Temp work is an effective way for someone to re-enter the workforce after a gap in employment.

Cons

- Lack of control over working hours and the potential for immediate termination for refusing an assigned schedule.
- Positions offered are often in jobs with high turnover rates. Companies who choose temporary workers over permanent ones typically do this when they expect decreases in their business for some reason. This allows them to avoid costs associated with laying off permanent employees or to deal with spikes in demand without having to “carry over” workers and avoid the associated pay and benefit costs during slower and less profitable time periods.
- Some employers do not consider work done for temporary agencies as appropriate for inclusion on a resume. This does not mean you should not include your temp work experience; just that you should make sure the work you did as a temp is relevant to the position you are applying for.
- Temporary workers may receive only 75% to 80% of what direct-hire employees are paid and may not receive employment benefits such as paid time off or retirement.

Temporary Work Pros & Cons

Pro

- Easier hiring requirements.
- Opportunities to gain experience.
- Allows you “test drive” a position.
- Good for re-entering the workforce after a gap in employment.

Con

- No control over working hours.
- Positions often in high turnover jobs.
- Some employers do not consider temp work included on resumes.
- May receive less pay and benefits than direct-hires.

Activity 2.2 - Job Characteristics of Temporary Jobs

In the table below consider whether you think a temporary job would allow you to have each of the five Job Characteristics. (Indicate with **Yes** or **No**.)

Job Characteristic	Part-time Hours	Flexible Schedule	Flexible Location	Financial Growth	Independence & Self-Discipline
A temporary job would enable me to have:					

Independent Contract Jobs

You have probably heard the term “contractor” used to refer to a wide variety of situations that also fall under the “temp” category. This has caused confusion for many about what defines the term “contractor.” The difference lies, as you might suspect, in the wording of the contract being signed.

Independent Contract Jobs

“**Contractor**” refers to a wide variety of situations also falling under the “temp” category.

- Confusion with definition of the term “contractor.”
- Wording in the contract defines contractor types.



Temporary employment contractors allow the temporary agency to act as their representative to temporarily place them in positions with other companies. Most temporary workers are usually required to sign a contract of this type with their placement agencies. In this situation you are considered an employee of the placement agency, not the company where you would be performing your work. For example, the agency Manpower may place an electrician at a local factory for a week and then at a local hospital for one day the following week. Manpower™ employs the individual and not the factory, nor the hospital.

There are also **agency-placed contractors** that are actually employees of the placement or temp agency in a manner similar to temporary employment contractor. The difference between the two is that the agency-placed contractor is working under a negotiated contract more extensive than the contract signed by typical temporary employee that covers other aspects of compensation, conditions of service, project details, and other details relevant to their employment.

Now we come to those who call themselves **independent contractors**. Also called “1099 contractors,” these contractors are in business for themselves in a manner much like a

freelancer and have a greater level of autonomy than an employee of a company. These contractors sign a contract to work for a certain amount of time or on a specific project and are paid based on the project they are working on.

They typically must submit a “bid” to the company they will be working for, and when awarded, begin working on the project defined in their contract and must complete their work under the conditions defined in the contract. This includes scheduled delivery dates for work products, where the work will be performed, who will be doing the work and the total expected compensation the contractor will receive when the work is done and delivered.

These jobs are typically longer duration and continuous compared to a freelance job and usually require the contractor to work at the client's office.

A true independent contractor is their own business and therefore must withhold and pay the full amount of income taxes, social security taxes and Medicare taxes, as well as pay any unemployment tax their state may require on any money they make through the contract. Unemployment tax and other tax requirements vary widely from state to state, but the most important point regarding taxes to remember is that employers do not have to withhold or pay any employment related taxes on payments to independent contractors.

In addition, independent contractors are responsible for their own insurance, both business and personal, and licensing. Take an electrician for example, who is often asked by customers if they are “licensed, insured and bonded.” These are also part of the electrician’s costs to do business.

Independent contractors are also responsible for their own pay and benefits as well as for any sub-contractors they may employ.

Visit the [IRS website](#) and definitely take time to talk to a tax professional to get the details on taxes for the state where you will be working. There are some potentially serious tax implications for you and for the company you perform work for, so take some time to thoroughly understand the responsibilities and conditions this sort of business arrangement entails.

Common Independent Contract Jobs

Construction contractors – There are many skills and trades in this category. It includes architects, interior designers, landscapers, masons, electricians, carpenters, glaziers, roofers, plumbers, heating/cooling specialists, painters, etc. Jobs run the spectrum from small to large and simple to complex. New construction, remodels, repairs, demolition, the list is huge.

Telemarketers - contact existing and potential customers on behalf of their clients. They generate sales, leads, or perform research tasks, such as surveys, which provide clients with customer insights and feedback.

Photographers - specialize in capturing still images. Photographers operate similar to artists, shooting artistic photos and selling them directly to customers. A photographer may also work contractually in a specific field, such as wedding photography or fashion photography.

Social media managers - oversee the online presence of a client, often across multiple social media platforms. Some social media managers work full time for an employer, others contract their work, providing social media services to multiple smaller businesses. The social media manager creates a unified brand and seeks to increase views and interactions on a company's social media content in order to help drive attention and generate sales.

Graphic designers - create attractive layouts, combining both images and text. When working as independent contractors, they receive project briefs that specify a client's needs and then deliver a graphic that satisfies the client's expectations.

SEO specialists - Search engine optimization is a technique for creating content or altering content on a website to help it rank more highly on search engines for relevant keywords. Larger companies hire full-time SEO specialists, and it is common for SEO specialists to work as contractors, serving the needs of multiple clients. SEO specialists also subcontract with other professionals like copywriters or web designers, helping them optimize content for their clients.

Editors – provide copy editing services to one or more clients in a freelance capacity. Editors charge clients using a variety of pay scales, including a flat rate, an hourly rate or a per word rates.

Marketers - Freelance marketers work on campaigns for clients ranging from single advertisement design projects to helping a company create and enforce a brand identity. Often a marketing contractor can provide advertisements for a range of platforms, however, a marketer may choose to specialize in a specific field of marketing, such as digital marketing or video marketing.

Copywriters - provide professional writing services to clients. Contract copywriters work according to a prompt provided by the client, which often includes both a target word count and a topic to cover. Copywriters may provide their own editing services, or a client may handle editing in-house or contract out to an editing professional.

Home inspectors - have an important role in any residential property sale. The inspector examines the home in order to identify any potential problems or areas for concern. This

ensures that all parties have a full understanding of the state of the property before finalizing terms on the sale.

Artists - creative professionals who make expressive pieces to sell to clients who commission specific works. They may also sell previously created works to customers. An artist can work with a variety of mediums, including painting, drawing, digital art and sculpture.

Travel agents - helps customers plan for trips. Services often include both the recommendation of travel options, facilities, and activities while on the trip and help in scheduling and booking accommodations, transportation, and events. Besides making trip planning easier for a customer, travel agents use their connections to help clients receive better rates and services.

Business consultants - provide clients with advice to improve productivity within a company. Often a consultant will specialize in a single field, however, some consultants apply generalized best practices which can be relevant to many occupations. Business consultants working for large companies may earn high compensation packages, as the improvements they offer can generate significant profitability.

Financial planners - work with clients to develop strategies for short- and long-term financial stability. They meet with clients to discuss their financial status and goals, then develop effective plans or strategies to support financial performance. Financial planners maintain awareness of trends and regulatory changes, research investment opportunities and monitor clients' accounts and progress toward goals.

Web developers - create websites. They provide services to clients in many industries. They meet with clients to discuss website needs and collaborate with web or graphic designers to enhance a website's appearance. Web developers also collect user feedback, to identify and resolve issues to improve the user experience and to implement website updates as needed.

Real estate agents - guide clients through buying, selling or renting properties. They may specialize in the services they provide or particular property types they work with, i.e., residential versus commercial. Real estate agents research available listings, oversee property viewings and negotiate contracts for their clients.

Independent Contractor Pros & Cons

Independent Contractor Pros & Cons

Pro

- You own the business.
- Freedom of action.
- More social interaction due to being on-site.
- Steadier income over time.
- Many are paid 40 hrs/week.

Con

- You own the business along with all support issues.
- Contract jobs may be onsite.
- Market reach limited by marketing efforts.
- Schedule may be set by client.

Pros

- You own your own business, with the freedom of action and choice in what and who you do business with.
- More social interaction. You work on-site with people rather than working from home alone. This gives you opportunities to chat, go to lunch with co-workers, attend morale events, make friends and networking contacts.
- Your income will be steadier and more reliable over time. You won't need to explain the hours you spend to do your work projects. You are typically paid on the same schedule as company employees.

Cons

- You own your own business, along with all the details and costs owning a business can entail.
- Many contract jobs require you to be onsite on a regular basis. This means you must follow all company rules such as dress codes, wearing a badge, and commute to the client worksite.
- Typically work requires you to be available on a standard 9 to 5 schedule; this can reduce your time for personal projects, errands, and other personal pursuits during the business day.

Activity 2.3 - Job Characteristics of an Independent Contract Job

In the table below consider whether you think an Independent Contract Job would allow you to have each of the five Job Characteristics. (Indicate with **Yes** or **No**.)

Job Characteristic	Part-time Hours	Flexible Schedule	Flexible Location	Financial Growth	Independence & Self-Discipline
Being an Independent Contractor would enable me to have:					

Freelance Jobs

Flexibility and freedom define what it means to be a freelancer. Often considered an expert in their line of work, freelancers are hired by a variety of clients for short duration “odd jobs” that require the expertise that defines their work as their main occupation.

Freelancers are like contractors in many respects. They are paid a negotiated, fixed amount to do a specific, defined job. However, they differ from contractors in both the length of time and the number of clients they provide their services to over a similar amount of time. Most freelancers must move from job to job and are often working for several clients at the same time. Freelancers also tend to work out of their own home or offices most of the time.

Freelance Jobs

- Like independent contractors in many respects.
- Expert with a specific skillset.
- Do short-term “odd jobs.”
- Paid negotiated, fixed amounts to do specific, defined jobs.
- Move from job to job.
- Work for several clients at the same time.
- Work out of home or client office.



Common Freelancer Jobs

Many of the jobs listed here were covered in the contractor section earlier. The primary differences most often lie in the type of clients they are providing their services to, and the size and scope of the projects they take on.

- | | | |
|--------------------|------------------|-------------------------|
| • Amazon reseller | • Landscaper | • Transcriptionist |
| • Blogger | • Life coach | • Tutor |
| • Bookkeeper | • Online teacher | • Social media marketer |
| • Editor | • Online writer | • Virtual assistant |
| • Graphic designer | • Photographer | • Website designer |

Freelancer Pros & Cons

Freelance Pros & Cons

Pro

- Truly your own boss.
- Accept jobs you want.
- Room to be creative.
- Freedom to adjust to market.
- Set rates and schedule.
- Work with wider range of clients.
- More work equals more money.

Con

- Always in a self-marketing mode.
- Income stream fluctuates.
- Possibility clients may pay late.
- Responsible for all costs.
- Taxes are more challenging.

Pros

- You are truly your own boss with the freedom to accept the jobs you want to do.
- Freelancers have more room to get creative with their work projects. They are also able to react and adjust quickly to changes happening in their area of expertise and re-structure their services based on market demand and needs.
- There are broader opportunities to increase your income. You set your prices and as demand for your services increases, so can the rates you charge to provide them.
- You control and choose your schedule as a freelancer.
- You can work across a broader and more diverse range of clients.
- The more work you choose to do, the more money you make.

Cons

- You will be forever in a self-marketing mode to be prepared when a freelance client does not renew a contract with you.
- Your income stream will be inconsistent. You will have busy months, and slow months when freelancing.
- The possibility exists that your clients may pay late. You may have to chase after slow-paying clients.
- You will be responsible for your own insurance, benefits and any licensing fees as well as any tools, software, or other equipment costs.
- Taxes for Freelancers are significantly more complicated and challenging than the average office worker's taxes.

Activity 2.4 - Job Characteristics of Freelance Jobs

In the table below consider whether you think a freelance job would allow you to have each of the five Job Characteristics. (Indicate with **Yes** or **No**.)

Job Characteristic	Part-time Hours	Flexible Schedule	Flexible Location	Financial Growth	Independence & Self-Discipline
A freelance job would enable me to have:					

Virtual and Remote Jobs

Virtual employees are just like a regular employee in many respects. They attend meetings, service customers, and receive benefits. However, instead of commuting to an office or other physical location, they provide their services remotely, usually from home.

In some cases, your employer will also provide the tools you need to work remotely, but some expect you to use your own. This means you will have to make sure you have reliable communication tools and equipment available. Fortunately, most remote positions only require cell phone service and a computer with a reliable Internet connection.

Keep track of any costs you incur for work purposes and talk to a tax accountant to see if any of these costs are tax-deductible for your situation.

Virtual & Remote Jobs



- Virtual employees are regular employees.
- No commute. Work from home.
- Must have reliable communication and equipment available.
- Many positions only require cell service and computer with a reliable Internet connection.

Common Virtual and Remote Jobs

As with Freelancers, the jobs listed below are very similar to what we covered in the independent contractor section. The main difference lies in the terms of employment. Their work is assigned and managed by their employer. Virtual and remote workers are usually working full-time as an employee rather than as an independent business, receiving pay, benefits, and other perks typically provided by an employer to an employee.

- Accountant
- Copy editor
- Copywriter
- Graphic designer
- Marketing manager
- Project manager
- Social media manager
- Software engineer
- User experience designer

- Customer service representative
- Data analyst
- Recruiter
- Sales representative
- Virtual assistant
- Web designer

Virtual/Remote Job Pros & Cons

Virtual/Remote Job Pros & Cons

<h4 style="color: #2e8b57; margin: 0;">Pro</h4> <ul style="list-style-type: none"> • Increased productivity. Fewer distractions. • Flexibility to work when best for you. • Better work-life balance. • Improvement in health due to change in lifestyle. • Reduced cost of living and carbon footprint. 	<h4 style="color: #8b0000; margin: 0;">Con</h4> <ul style="list-style-type: none"> • Difficulties with motivation. • Remote workers manage everything. • No separation between work and home. • Possible negative health effects. • “Out of sight, out of mind.” <ul style="list-style-type: none"> » Communication breakdowns/delays. » Lack of feedback.
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Pros

- Increased productivity for many people. Many remote workers tend to be more productive than their in-office counterparts. Recent studies reported by Forbes.com and Business News Daily support remote worker productivity increases. They point to fewer distractions from “drive-by” chatty co-workers, the ability to flexibly work outside regular 9-5 office hours and work during the times of day each worker feels most productive contribute to the increases in productivity. The bottom line here is that many employers do not mind your flexible work schedule as long as you complete your tasks on time.
- Better work-life balance. Working remotely generally means that you can spend more time with your family. The ability to create and adjust your work schedule helps you better balance your work and personal life.
- Improvement in your health due to the change in lifestyle. Many people believe that the everyday hustle interferes with proper eating habits. Remote workers can regularly eat balanced meals, especially in the morning and the afternoon. You will also have time to exercise and participate in stress-relieving hobbies due to time saved without a work commute.

- Reduced cost of living and reduced carbon footprint. When you work from home, you'll save money due to reduced spending on daily office attire and commuting to and from the office. Costs related to transportation, parking fees, vehicle maintenance, lunches at restaurants, etc. are reduced. With your commuting burden reduced, you'll generate less pollution and have more time to spend with your partner and kids.
- More take-home pay in some instances. Depending on laws in your state, there may be opportunities to increase your take-home pay if you work for a company in a different state and you live in a state with no income tax. Ask a tax professional to help you if you are in this situation.
- Improved record keeping. Generally, communications in traditional offices occur with no record of the conversation. This can sometimes create confusion and misunderstanding or limit a worker's access to information. For the remote worker, more reliable methods of communication are used more frequently. Communications are usually conducted using email, conference, and video calls. In most instances these calls can be recorded, saved, and transcribed instantly with the right software.

Cons

- Communication and collaboration breakdowns and delays. Directly opposite to the improvements in communication noted earlier, is the possibility of gaps in communication among colleagues. In a traditional office environment, it's a simple matter to approach any colleague as you need to discuss an issue in person. Remote workers must rely on instant messaging and audio or video calls to communicate with team members. And while video conferencing can work, it is never as effective as talking to someone face-to-face.
- Difficulties with motivation. For some, when there's no active supervision or oversight by colleagues working around you, it can be difficult to stay motivated and meet your deadlines. This is often noted as one of the biggest challenges associated with remote work. It is easy to develop a laid-back attitude and a habit of procrastinating. Without the presence of a manager or other coworkers, your privacy may tempt you with the distraction a home offers. Television, constant breaks, and visits from friends or family can prevent you from focusing on doing your job.
- Lack of social interaction. Loneliness is frequently reported as one of the biggest downsides to working alone as a remote worker. You will eventually begin to miss social interactions with your co-workers. This is particularly true if you are an extrovert or a social butterfly. To prevent this, you will need to put forth more effort interacting with co-workers and participating in remote team-building activities.
- Management challenges. As a remote worker you will have to manage everything from workstation issues, updates, and scheduling to your internet connection. You will have to learn and use various technologies like email, video conferencing, to-do lists, and project management software to stay productive and organized.

- No separation between work and home. Some people need to have an office to go to help them separate their work and home lives. When working remotely, it is a real concern when your home becomes an office associated with professional obligation instead of relaxation and comfort. Realistically consider how merging your workspace with where you spend your personal time and how it would affect your relationship to your home and family.
- Negative health effects. While there are people who thrive with more flexibility, time management and work location, there are others who experience less desirable health outcomes. If you aren't inclined to do occasional exercises and stretches, you might end up moving less than you would if you had to travel to work and move around an office. Many offices environments also provide ergonomic equipment such as full-size keyboards, quality office chairs and dedicated work desks to reduce bodily strain when working. You may need to consider investing in ergonomic home office equipment to avoid serious side effects related to poor posture and immobility.
- Lack of feedback. Feedback is an essential part of improving and learning. In traditional work environments, managers and coworkers can point out ways to improve your job performance. It is more difficult to solicit and arrange for meeting and reviews to receive this feedback. Also consider the old saying "Out of sight, out of mind," and it's easy to see how this is a potential problem if you are not mindful of it and work to counter it.

Activity 2.5 - Job Characteristics of Virtual/Remote Jobs

In the table below consider whether you think a virtual/remote job would allow you to have each of the five Job Characteristics. (Indicate with **Yes** or **No**.)

Job Characteristic	Part-time Hours	Flexible Schedule	Flexible Location	Financial Growth	Independence & Self-Discipline
A virtual/remote job would enable me to have:					

Volunteering

If you find that paid jobs are unavailable at your new location or in a new career field, consider performing some volunteer work in areas that allow you to keep using your professional skills and provide opportunities to develop new ones. You can use volunteer jobs as work experience on your resume to help you fill the potential gaps in your work history that may develop as you move from place to place with your spouse. Unpaid internships and other non-paid work experience can also be useful for using and developing your professional skills and demonstrating your work ethic.

According to Indeed.com's [Career Guide](#), whether you were paid for work is irrelevant to many employers. An employer's interest is whether you have developed and effectively used any transferrable hard and soft skills from your work experience and that you can apply these skills in a new position within their companies.

Career website [Resume Genius](#) also points out that, besides plugging employment gaps, volunteer work will give you work samples you might not have otherwise been able to create in your old job. It also can produce valuable testimonials and references from satisfied non-profits or clients.

When capturing your volunteer work for your resume, remember to concentrate on identifying the hard and soft skills you used in each position. Concentrate on the skills that are relevant to the position you are applying for.

Volunteering

If paid jobs are unavailable, consider volunteer work:

- Fill gaps in work history.
- Gain valuable networking contacts and references.
- Create work samples you might not have otherwise.
- Choose opportunities matching your professional skills or offer new ones.
- Employers are interested in hard and soft skills you can apply in a new position.



Common Volunteer Jobs

Agriculture - Work might be on a rural community farming or permaculture project. The best of these projects includes local outreach (like demonstration farms and educational workshops in schools) to support a community-wide change in thinking about agriculture.

Children and Youth programs - Work with kids at an orphanage or nursery, tutor teens in English or math, or organize sports activities for at-risk youth. The most effective childcare centers are those that provide quality education preparing children and youth for a better future and providing alternatives to drugs and gangs.

Disaster Relief Organizations or Community Development - Includes everything from installing solar panels at a health clinic, creating water catchment systems at a school, or training firefighters in emergency response.

Education – Volunteer jobs range from helping as a teachers’ assistant at an elementary school to teaching English to adults to improve their employability. Volunteers might provide vocational training or health and hygiene education through workshops, or tutor struggling students at an after-school program.

Environment - Projects in this category may have volunteers preparing educational materials, creating trails at a park, recycling or picking up trash, planting and tending flora, or going to schools or neighborhood centers for community outreach.

Health, Retirement Homes & Long-Term Care Facilities – Volunteer opportunities for trained doctors, nurses and medical technicians are plentiful, but it is not necessary to be a medical professional to help a community health clinic or public hospital. Volunteers help organize workshops, assist medical staff, provide translation, or raise awareness on issues such as HIV/AIDS.

Wildlife Protection – Volunteer activities include things such as protecting turtle hatchlings on their journey from nest to sea, supporting the rehabilitation of injured and trafficked animals, or restoring natural habitats for endangered species. Note that not all wildlife protection projects allow volunteers to work with their animals; you may be focused on cleaning cages, restoring natural habitats, or monitoring animal activity in the wild. Some programs help develop alternative sources of income generation for the community, turning many “wildlife protection” projects into a combination of environment, education, and community development.

Empowerment organizations - Volunteer opportunities with a focus on different aspects of human rights can include such things as promoting associations of different advocacy groups, workshops on civil rights or home finances.

Local Public Libraries - Public library systems desperately need volunteers — and not just for drudgery like restocking shelves. Volunteer opportunities include:

- Cleaning and sorting library materials and displays
- Help with children’s programming, such as story times
- Providing technical support for library patrons
- Raising money for library programming

Local Parks & Recreation Department - City or county parks and recreation departments need volunteers, especially for seasonal events like spring cleanups, leaf collection, and picnic area maintenance. Other volunteering opportunities include:

- Coaching recreational league teams
- Teaching classes at parks and recreation facilities
- Helping with park cleanup events
- Staffing special events hosted at parks
- Maintaining garden beds

Local Community Center - Most cities have at least one centrally located community center. Bigger cities typically have many community centers, such as youth centers and senior centers that focus on specific audiences or types of programming.

- Mentor and help students with homework
- Supervise after-school programming
- Host arts and crafts projects
- Help maintain grounds and gardens
- Help with building maintenance projects

Local Faith Organizations - Faith groups of all types routinely support or direct local, national, and global charitable activities. Every congregation has different priorities, and many smaller houses of worship lack the resources to post all the charitable work they do online.

Nearby State & National Parks – Typically underfunded and undermanned, volunteers provide sorely needed maintenance and programming support for these organizations.

Animal Shelters & Adoption Centers - Independently operated and publicly run animal shelters and adoption centers abound, but quality varies widely, with abuse rampant at sketchier facilities. In-shelter volunteer opportunities are often physically demanding - think cleaning cages, carrying litter, and hoisting animals. You may be required to commit to minimum service terms and workloads.

Food Banks & Homeless Shelters - Every organization is different, but opportunities to provide direct support to client populations aren't hard to find. Volunteers are usually needed to:

- Inspect and package food donations
- Supervise and restock open-to-the-public food shelves
- Participate in community gardening projects
- Liaison with partner agencies that distribute donated food

Arts & Cultural Organizations - Volunteers with in-demand credentials or experience - for instance, teachers and trained artists - can assist with higher-value tasks, such as running seminars and guiding tours. Modestly resourced cultural organizations, such as community theaters, typically rely heavily on volunteers to fill roles that would earn full-time pay elsewhere, such as set design, lighting, and videography. Other jobs include:

- Ticket sales
- Food and beverage service
- Helping patrons find their way around museums or venues

Adult Education - When seeking out adult education volunteer opportunities, let your skill set and time constraints guide you. Stick to teaching subjects you're comfortable with. Better yet, you have been certified or otherwise hold credentials for. Teaching can also chew into your personal time; don't over-schedule yourself to avoid overwhelming time commitments.

Volunteering Pros & Cons

Pros

- **Gain work experience.** Many job seekers encounter situations where they cannot get a job without experience but cannot get the experience without the job. Volunteering can help with overcoming this situation if you can find a company willing to take you on as a volunteer rather than a paid employee. Carefully evaluate volunteer positions. Volunteering in one industry does not necessarily always translate into experience in another. It may be a better investment of your time to go to school to gain knowledge in critical job skills.
- **Develop networking contacts.** Volunteering will provide opportunities to make valuable connections with hiring managers, top executives, and future coworkers. Volunteering is an excellent way to display your skills and make an impression on hiring managers. Just make sure you avoid treating the position lightly, such as displaying tardiness or sub-standard work. The negative impression created by careless work habits have a way of following you and impacting your chances of securing a paid position in the future.
- **Build your resume.** You can use volunteer positions to fill gaps on a professional resume, gain an advantage when looking for a job, and avoid falling behind with job

skills and professional knowledge. Volunteering can also help you stay abreast of new methods, technologies, and developments in your field of expertise. It is also a terrific way to polish professional skills like interviewing and public speaking. You can also volunteer for charities and non-profit organizations supported by companies in the industries you want to work in.

- Volunteering and helping others build your empathy and compassion.
- Volunteer opportunities can sometimes lead to a part-time or full-time position. Stay positive, be patient, and do anything you can to help the organization reach its goals.

Cons

- Volunteers usually do not receive traditional compensation for their work. You may receive tips, discounts, or other benefits, but if you receive enough tips or awards during your service, the organization where you are volunteering may report the earnings as taxable income. Make sure to find out if you are a 1099/independent contractor employee so you can file your taxes properly.
- Some volunteer positions do not provide professional experience. Some positions will not count as work experience or as essential job skills with some employers.
- The lack of compensation and benefits can be demotivating. Especially if it is not leading into a paid position. It is also demotivating to work at a job for free that someone else in the organization is being paid to do.
- Volunteering can possibly reduce your negotiating power when it comes time to negotiate for compensation on a job offer. Depending on circumstance and the nature of the volunteer position, some prospective employers might see this as willingness to work for free or for less than what you are worth.
- Volunteering takes time away from searching for a paid position.
- It might be viewed negatively by an employer that you left an organization who trained you shortly after gaining significant training for another position.

Volunteering Pros & Cons

Pro

- Gain work experience.
- Develop networking contacts.
- Build your resume.
- Build empathy and compassion.
- Sometimes leads to a part- or full-time positions.

Con

- No compensation for work.
- Some positions don't add to professional experience or essential job skills.
- Lack of compensation and benefits can be demotivating.
- Loss in negotiating power on job offers.
- Time lost from job search.
- Possible negative if you left organization after gaining significant training.

Activity 2.6 - Job Characteristics of Volunteer Jobs

In the table below consider whether you think a volunteer job would allow you to have each of the five Job Characteristics. (Indicate with **Yes** or **No**.)

Job Characteristic	Part-time Hours	Flexible Schedule	Flexible Location	Financial Growth	Independence & Self-Discipline
A volunteer job would enable me to have:					

Home-Based Businesses

It is exciting to consider the possibilities when you consider starting a business. The choices cover an enormous range of possibilities: run an Etsy shop, prepare taxes, open a hair or nail salon, massage therapist, cake decorator, closet organizer.

Whether you choose to be a wedding photographer or start a dog-walking service, being your own boss and knowing the satisfaction that you are in charge of your own success is very fulfilling for some. If you are an entrepreneur at heart, you see the possibilities to market your services or create products to meet the needs of the marketplace. However, to be a successful entrepreneur, you need to do your planning and be prepared for the difficulties that will inevitably happen.

Home-Based Businesses (HBBs)

Consider a home-based business (HBB) if you often see opportunities to create products for the marketplace or offer needed services.

- Do your planning.
- Be prepared for ups and downs.



- Some bases have restrictions on running a business from on-base housing.
- Contact Family Services Center or Legal Services for info.

Fortunately, there are some very good programs available to you as a military spouse. The [Small Business Administration](#) (SBA) has a variety of educational, business development and financial resources to help you along the path to business success. You can also take the TAP course Boots to Business, which can be taken live during TAP or self-paced online at TAPevents.mil.

If you need capital for your business, you have options:

- Military spouses are eligible for a break on fees associated with the most common loans, known as the 7 (a), under the [SBA Veterans Advantage](#) program.
- SBA Veteran's Entrepreneurship Act of 2015 reduces the upfront borrower fee to zero dollars for eligible veterans and military spouses for SBA Express loans up to \$350,000.

Be aware of restrictions on running a business from on-base housing. Your local Family Center or legal office should be able to provide information and guidance on any restrictions.

Common Home-Based Businesses

Many of the jobs we have discussed so far can technically be considered “home-based” businesses. For our purposes, the home-based businesses we are referring to are selling products you create or providing services to a customer base that is larger than a typical freelancer or independent contractor might be actively pursuing or do work for, i.e., of the larger mass market or public service variety.

We are grouping them by type as much as possible since the requirements are very similar.

Arts & Crafts

- **Arts and crafts master** - Put your knack for arts, crafts, and design to use and you’re your creations online. Painting, sculpture, pottery; If your creations will sell for a profit, sign up as a seller on Etsy and carve out your niche. It can be a tough business, but you may find your work sells better than you might expect.
- **Florist** - With a green thumb and a knack for crafts, you might consider opening a floral business to sell flowers and floral arrangements. Depending on location, you could grow your own flowers, sell, and arrange them at home; or outsource the flowers, but manage your operations from home.
- **Gift Basket Arranger** - People buy all types of gift baskets for home and business purposes. If you enjoy arranging and designing baskets of food, personal care products or similar products, this is a fun home business idea to consider.
- **Glass Blowing** – This is a fascinating and creative skill that people love to watch. Perhaps you create jewelry items, ornaments, or home decor. It’s possible to sell all these products online, in retail shops, or at shows. You need equipment (including a somewhat pricey furnace), a steady hand, and creative skills to handle dangerously hot glass as well as lots of practice to produce good work that will sell.
- **Henna Designer** - Henna is a plant that has been used for thousands of years for cosmetic purposes. If you’re an artist versed in the Henna tradition, you can create designs and sell them. Or apply designs at events.
- **Jewelry Maker** - Sell jewelry online, at craft shows or wholesale to retailers. People love custom jewelry. There are many methods and supplies to create handmade jewelry available these days both online and at the chain craft supply warehouse stores:

precious metals, gems, beads, and stones. Set up an online store to expose your business to even more customers.

- **Photographer** - Set up a home studio for portraits, get into event photography, or market your services for weddings, graduations, engagements or other events.

Clothing

- **Clothing Designer** - There are many opportunities for designers to create and sell clothing of their own design from home. Whether you create intricate renaissance gowns, cosplay superhero costumes, create hand-painted scarves, or design haute couture, the opportunities to earning money from your creations from home are plentiful. Many people willingly pay to be able to own and wear unique clothing.
- **Tailor** - Folks are always going to need a piece of clothing fitted or repaired, especially if they are in the military (rank insignia, striping, field uniform repairs). If you have any skill with a needle or sewing machine, open a tailor shop to meet these needs. There is also a market for sewing personalization, especially for sports uniforms, wedding apparel and more.
- **T-shirt designer** - The U.S. apparel industry is a \$225 billion dollar market, and as it turns out, the T-shirt business is relatively quick, easy and painless to get into. So, if you're interested in entering the eclectic and diverse T-shirt business with an idea or brand of your own, rejoice: This is certainly one of the best business ideas for setting your own hours and calling your own shots.
- **Tie-dye Shirt Designer** - Tie-dying shirts and other clothing and accessory items can be fun. Create signature products to sell online or at craft shows. The shirts may be niche products, but they do have a market. The market is not just for Baby Boomers.

Computer Services

- **App Designer** - Designing mobile apps is a huge field. If you have the technical know-how, create apps from home or offer your services to small businesses.
- **Cybersecurity consultant** - With even the largest corporations around the world experiencing data breaches, cybersecurity has become a major concern. If you have experience with software and IT, remote work as a cybersecurity consultant might be one of the best home businesses for you. You will work with different companies to test their programs, software, backups, firewalls, encryption and assess potential threats to their network and advise them on the best cybersecurity practices. A high level of

training and education is required, but it can be a highly lucrative position if you already have experience and certifications or are willing to work to obtain them.

- **Facebook Page Designer** - You also can use your design expertise to improve Facebook pages for clients. This is a niche opportunity for a graphic designer in a recent growth industry. It is also easily done while working from home.
- **Web Designer** – You will be designing new websites or updating existing websites for clients. Some web designers use website builder tools like WordPress or Wix, while others write code from scratch and use graphic design tools like Adobe InDesign, Photoshop and Illustrator. The biggest cost for you will be the software you might need for client site requirements, but making a profit is easy due to the relatively low costs.

Creative Services

- **Photographer** - You can build any number of successful photography businesses from your home. You can be a portrait photographer, wedding photographer or nature photographer. Some photographers choose to teach others how to learn photography.
- **Video producing** - With the prevalence of video in social media and marketing, the need for video producers and experts has only grown in recent years. This can readily be done as an online-based home business you can easily learn through classes, tutorials and general guidance from the online video community. Demand for video production extends across a wide array of industries, styles, and customers. You will have the flexibility to work at home on a variety of projects and be creative daily.
- **Voiceover Services** – If you can use your voice in creative ways to express a message or to entertain an audience, there are plenty of producers looking for you. Production houses, record studios, television and radio stations; anyone with a need to communicate through the media needs someone like you to read their copy for broadcast or recording.

Design

- **Interior decorator** - If you have an eye for composition, organization and feng shui, think about starting an interior design business. Partner with local furniture stores and design businesses (with your clients' knowledge) to get good deals, help decorate public spaces and business interiors as well as houses and apartments and let everyone in and outside your network know that your services are available.
- **Landscape Design** - Landscape design is another work-from-home career option. It's a good idea for people who are design oriented and enjoy working outdoors.

- **Graphic Design** – The need for graphic designers in business, education, and publishing is constantly growing.
- **Interior Design** - Interior designer is one of the best business ideas for anyone with a knack for style and design. Offer decorating services to businesses and homeowners. You do not need a physical location to offer this service. You can do much of the brainstorming and administrative work from home and visit clients on site.
- **Home Staging Business** - Home staging is a service where you arrange furniture and other decorative elements for clients who need to sell or rent their homes. Work with real estate professionals who want to close sales, also. Ideas like this don't require a business office, just expertise.

Education

- **College consultant** - If have a deep understanding of how college admissions work, then consider a job as a college consultant. Some families will pay well to make sure their children submit the best possible college application packages. This is not an easy job. You must know about standardized test preparation, personal statement requirements, supplemental essay requirements, applicant statistics and even financial aid requirements. The high level of knowledge and skills needed can seem daunting, but the profit potential is high with the right clients.
- **Dance Instructor** - Anyone with a background in dance and access to clients can offer dance classes from home. With this business, you get started either by setting up a studio in your home or renting a space. You can also offer dance instruction virtually through video courses.
- **Drone Trainer** - A few years ago, who would have thought a drone training business would work? Yet here we are, and people want to learn how to use drones. Take real estate as an example; agents use drones to take MLS listing photographs. Make sure to meet FAA and local requirements and that you have the “right stuff” when it comes to operating and maintaining drones safely.
- **Music Teacher** – If you have musical talent and can sing or know how to play a musical instrument, open your home to clients who want to learn to play it or take voice lessons. Or use video conferencing technology such as Skype, Google Hangouts or Zoom, and hold online teaching sessions for students living anywhere.
- **Teach English to Overseas Students or Tutoring** – If you're an expert in a subject, like English as a Second Language, calculus, or biology, or you've secured top scores on standardized tests, like the SATs or MCATs, you may be able to share that knowledge

with current students looking to get an edge. You need some passion for teaching, and to be up to date on current formats and policies for the tests you will be helping your students with and be comfortable with the content. Tutoring can be done in-person or online, depending on where your students are. Online teaching requires a decent internet connection and video conferencing software like Skype or Zoom.

Entertainment

- **DJ** – Disc jockeys provide music and act as master of ceremonies for a variety of events from weddings and birthday parties to business grand openings, fund raising events, carnivals, and political rallies.
- **Party Clown** - Being a clown for kids' birthday parties can be a great way to have a fun job if you enjoy working with children. With this business idea you'll need to leave home for events. But you can do the booking and prep work from home.
- **Singer, Musician, Magician, Comedian**...basically, if you have an act that's at all entertaining you can find an audience to buy tickets to see it.

Finance

- **Accountant/Bookkeeper** - If you're currently working, transitioning to remote work can be as simple as letting your clients know that you are now working remotely for reasons of convenience or because you are starting your own firm. Note that to enter the industry (virtually or not), training and certifications are necessary.
- **Tax Preparation** – A “lite” version of bookkeeping. It helps to work for an established tax preparation company for a few seasons to learn the ropes. Building a client base that returns to you for service is an important marketing goal to be successful.
- **Debt Collection** – Yes, you will be hated and reviled, but there's money to be made doing this work for businesses. There are many variations on how to start, but you will basically be buying debt from businesses for pennies on the dollar and trying to collect the full value of the debt to keep for your profit. Be warned, a thick skin and knowledge of the laws and rules are a requirement to stay out of court.
- **Real Estate Investing** - Buying and “flipping” properties for profit can be incredibly lucrative in the right market.
- **Stock Market Investing** – Rich folk keep getting richer playing the market, so it obviously works for some. If you have the talent to read the trends and see where they are heading, you can make money here. Day-trading and penny-stocks are how many

without large amounts of investing capital get started. It pays to get some real education and find a group of trustworthy fellow investors or fiduciary financial planners to help guide your investment decisions. If you don't understand any of what was just said, this may not be your cup of tea.

Fitness and Wellness

- **Massage therapist** - Over the past decade, the massage therapy industry has grown nearly 20% with no indication of slowing down. After getting your massage therapy certification, business license and massage equipment needed, you can turn your house into a massage parlor for clients visit.
- **Personal trainer** – You can offer services as house calls, through local gyms, or let clients come to you if you have the necessary equipment. Knowledge in physical education, physical therapy and rehabilitation, nutrition and psychology are all useful here. Knowing how to motivate people who want to get healthy is key. You will need to be comfortable with developing close relationships with clients to learn what works best for them. Some trainers do business online, providing training and fitness courses virtually through video conferencing apps like Skype. Certification is not required in many locations, but it certainly increases your credibility if you have a degree in physical therapy or physical education. It also pays to explore the available licenses and to find out if there are any required in your area before starting up.
- **Wellness expert** – Help your clients relax and improve their health and wellness. This pairs nicely with massage therapy or life coach. Education definitely enhances credibility in this field. Make sure to check your state's licensing laws before offering dietary advice or supplements to customers.
- **Yoga Instructor** - Yoga is hugely popular. If you're well-versed in yoga practice, it is simple to set up a yoga studio in your home or backyard.

Food

- **Brewer** - With the growing popularity of craft and local beers, you might consider brewing beer in your own home. This home business requires research, training and equipment, but it can be sustainable if you properly market and sell your product. If you just want to make beer and leave the marketing and other details to someone else, investigate contract brewing. This is where you help beer companies make and package their beer, they do the rest.
- **Caterer** - If everyone you know cannot stop talking about your cooking, it may be time to charge for your services and talent. While you probably won't be able to do all your

catering from home, most organization, planning, marketing and actual business work can be done there. You will eventually need to find a commercial kitchen you can use and will want to hire some employees to help during events.

- **Baker** - Baking is fun and rewarding to many people. Sell baked goods to local shops or businesses or set up a storefront to sell products online. Be sure to read up on food service regulations to be compliant.
- **Jam Seller** - If you love making jam or canned goods, the way to start is to create your own line of products for sale.

Hospitality

- **Bed-and-breakfast of vacation rentals** - If you have a large space that's suitable for regular guests, start a bed and breakfast to welcome travelers into your home. This idea is for the folks who live in popular tourist locations. With some preparation, planning, cooking, and a little advertising using services like Airbnb, you can convert your home into a bed-and-breakfast for weary travelers to rest in. You need spare bedrooms or a guest house for your customers, and work on your cooking and decorating skills to leave positive impression on your guests. Remember, good reviews go a long way toward having "no vacancy" booking schedules.
- **Rent Out Your Car** – There are services like Airbnb for your cars. If you have clean, reliable cars, you can rent them out to create a cash stream.

Marketing

- **Affiliate marketing**- a sort of product placement, will let you receive payment from companies in return for advocating for their goods and services. Although this might sound a bit iffy, if you truly do recommend that your readers try out these products, then it doesn't need to come across as sales-y or insincere. Readers will understand that you need to make money somehow, and many will appreciate your recommendations if they're accurate.
- **Fundraiser** - Charities use events as a primary fundraising method. If you enjoy organizing events and helping causes, then working as a fundraiser may be a good idea for a home-based business.
- **Publicist** - Looking for a way to combine your public speaking, communication and writing skills? You might consider serving as a freelance publicist or public relations consultant. You can greatly appeal to smaller businesses or individuals who can't invest in full PR teams or staff, but still need this kind of assistance for their organization. As a

freelance publicist, you may handle press releases, emails, social media, assisting with all facets of your clients' public-facing presence. If you have a knack for public relations, work from home as a publicist. Help business clients announce new products and services to the media or promote marketing campaigns. A publicist business is ideal if you need to work from home due to family commitments. Do your work via email, phone and social media.

- **Social Media Consultant** - Social media sites like Facebook, Twitter and Pinterest are popular not just for business use, but also for individuals who simply enjoy using them. Social Media Consultants help other businesses plan and produce the materials to support social media strategies for their clients. This business can often start as a “side gig” while working in another job or in school.
- **YouTube Personality** - There’s no guarantee you will make it big on YouTube. However, making videos for YouTube is still a great home-based business idea. You need some basic video production software and a decent video camera to create a variety of video content. You then run ads on your videos to earn revenue.

Pet care

- **Dog Groomer** - Love dogs? Basic tools such as clippers, brushes, combs, and pet shampoo are enough to set up shop in your home. If you get a van setup, you can offer a mobile dog grooming service. Dog owners often ask for other services, like pet sitting and dog walking, so you may be able to increase your income from existing clients.
- **Dog walker** - Get started for free, or maybe the cost of pet treats and dog leashes. Dog walking or pet sitting requires you to visit clients’ homes.
- **Pet Sitter** - A pet sitting service indulges your passion for dogs and other pets but requires hardly any equipment. The positives of this small business are a flexible schedule and a home office.

Personal care services

- **Child Proofing Business** - If you’re safety minded and detail oriented, or just learned from experience how easy it is for kids to find ways to hurt themselves around the house, you might find some satisfaction and profit helping families clear up the child safety hazards around their homes.
- **Eldercare** - If you have experience in personal care, consider starting an eldercare business. Nursing homes are expensive, and people are hesitant to put their family members in full-time care facilities. Offer in-home service to visit clients' homes and

provide care as needed. Make sure you have any certifications and training required for your location.

- **Doula or Midwife** - This business provides help, advice, and emotional support to mothers-to-be as they progress through their pregnancies. Certifications and requirements vary widely, as does the degree of education and service provided.
- **Hair stylist or makeup artist** - Are you the person that your friends come to for help with hair and makeup? If so, start a home-based salon or makeup artistry business. Set up a small place in your home with good lighting and your tools or put a portable kit together to offer hair and makeup services in clients' homes. Read up on state and local licensing requirements to make sure you are in legal compliance. You can also go virtual; offer online classes showing others how to do the latest hairstyles, review products, or get a sponsorship and become a brand ambassador.
- **Home Daycare** - Do you enjoy working with kids? Start a daycare business care for children in your home. A daycare service requires good communication with parents, a safe environment, proper licenses and certifications, and patience. Start by supervising a few children during the day and expand your staff to accommodate more kids as your business grows. Day care is an important business for a local community, especially if your location does not already have any services conveniently available.
- **Home/closet organization** - This one appeals to those of us that are neat-freaks and like to create order out of chaos. Align yourself with the local stores that sell the bits and pieces used to organize, and those that buy and sell used goods to boost your cash flow.
- **House Cleaning** - House cleaning services are a reliable way to earn a living. This business is simple and only requires basic cleaning products and a service attitude.
- **Junk removal** - Everyone has junk they need to get rid of. Let them know you'll get it out of their way, for a fee of course. Then, find a way to use their junk to make a profit! Fix it, sell it, break it down and sell the parts and recyclable materials that result. Sounds like work but can become very lucrative if you learn which bits of trash can become treasure for you.
- **Life Coach** - Assist clients with developing plans for their careers and relationships. Help them balance life and work. You can work with clients in person, online or over the phone. Life coaching can be offered as a full-time or part-time service.
- **Personal Stylist** - If you are often complimented on your personal style, offer your services as a personal stylist. You will help clients build their wardrobes and put

together outfits. Low startup costs and meet lots of people. Your client base is critical to success here.

- **Virtual Assistant** - Help entrepreneurs and business owners schedule appointments, take care of administrative tasks, even do graphic design services. You can get started with a computer and a good internet connection.

Real Estate and Related Services

- **Home Inspection** - This is a pretty straight-forward service. Every real estate deal requires a property inspector to look at a property before completing a sale. Even better both sides, buyer and seller, each need their own inspector.
- **Real estate agent** - Lots of work for you, especially in the military community. Portability of licensing might be an issue, but if you're lucky enough to stay in one city or region, business can be quite steady.

Repair Services

If you love and enjoy fixing things, convert your garage into a workshop and offer repair services. Your customers can drop off their items or you can offer a pick-up and delivery service. Basic tools to do the work are all you need to begin.

- Bicycle Repair
- Chimney Sweep
- Computer Repair
- Electronics Repair
- Furniture and Upholstery Repair
- Knife Sharpening
- Small Engine Repair

Resale

- **Collectibles** - If you have an interest in antiques or collectibles, become a seller on eBay, Etsy, or in the online communities where the items are discussed, traded, and sold. Build your business around collectibles you are interested in and love. If you already collect such items, you already know where to find more products to sell. You also know the current market prices you can charge.
- **Furniture upcycler** - There are many markets online and brick-and-mortar shops where you can sell furniture and home products. Find old pieces at flea markets or second-hand stores. Then upgrade and repair them for resale at a profit.
- **Online retail store** - Create an online store to sell products – your own or items you get from suppliers. This online business can be a good way to earn cash. From Amazon to eBay to a Shopify store, you have multiple platforms to run your online business.

- **Online thrift store** – Have a unique eye and the salesman’s pitch down to a science? If so, you might want to consider running your own online thrift shop. Whether you focus on fashion specifically, another category of product, or prefer to amass collections of interesting items from all over the internet (but especially eBay), there’s always a strong demand for items with a story. Give your store a compelling, memorable identity, and it will be seen as much more than a simple consignment store.
- **Vintage clothing reseller** - Vintage clothing is currently in vogue. Online platforms like eBay and Etsy make it easy to start a business selling vintage clothing. No previous experience is required. Begin by shopping for bargains online where consumers sell used items, such as Craigslist, or go through thrift stores, moving, and garage sales. If you already own some vintage clothing, sell what you already own. Be sure to research prices and items that are in demand. As always, buy low and sell higher.

Travel and Events Services

- **Event/party/wedding planner** - Everyone has events to plan and prepare for, but not everyone enjoys or has any talent for it. If you love parties and all that’s involved in making them a success, then this could be the home business idea for you.
- **Tour guide** – If you have significant knowledge about the history of a place, know where all the good restaurants or fishing holes are, and like telling and teaching others about it in an amusing way, you will probably enjoy being a tour guide. Plan and arrange personal or group tours to sell and you’re off and running! Be sure to get to know the owners and managers, they can show their appreciation in some generous ways when you start bringing them customers (wink, wink, nudge, nudge...).
- **Travel planner** - Planning vacations has become much easier thanks to new online tools, and companies still need help when planning and organizing travel arrangements. If you often find yourself on websites like TripAdvisor and Yelp and are well-traveled, you can extend your travel expertise to help others as a home-based travel planner. You will be planning and booking trips, managing hotel reservations, flights, side excursions, creating itineraries and offering recommendations to meet your clients, travel needs and desires. Vacations, honeymoons, business junkets, people will look to you to handle the details, big and small, of their trip. As an added bonus, working with different hotels, resorts and vacation attractions, will build valuable relationships with these businesses that will allow you to offer your clients discounts or perks that will make their traveling (and yours) better and more affordable. If you’re really ambitious, you can write a travel blog to help you with developing your brand and your customer base.

- **Hot air balloon pilot** - Though certainly not a cheap venture, offering balloon rides from your property can be a great way to have fun in a lucrative business. Make sure to read up on FAA and local regulations and safety for this business.

Writing and Editing Services

- **Blogger** - Have good writing skills? Your skill can lead to a home-based business as a professional blogger. It helps if you have any skill with photography and graphic design. Your money is made by blogging for corporate clients who pay you for your services. You can also run Google AdSense ads or insert affiliate marketing links to get paid whenever someone buys through your link.
- **Copywriter** - Advertising and marketing companies are always looking for freelance copywriters to help with creative projects. Set up a home office with a computer. Then apply your marketing savvy to earn bucks. Freelance writing is a home-based business that literally can be global, with clients across the world.
- **eBook Writer** - Aspiring novelist? Subject matter expert? Freelance writing can turn into a business as an eBook author. Self-publishing is more accessible and easier to do today with all the online services available. Amazon is one of the top places to sell an eBook, and there are other platforms to consider as well.
- **Grant Writer** – This writing specialty is especially in demand in non-profit and academic circles. Knowing the technical language of the grant seeking client and the ability write a compelling and convincing argument to win the grant award are key skills to continued success in this work.
- **Legal stenographer** – Used in the courts, mediation, contract negotiations, and other legal proceedings. Business is usually steady one you get your name on the list at the courthouse and become known for accurate and clean transcripts. You'll need to learn how to use the different transcription schemes and possibly learn shorthand. Things are still done the old-fashioned way when modern recording devices are not allowed.
- **Medical Transcriptionist** – If you know or are willing to learn medical billing codes, there are plenty of hospitals and health insurance providers to keep you busy. This work has the advantage of being done anywhere. Note that HIPAA information privacy regulations are in play, so you will need to pay attention to how you keep the data you are given access to protected.
- **Mystery Shopper** - Love shopping? You can offer your services as a mystery shopper, evaluating the customer service and needs of businesses in your area. Although this often requires actually visiting the businesses, you do the administrative work from

home. You are usually hired and paid by the companies you will be visiting, but sometimes you are acting as a spy for a competitor. There are side benefits of keeping the stuff you buy on the client's dime, free meals at restaurants, discounts, and other incentives.

- **Researcher and fact-checker** – Does perusing old academic essays or case files, analyzing bibliographies, or market research appeal to you? Establish yourself as a professional researcher and fact-checker. You need to be organized, meticulous and skilled at communication. Many businesses across several different industries need researchers and fact-checkers. Specializing in a particular subject area or will help you better market your services.
- **Translator** - If you know multiple languages, working as a translator is worth considering. You can service businesses and clients in a number of different ways. Translate articles, press releases, e-books or other written work. Translate videos, podcasts or contribute to international closed captions for a variety of visual products. Try to connect with international businesses to serve as a translator for meetings or phone calls. You'll be amazed at how in demand your translating services will be.
- **Transcriptionist** - Like data entry, transcribing might not be the most exciting home business idea, but is certainly low-cost, flexible and you can get started very easily. There are all kinds of companies out there who hire freelance transcriptionists, as well as specific services that employ individuals to transcribe audio for various clients. The ability to quickly type what you hear while listening to someone talk is a must.

Home-Based Business Pros & Cons

Pros

- **Better work/life balance.** As discussed earlier, the most obvious home business advantage is the lack of any daily commute to the company office, saving a tremendous amount of time and reducing or eliminating car and other transportation expenses.
- **Low Overhead.** Home businesses have the advantage avoiding the expenses associated with buying or renting business space and utilities.
- **Income Tax Advantages.** Running a home-based business may reduce the amount of income tax you have to pay. We recommend consulting with your tax accountant and lawyer to find out more about any special home-based business benefits such as Business Use of Home deductions and employing your children in your business.
- **More Family Time.** Operating a home business can give you more flexibility with childcare needs and allow you to spend more time with your family since you now control your own daily schedule.

Cons

- **Feeling isolated**, even if you're meeting colleagues online. Depending on the type of business chosen, many people with home-based businesses report suffering from feelings of isolation and being out of the loop. This is particularly true for those who have spent much of their career prior to starting their business in highly collaborative office environments and suddenly have no one to talk to.
- Your business can outgrow your home and require you to rent space.
- **Hiring legal and tax help** to ensure you are complying with the law.
- **It can be difficult to draw a line between business and home.** You may find that running a business out of the home eats into family time due to business needs. This blurring of the lines between home and business creates a situation where everyone feels as if they are never "off the clock," even after hours.
- **Home-based businesses are not allowed in some areas.** Many cities regulate home-based businesses. Some neighborhoods have covenants against home-based businesses. Landlords also tend to not accept home-based businesses when you're renting.
- **Some home-based businesses do not work well in some neighborhoods** or apartment complexes, even when allowed. Issues with signage, parking, and home-based insurance may make running a home-based business a bad idea.

Home-Based Business Pros & Cons

Pro

- Better work/life balance.
- Low overhead.
- Income tax advantages.
 - » HBBs may have additional deductions.
 - » Sole proprietorships can employ family members.
- More family time.

Con

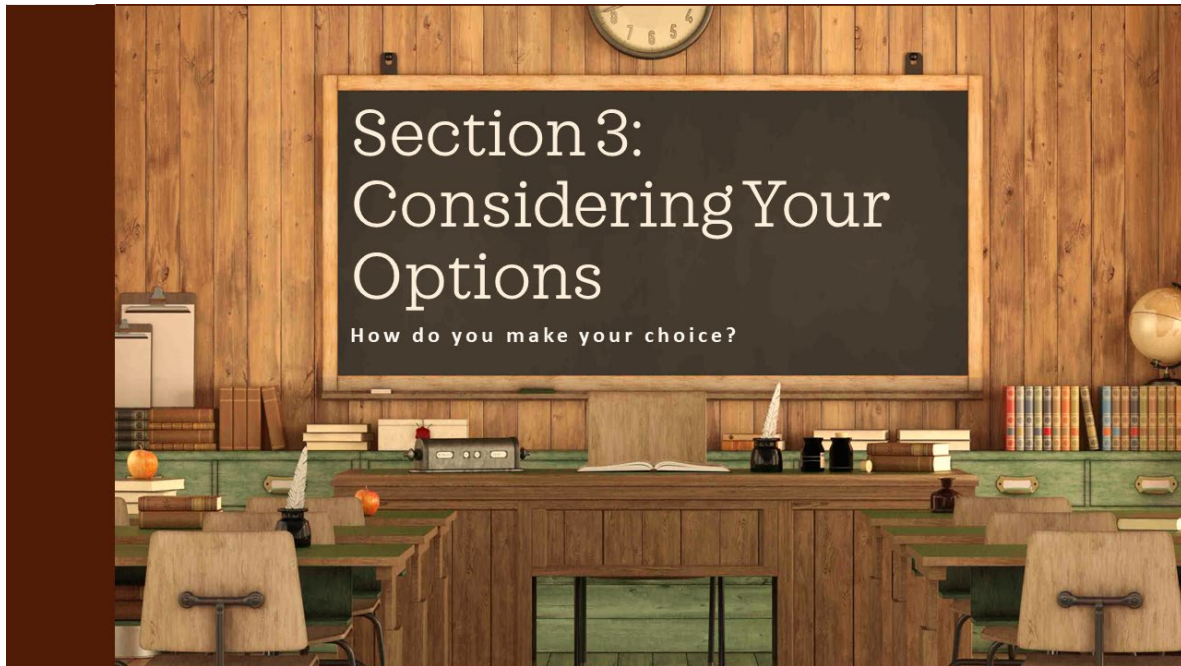
- Feeling isolated.
- Business can outgrow your home.
- Legal and tax help cost money.
- Difficulties separating business and home life.
- Not allowed in some areas.
- Some HBBs do not work well in some neighborhoods, even when allowed.
- Less family time.

Activity 2.7 - Job Characteristics of Home-Based Businesses

In the table below consider whether you think a home-based business would allow you to have each of the five Job Characteristics. (Indicate with **Yes** or **No**.)

Job Characteristic	Part-time Hours	Flexible Schedule	Flexible Location	Financial Growth	Independence & Self-Discipline
A home-based business would enable me to have:					

Section 3: Considering Your Options



We have explored some of the employment options currently available to you and now you are probably asking how do I determine the best one for me?

Making your choice

Now that you have a better idea of your personal considerations as we discussed in Section 1, you are in a better position to make a more fully informed and measured job choice from the flexible job types we learned about in Section 2. Now we will work through making an actual choice.

ACTIVITY 3: Choosing a suitable flexible job type

This activity will help you determine the flexible job types to explore that will most strongly support your wants, needs, and circumstances.

To help you with this,

- Table 1 contains the Job Characteristic rankings you created in Activity 1.
- Table 2 gathers your responses regarding Job Types from Section 2.

These tables are provided as a convenient reference as you look specific jobs and add your job choices to Table 3.

Table 1. Activity Form – Your Job Characteristic Rankings from Section 1






Part-Time Hours	Flexible Schedule	Flexible Location	Financial Growth	Independence & Self-Discipline
YOUR RANKING: 	YOUR RANKING: 	YOUR RANKING: 	YOUR RANKING: 	YOUR RANKING: 

Table 2. Your Responses from Section 2: Available Job Types

Job Characteristics =>	Part-Time Hours	Flexible Schedule	Flexible Location	Financial Growth	Independence & Self-Discipline
Gig/Sharing Economy Jobs					
Temporary Jobs					
Independent Contract Jobs					
Freelance Jobs					
Virtual & Remote Jobs					
Volunteering					
Home-based Businesses					

Table 3. Activity Form – Your Job Choices

Job Choice 1	Job Choice 2	Write-In Choice

- Based on our discussions and information, do these choices feel like a good flexible job possibility for you?
- After our discussion, do you feel you could be successful with these choices?

If one of the options we’ve covered suits your needs and keeps you on your desired employment path, then congratulations! You can move forward with starting your job search in

earnest. The [Sources for Temp Jobs & Contracts](#) section will get things moving as we will explore where to find temporary and contract jobs.

Now if you find yourself saying, “I really like my current job, I wish it were a bit more flexible with... (location, schedule, work hours?)” then consider the option of asking your employer if you can do your job as a remote worker. In the next section, we will take a moment to consider this option in more detail.

Section 4: Converting Your Current Job to Remote



Previously, we discussed virtual and remote jobs. Instead of commuting to an office or other physical location, services are provided from home or locations other than the company office.

With the rise in the number of jobs being offered as remote work, it is becoming much more feasible to find and keep a job that you will be able to do remotely.

Many positions are readily converted into something you can do from anywhere. So, it is worthwhile to consider having a conversation with your employer about the possibility of continuing to do your present job remotely. However, before you have this conversation with your employer, conduct an analysis to evaluate whether your current job can go remote. And remember to be realistic when looking at what you do.

ACTIVITY 4: Converting your current job for conversion to a remote position

Step 1: Assess your current job.

Ask yourself the following three questions about your present job:

1. Do I like my current job, and do I want to continue doing this work?
2. Do other employees work remotely? Or does your work require you to be on site?
3. What would be required to do my job if I were not in your office or on location?
 - a. Do I need a laptop or computer, external monitor, camera, internet connection, or specialized tools or equipment? Will my employer pay for some or all these items? For example, the employer may pay for a laptop, but not an external monitor. If not, are the costs of setting myself up to do my job at a new location manageable or prohibitive?
 - b. Are these items already available? Is paperwork required to take them home? Do I need permission to use my own equipment? For example, in some situations a personal laptop cannot be used due to security protocols or client confidentiality.

If you answered **yes to the first question** and **no to the second question**, you may be in a great position to begin a conversation with your employer about converting your current position into a virtual or remote position!

Step 2: Assess your primary tasks for portability.

- Are there any important primary tasks or aspects of your job that others are already doing at home?
- Are there any parts of your job that can only be accomplished at the company office or shop?
- Does your current position have any important primary tasks or aspects to it that you have been able to do from home or when you were away from work?

Consider the following examples:

- A chef obviously cannot run a kitchen where they are not physically present, however the chef might be able to create and test recipes, review food products, and create menus for a food company or restaurant chain from home.
- A mechanic cannot fix an automobile in some circumstances unless the specific car and tools are at hand, but he can analyze, diagnose, and write down troubleshooting,

maintenance, and parts installation procedures from a home garage if he has the appropriate tools and manuals available through the Internet. He could also do some of this work through “telepresence” using video conference technology or even by having information, photos and videos sent to him via email or mail service.

- A programmer, call center customer service specialist, and many writing specialties, can in most instances do their work effectively from anywhere if they have a laptop and Internet connection available.

ACTIVITY 4: Step 3

Answer the activity questions on the following topics to determine if your current position can be done effectively while working remotely:

- Communications.
- Travel considerations.
- Dedicated workspace.
- Equipment.
- Software.
- Special tools or office supplies.

Step 3: Now, let’s look at some of the questions you will have to answer as we work through determining whether your current position can be done effectively while working remotely:

Communications.

- How will you stay connected with clients and co-workers? Email? Cell Phone? Video Conferencing? Microsoft Teams?
- Who will be footing the bill for Internet connection and cell phone service?
- Do you need a secure connection to the company network? How will this be done? VPN, Dial-in?

Travel considerations.

- Will you need to make periodic visits to the home office or client sites?
- Are the requirements workable for you to meet?
- Is your employer willing to cover travel expenses? If not, are you willing and able to cover the associated costs?

Dedicated workspace.

- Worktable or Desk?
- Task Chair?

Equipment.

- What sort of equipment will you need to have on hand to do your work?
- Is your employer willing to provide this equipment to you? Computer or laptop? Printers? Routers or other networking gear?

Software.

- Do you have all the software you use available on your computer?
- Do you need remote access to any databases?
- Would your employer provide this for you to use on your computer?

Special tools or office supplies.

For example, from earlier discussion:

- Chef reviewing or creating recipes for a food company – specialized kitchen equipment?
- Mechanic creating and recording troubleshooting procedures – dedicated garage? Diagnostic tools?

As you can see, there are many details to consider. Fortunately, the requirements for many jobs are relatively simple and are covered by items and services you probably already have: a laptop, cell phone, and reliable access to the Internet.

If after completing the activity, all the answers point to the possibility of converting your current job into a remote one, you will need to take your answers and craft a convincing strategy to present your supervisor. When preparing for this meeting be sure to:

- Ask for the opportunity to set-up your workspace and work remotely.
- Offer to try the arrangement on a trial basis to begin with to see if it works for all parties.

If you find you are not interested in, or due to circumstances cannot convert your present position into a virtual job, the Section 6 covers some of the sources available to you to find potential flexible job opportunities.

Section 5: Finding Genuine Job Opportunities



There are many job opportunities out there and many may sound too good to be true. Some offers are actually scams and you may be at risk of losing time, money, or your personal information.

To prevent falling for a scam offer, remember the most important and guiding rule:

***Take your time and do your research.
Research the company or business opportunity extensively.***

But before we get too far along the path to find the perfect job, you should be aware that there are many jobs that may not be a good fit. So, before a mistake is made, let's cover seven steps you can take to help you sniff out and avoid scams when checking a company's background.

Avoiding Job Offer and Work from Home Scams

1. Do a Google Search - If someone has had a negative experience with the company or opportunity, they may have posted a negative review. Take your time to poke around and read multiple reviews if they are available. Look at both good and bad reviews. Begin your search

using the company's name and the keywords "scam" or "review" to retrieve the fastest results. Don't stop after reading the first page of reviews if there are multiple pages. Negative reviews are often buried on the pages deeper in the search results.

Avoiding Job Offer & Work from Home Scams



1. Do a Google Search.

- Read multiple reviews if they are available.
- Look at both good and bad reviews.
- Search using the company name and keywords "scam" or "review."
- Negative reviews are often buried in the search results.

2. See if the company shows up on legitimate business sites.

Avoiding Job Offer & Work from Home Scams



2. See if the company shows up on legitimate business sites.

Better Business Bureau (BBB.org) –

- Use BBB.org to see positive or negative reviews.
- Don't assume a company is a member of the BBB.
- BBB emblem on their site? Click on it. It should link to their review and rating on BBB.org.
- If it doesn't, try a manual search on BBB.org by company name, URL, phone number, or email address.
- Searches on BBB.org are free and open to the public.

[Better Business Bureau \(BBB.org\)](https://www.bbb.org) - Use the BBB website to research the company and see if they have any positive or negative reviews. Some companies claim to be members of the BBB; don't assume they are a member. If they show the BBB emblem on their site, try to click on the symbol. It should provide a link to their review and rating on the BBB site. If it does not, you can still do a manual search on the BBB site by the company name, URL, phone number, or email address. Any of the searches on the BBB site are free and open to the public.

Avoiding Job Offer & Work from Home Scams



2. See if the company shows up on legitimate business sites.

Direct Selling Association (DSA.org) – If the position offered is a direct sales business opportunity, check if the company is a member of the Direct Selling Association.

- Covers businesses involved in direct selling.
- Members follow a strict ethical code of conduct.
- Many legitimate companies are not members of the DSA, but it is a plus if they are.

[Direct Selling Association \(DSA.org\)](http://DirectSellingAssociation.com) – If the position offered to you is a [direct sales](#) business opportunity, you can check to see if the company is a member of the Direct Selling Association. The DSA is a trade organization covering businesses involved in direct selling. These organizations are typically distributors selling products or services directly to consumers. They take one of three forms: single-level direct (door-to-door sales for example), party-plan (such as Pampered Chef™ or Tupperware™ parties), and multi-level marketing (like Amway™ or HerbalLife™).

(NOTE: Pyramid schemes are different from multi-level marketing and are illegal.)

DSA members have a strict ethical code of conduct they must follow. Note that many legitimate direct sales companies are not members of the DSA, but it is a definite plus if the sales organization you are considering is a member here.

Avoiding Job Offer & Work from Home Scams



2. See if the company shows up on legitimate business sites.

Glassdoor (<https://glassdoor.com/index.htm>) - Find reviews of companies from past and present employees.

1. Click on the Company Reviews tab.
2. enter the company's name in the search box.
3. Company's entry shows rating and reviews they have received.

Indeed (<https://www.indeed.com>) – Also has company reviews. Great way to find out about company salary ranges, and work environment.

[Glassdoor \(<https://glassdoor.com/index.htm>\)](https://glassdoor.com/index.htm) - You can often find reviews of companies from past and present employees on this website. To do this, click on the Company Reviews tab and enter the company's name in the search box. The company's entry will show their rating and the reviews they have received.

[Indeed \(<https://www.indeed.com>\)](https://www.indeed.com) – This website also has company reviews and is a great way to find out more about companies, their salary ranges, and what kind of work environment they have.

Avoiding Job Offer & Work from Home Scams



3. What sort of web presence do they have?

- Scammers hide behind fake phone numbers, P.O. boxes, and elusive online accounts. Ask for more info on their company or opportunity.
- Look for names, photos of company leadership, company histories, bios, active social media profiles, contact info.
- Most professionals have a LinkedIn profile. It is worth checking to see if they have a profile. If they don't, this may be a warning flag that they are not legitimate.

3. What sort of web presence do they have? Scammers like to hide behind fake phone numbers, P.O. boxes, and elusive online accounts. Try to communicate with them and ask for additional information on their company or opportunity. Look for names, photos of company leadership, company histories, bios, active social media profiles, and contact information. Since most professionals have a [LinkedIn](#) profile, it is worth checking to see if they have a profile there. If they don't, this may be a warning flag that they are not legitimate.

Avoiding Job Offer & Work from Home Scams



4. What sort of proof of their legitimacy are they offering?

- Testimonials from previous clients or employees? Contact them and ask for their honest thoughts.
- Search for news stories featuring the company or products. Click on the “as seen on” emblem if shown, it should lead to the article or media event.
- Google search using company name and media outlet to see if you find any articles.
- If the company is on Facebook, search for customer reviews and ratings on the company page’s left-hand side.

4. What sort of proof of their legitimacy are they offering? Does the company provide any testimonials from previous clients or employees? If you can, contact the people providing the testimonials and ask them for their honest thoughts on the company or program. Search for news media stories that feature the company or its products. If they boast “as seen on” click on the emblem, it should lead to the article or media event. Do a manual Google search using the company name and media outlet to see if you can find any articles. If the company is on Facebook, search for customer reviews and ratings on their company page’s left-hand side.

Avoiding Job Offer & Work from Home Scams



5. Are They Making Exaggerated Claims?

- Job listings offering insanely high pay rates for entry-level work offering immediate starts with no experience needed are scams.
- Genuine work from home jobs take time to process; weeks, months in some cases and do not pay high wages for entry-level work.
- Confirm pay being offered is reasonable. Visit the **Bureau of Labor Statistics**, **Payscale**, or **Salary.com** to verify average income for the type of work offered at your location.

5. Are They Making Exaggerated Claims? If you come across a job listing offering insanely high pay rates for entry-level work where you can start immediately with no experience needed, you can be confident in assuming you are looking at a scam. Genuine work from home jobs take time to process. Application, interview, and hiring take time; typically weeks, sometimes months in some cases. They also do not pay high wages for entry-level work. If you need to confirm that the pay being offered for a job is reasonable, you can visit the [Bureau of Labor Statistics](#), [Payscale](#), or [Salary.com](#) to verify the average income for the type of work offered for your location.

Avoiding Job Offer & Work from Home Scams



6. Did You Apply for the Job?

- People looking for a job apply for many positions but fail to track who and what they applied for. This puts you at risk of falling prey to a scam.
- Many scammers make unsolicited job offers via email or phone to get your personal information.
- If you're not tracking applications, you may incorrectly assume an incoming offer is legitimate and respond with personal data scammers use for identity theft.

6. Did You Apply for the Job? When people are looking for a job, they often apply for many positions but do not keep track of who and what they applied for. This puts you at risk of falling prey to a scam. There are many scammers who make unsolicited job offers via email or phone to obtain your personal information. If you're not keeping track of your efforts, you may assume the incoming offer is from a legitimate company making a job offer and unwittingly respond to the offer with personal data that they will then use for identity theft or other unsavory purposes.

Avoiding Job Offer & Work from Home Scams

6. Did You Apply for the Job?

- Recruiters sometimes make unsolicited calls or email potential candidates found thru web searches. Most positions are for highly skilled professions like nursing or engineering.
- LinkedIn reports job functions recruiters search for most are in engineering, sales, operations, marketing, and HR.
- Recruiters do not regularly recruit for entry-level positions.



While it is true that recruiters do sometimes make unsolicited calls or email potential candidates they find through their web searches, most of these positions will be for highly skilled professions like nursing or engineering. LinkedIn reports that the job functions recruiters perform the most searches for are in the fields of engineering, sales, operations, marketing, and HR. Recruiters generally do not recruit for entry-level positions, since there are plenty of applicants to fill the openings.

Avoiding Job Offer & Work from Home Scams



7. What's Your Gut Telling You?

- If something just doesn't feel right, **trust your gut!**
- Excellent gov't- supported resources are available. No charge to use. Use these until you are more comfortable and established.
- Three great places to start:
 1. Military Spouse Employment Partnership
 2. American Job Center Network
 3. National Labor Exchange (NLX)

7. What's Your Gut Telling You? If even after going through all six of the earlier steps and everything seems to check out you still feel something just doesn't feel right, **trust your gut!**

Remember that you have some very good resources available to you that are government supported or affiliated that do not charge any fees to use. We recommend that you start with these for placements or job leads until you are more comfortable and established in whatever new employment situation you choose to pursue.

Two great places to start are the [Military Spouse Employment Partnership Job Search | MSEP | MySECO \(militaryonesource.mil\)](#) and the [American Job Center Network \(https://www.careeronestop.org/JobSearch/FindJobs/find-jobs.aspx\)](https://www.careeronestop.org/JobSearch/FindJobs/find-jobs.aspx).

Section 6: Sources for Temp Jobs & Contracts



Today we are truly fortunate in many respects when it comes to finding employment opportunities. The World Wide Web has information on a wide array of recruiters, agencies, job boards and companies looking for qualified people to fill jobs in every field of employment. The trick is figuring out how to find real, trustworthy opportunities quickly and getting your resume into the hands of hiring managers.

The information sources listed in this guide will get you started with learning more about the developing trends and opportunities in this area of employment. You will also find a multitude of other sources for news, potential jobs, and support both here and online during your job search; but as always: “Caveat emptor” (Let the buyer beware).

Regardless of what sort of employment you choose to pursue, remember that we have created a host of resources to aid veterans and their families. As far as dependable online resources for job searches and employment go, we recommend that you start with the two resources we are covering next: the American Jobs Centers and the National Labor Exchange.

American Job Centers

American Job Centers provide a full range of assistance to job seekers under one roof and were created to help American workers find employment. Established under the Workforce

Investment Act and reauthorized in the Workforce Innovation and Opportunities Act of 2014, the Centers offer training referrals, career counseling, job listings, and other employment-related services.

Start Your Job Search Here

<https://www.careeronestop.org/localhelp/americanjobcenters/find-american-job-centers.aspx>

American Job Centers provide a full range of assistance:

- training referrals,
- career counseling,
- job listings,
- other related services

Visit in person, online, or via kiosk remote access.

Find an AJC:

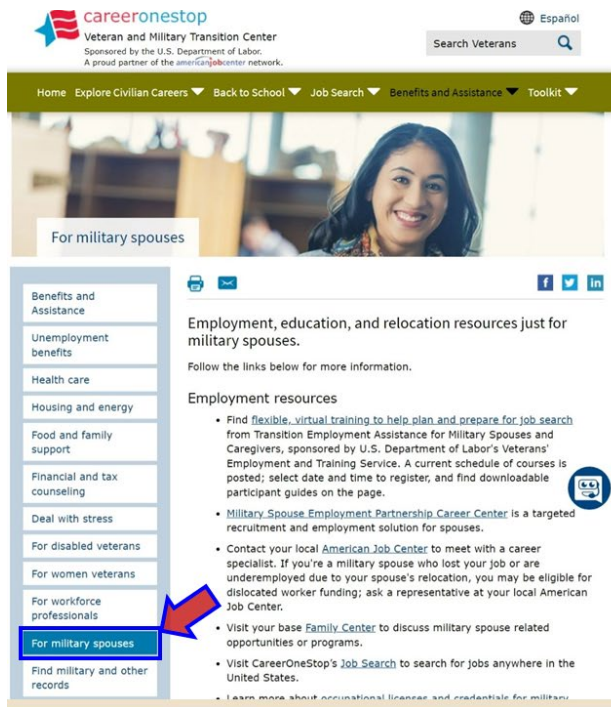
[American Job Center Finder on the CareerOneStop.](#)

The screenshot shows the CareerOneStop website's "American Job Center Finder" page. The page header includes the CareerOneStop logo, the tagline "your source for career exploration, training & jobs", and a search bar. A navigation menu contains links for "Explore Careers", "Find Training", "Job Search", "Find Local Help", "Toolkit", and "Resources For". The main content area features a "Search by Location" section with a text input field for "City, State or ZIP Code" and a "Search" button. Below the search field, there is a link to "Add a new location". The page also includes social media icons for Facebook, Twitter, and LinkedIn, and a footer with links for "Explore & Find", "Our Sites", "Help", "News Center", and "Connect with Us".

You can visit a center in person or connect to the center's information online or through kiosk remote access. You can also find an AJC near you on the web using the [American Job Center Finder on the CareerOneStop.](#)

<https://www.careeronestop.org/localhelp/americanjobcenters/find-american-job-centers.aspx>

There is also a dedicated MilSpouse support area on the site with employment support services and information specifically for Military spouses.



MilSpouse Support

- <https://www.careeronestop.org/Veterans/BenefitsAndAssistance/for-military-spouses.aspx>
- Comprehensive employment support site specifically for military spouses.
- Job Search, benefits, family and counseling support, education, relocation, and much more.

National Labor Exchange (USNLx)

The National Labor Exchange (USNLx) is an electronic labor-exchange network, created in 2007 in a partnership agreement between NASWA and Direct Employers Association. This public-private partnership leverages private non-profit-owned technology with existing state workforce agency resources.

The NLx collects and distributes job openings exclusively found on over 25,000 corporate career websites, state job banks, and usajobs.gov (the federal jobs portal). Job feeds are refreshed and shared with states daily. There are more than 4 million job openings on the NLx at any given time. All job openings are unduplicated, currently available, and - most importantly - are from vetted employers.

All NLX services are offered at no cost to state workforce agency customers – both jobseekers and employers – as well as to state workforce agencies and federal partners.

As comprehensive as the services are on these two government-supported employment sites are, you will still want to cast your net a bit wider when performing your job search. So, in the next we will look at how to find local temp jobs, contract opportunities that might not be captured by the AJC and NLX search engines.

Finding Temp Jobs

Finding traditional temporary jobs is still a straight-forward process:

1. Find an agency (or agencies). There are many agencies to be found online. Family services and base news sources can also provide you with temp agencies to contact in the area. The local Better Business Bureau and Chamber of Commerce are also reliable sources.
2. Submit your resume and any other applications or paperwork that is part of their application package.
3. Complete any screening interviews and skill tests with the agency.
4. Wait for them to call you with available opportunities that their screeners feel you would be a good fit for and the company they are supplying candidates to.
5. Follow-up with the agency contact if you don't hear anything from them within a reasonable time frame. There could be a problem that is easily fixed (you forgot to sign a form, or your resume did not upload, for example.)

Finding Temp Jobs

Finding traditional temp jobs is still straight-forward:

1. Find an agency (or agencies). Look online. Family services and base news sources also provide contacts in the area. Better Business Bureau and Chamber of Commerce are also reliable sources.
2. Submit resume and other applications/paperwork required.
3. Complete screening interviews and skill tests.
4. Wait for calls with opportunities screeners feel are a good fit.
5. Follow-up if you don't hear anything within a reasonable time frame. Might be a problem easily fixed (forgot to sign forms, resume didn't upload, etc.).

With this process in mind, you can see why it behooves you to get things going as soon as possible. Find out who the temp agencies are in the area and contact them to start the application process. Be sure to clearly communicate to them specifically when you will be in their location to begin in-person interviews and to start working at a customer site.

Finding Temp Jobs

Get things going as soon as possible.

- Find temp agencies and start the application process.
- Clearly communicate specifically what your availability is and when you will be available for in-person interviews and start work at customer sites.
- Ask if they have off-site remote opportunities you can start at any time.
- Planning and good schedule coordination are key to your success.
- You will not be able complete a full work schedule when completing a move.

If they have off-site remote opportunities you can start at any time, then all the better for you! Just make sure your employer understands up front that you are moving and what your availability will be while you are making a move. Planning and good schedule coordination will be key to your success in this situation. And rest assured, you will not be able complete a full work schedule while you are completing a move.

Finding Temp Agencies

The most convenient and quickest way to find temp agencies is, as you might already expect, through an online search.

ACTIVITY 5: (Website Demonstration) Search for a local temp agency

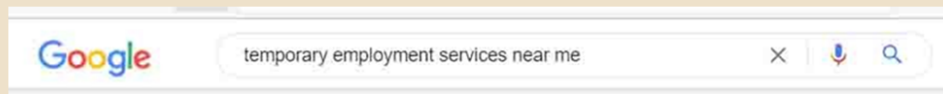
In the following website demonstration, you will learn how to find a local temp agency.

1. Open a Search Page such as [Google](#), [Bing](#), or [DuckDuckGo](#).

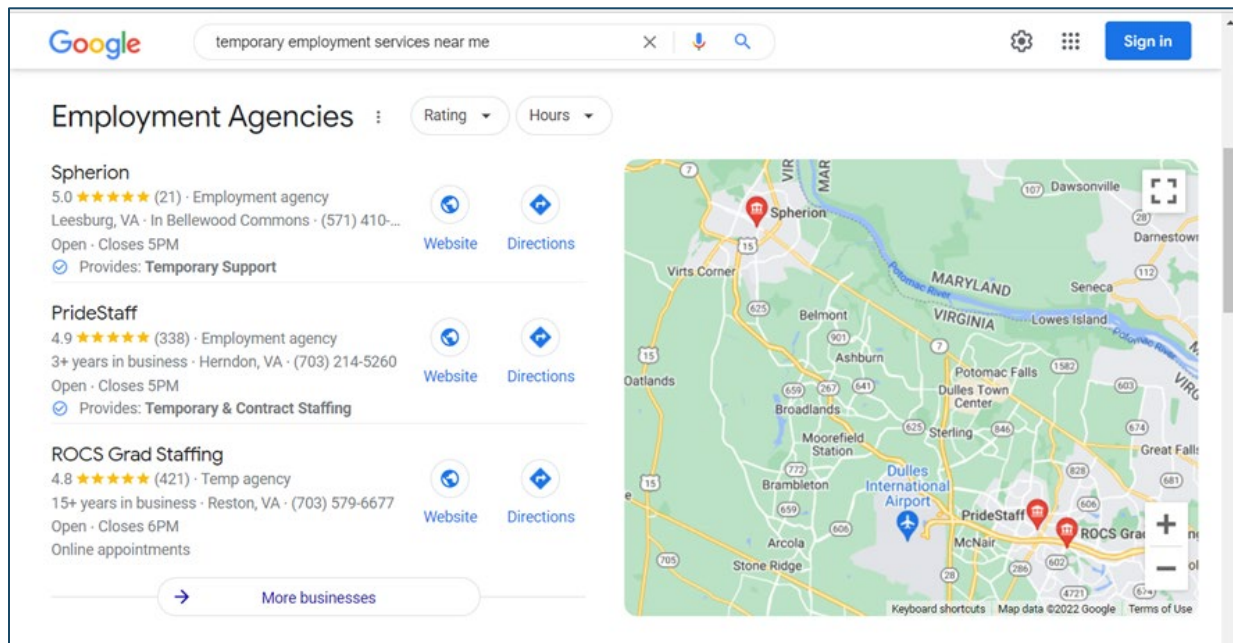
ACTIVITY 5: (Web Demonstration) Search for a local temp agency

1. Open a Search Page such as [Google](#), [Bing](#), or [DuckDuckGo](#).
2. Enter keyword string in your browser search box:

temporary employment services near me



2. Using the keyword string “**temporary employment services near me**” in your browser will yield a number of agencies for you to consider.



Some of the more well-known agencies you may see include:

- Adecco Staffing
- Apple One Employment Service
- Kelly Services
- Manpower
- Remedy Intelligent Staffing
- Robert Half Talent Solutions

NOTE: You can refine your search by including a location, an industry, or a job title in the search parameters.

There are many more worth considering, of course. You should also consider some of the smaller local agencies since they will include a focus on local businesses rather than the large corporations, manufacturers, and professional service organizations.

Also remember to include online services such as Monster, Indeed and ZipRecruiter.

Finding Short-Term Contracts

There are many options to consider when looking for sources of work. The employment agencies mentioned earlier sometimes handle finding freelancers for the companies they service as well as other businesses in the area that contact them.

Finding Short-Term Contracts

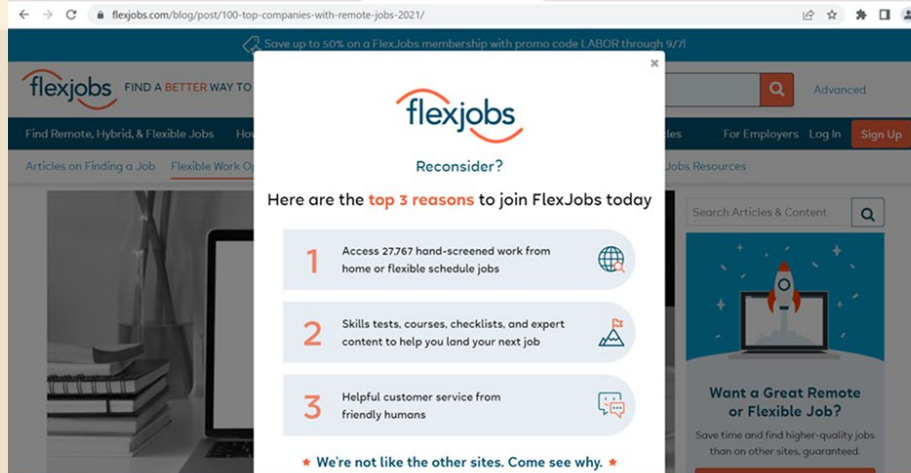
Options to consider when looking for sources of work.

- [USNLX Virtual Jobs](#) or [American Job Center](#).
- Employment agencies sometimes handle finding freelancers for companies and businesses.
- Online job boards listings and placement services for short-term contract workers.

There are also a growing number of online job boards that supply listings and placement services for short-term contract workers. One popular example of a widely used job board is FlexJobs.com (<https://www.flexjobs.com/blog/post/100-top-companies-with-remote-jobs-2021/>).

Example of widely used job board:

FlexJobs.com (<https://www.flexjobs.com/blog/post/100-top-companies-with-remote-jobs-2021/>).



If you plan to pursue short-term contracts or other more independent opportunities, there are a couple of important points to keep in mind.

- First and foremost, remember that everyone you come in contact with during your work search is trying to make (or keep) as much money in their own pocket as possible. What this means for you is that you need to develop an accurate picture of what your “product” is worth in the marketplace and charge accordingly. You can get a lot of work if you set your prices low but run the risk overbooking yourself and hurting your reputation by missing deadlines or accused of underbidding jobs by other freelancers and souring the pot for everyone else in your area of specialty. Just remember that eventually customers will wonder why your rates are so low and possibly question your level of knowledge and experience.
- Job board and placement agencies vary widely in what they will cost you to use. The forms these offerings take are many:
 - Websites created to provide a place to advertise your services to a wide online audience and charge you to include your listing.
 - Some may charge a percentage of your income off clients gained through their website. Others may charge a flat fee to list your services.
 - Websites that charge monthly or yearly subscription fees to access their website and services.
 - Agencies or websites that take a straight percentage of what the customer is paying you.

Finding Short-Term Contracts

When pursuing short-term contracts:

- Remember everyone you contact during your work search is trying to make (or keep) money.
- Develop an accurate picture of your worth in the job market. Charge accordingly.
- If you set your prices low, you risk overbooking and hurting your reputation. Missing deadlines or being accused of underbidding by other freelancers sours the pot for you and everyone else in your specialty. Customers will wonder why your rates are so low and question your knowledge and experience.

Bottom line: Read and know the terms and conditions before paying or signing up for any of these services. Adjust your rates accordingly if you choose to use these “pay to play” job placement services.

Wrap Up

Congratulations! You have taken steps toward finding jobs that offer you the flexibility and financial success you are looking for as a Military Spouse.

During this workshop you have:

- Identified the types of employment opportunities available in the temporary job market.
- Identified sources for temporary jobs and short-term contracts.
- Determined the types of jobs that will provide you with the flexibility to suit your situation as well as your skills, interests, and abilities.
- Learned about DOL programs that help you find flexible career possibilities that match your abilities and career goals.



Thank you for your participation in our workshops and for your service to the country and armed services. The DOL recognizes your dedication and the sacrifices that you, your service member and your family members make each day to protect and defend our freedom. We are committed to supporting you with your employment efforts and beyond.

We encourage you to visit dol.gov/teamsworkshops to register for all TEAMS Workshops and download the Website Guide.

We also welcome suggestions, comments, and any other additional thoughts you may have concerning our workshops and services. You can reach us via email at MilSpouse@dol.gov.

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Independent Contractor References

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- ehealthinsurance.com - Contract Employees vs. Full-time Workers
<https://www.ehealthinsurance.com/resources/small-business/contract-employees-vs-full-time-workers>
- Indeed.com - What Is a Contract Employee?
<https://www.indeed.com/career-advice/finding-a-job/contract-employee>
- BusinessNewsDaily.com - What You Need to Know About Contractors vs. Employees
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<https://www.uschamber.com/co/run/human-resources/what-is-a-contract-worker>
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- ZipRecruiter.com - A popular source of contract opportunities among contractors.
<https://www.ziprecruiter.com/>

Freelance Job References

List from [The 10 Best Websites for Freelance Jobs in 2022 \(thebalancecareers.com\)](https://thebalancecareers.com)

- Freelancer. Website claims they are the World's largest freelancing and crowdsourcing marketplace. Connect over 58,601,464 employers and freelancers globally from over 247 countries, regions, and territories. Select "I want to Work" and browse jobs – bid on interested jobs. NOTE: Free for job seekers. Freelance candidates bid on jobs. Membership and other services have associated fees.
<https://www.freelancer.com/>
- Upwork. Company launched over 20 years ago. Create a profile. Membership and other services have associated fees. You can search for jobs, create a project, or create a profile with a portfolio and apply for Talent Scout™. Use Resource Center to read articles. Filter by type or work to include remote jobs.
<https://www.upwork.com/freelance-jobs/>

- TaskRabbit. Best for local, non-Digital jobs. Same-day service platform. Connects people with local “Taskers.” Tasks range from assembling a table or mounting a TV to painting a room or fixing a leaky pipe to grocery shopping and delivery. Account creation required plus a registration fee.
<https://www.taskrabbit.com/>
- Working not Working. WNW offers a platform through which creative individuals (“Creatives”) and the companies who want creative services (“Hirers”) may reach each other, without the added expense of engaging an Agent. Account creation required. Review Terms of Use for associated fees.
<https://workingnotworking.com/>
- Freelance Writing Jobs. FWJ focuses mainly on providing daily job lists to freelance writers. Website has discussion and question sections. Job board searches are free.
<https://www.freelancewriting.com/jobs/>

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- Small Business Trends - What is a Virtual Employee? The Pros and Cons of Hiring Them
<https://smallbiztrends.com>
- What Is a Virtual Employee and How to Hire a Virtual Employee?
<https://allshorevirtualstaffing.com/what-is-a-virtual-employee/>
- FlexJobs.com - Listing over 30,000 jobs from over 5,000 companies. Free for job seekers to view condensed version of job. Requires paid membership account to access full listing and apply for jobs. Additional services may have fees, e.g., one 30-minute call with a career coach is \$89. NOTE: Position details or the ability to apply for a position may not be available unless you are a FlexJobs member. Subscription fees apply.
<https://www.flexjobs.com/>
- National Labor Exchange (NLx), Virtual Jobs. DOL Supported Site – Search Jobs from Employers offering remote & virtual employment by job title or keywords and city, state, or country. Free for job seekers.
<https://virtualjobs.usnlx.com/about/>
- oDeskwork® - <https://odeskwork.com/>
- VirtForce - Remote jobs for the Military Community. VirtForce was created by Military Spouse, Kimber Hill, for Military Spouses to find mobile remote careers. They provide a community of 60k candidates free career readiness training and connections to vetted military friendly employers. NOTE: Must create an account. Free for job seekers.
<https://virtforce.us/>

- CareerOneStop - Search for a job by entering “remote” as the job keyword and a specific state or location.
<https://www.careeronestop.org/JobSearch/FindJobs/find-jobs.aspx>

Volunteering References

- Chron.com - Can I Use Volunteer Work as Work Experience on a Job Application?
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- QuestionAnswer.io - Does Volunteer Count as Work Experience?
<https://questionanswer.io/does-volunteer-count-as-work-experience/>
- Linguaholic.com - Does Volunteer Work count as "Work Experience" on a Resume?
<https://linguaholic.com/linguablog/volunteer-work-work-experience-resume/>
- Skillroads.com - How to List Volunteer Experience on Resume (with examples)
<https://skillroads.com/blog/how-to-list-volunteer-experience-on-resume>
- USAJOBS Help Center for Volunteers
<https://www.usajobs.gov/Help/working-in-government/unique-hiring-paths/students/volunteers/>

Home-Based Business References

- Boots to Business Program - <https://sbavets.force.com/s/> Office of Veterans Business Development – SBA locations and headquarters
<https://www.sba.gov/about-sba/sba-locations/headquarters-offices/office-veterans-business-development/>
- Office of Veterans Business Development - Resources
<https://www.sba.gov/offices/headquarters/ovbd/resources/1526572>
- Small Business Administration - <https://www.sba.gov/>
- SBA 7a Loans - What is the SBA Veterans Advantage Program?
<https://www.sba7a.loans/sba-7a-loans-small-business-blog/sba-veterans-advantage-program>
- SBA Learning Platform - <https://www.sba.gov/sba-learning-platform>

Short-term Contract References

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- HiringOurHeroes.org - <https://www.hiringourheroes.org/>
- MilitaryOneSource.mil - MySECO Military Spouse Employment Partnership Job Search and Military Spouse Education & Career Opportunities
<https://myseco.militaryonesource.mil/portal/msep>

- U.S. Department of Labor - Employment Resources for Military Spouses
<https://www.dol.gov/agencies/vets/veterans/military-spouses/employment>
- USNLX Virtual Jobs - About USNLX Virtual Jobs
<https://virtualjobs.usnlx.com/about/>

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<https://www.flexjobs.com/guide-freelance-gig-job-platforms/all>
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