

The Financial Case For Working At Home For Yourself

Have you ever considered how much you spend a year going to your job? You need a business wardrobe, you pay for the gasoline to get there and back, parking, lunches out etc., not to mention the tax write-offs you could enjoy with a [home business](#). If you didn't have these expenses of going to work outside the house you would have more spendable income, assuming your income would stay the same, or you could maintain the same standard of living while actually making less money. Let's look at some of these expenses and what you could save every year. Besides [working at home](#) is fun.

Having sufficient "business attire", suits, shirts, shoes, dresses etc. can easily cost you several hundred dollars a year and for our purposes let's assume that it only costs about \$200.00 a year to keep your "go to work" wardrobe up to date. It sure is nice to dress like YOU want and not to comply with somebody else's standards.

The average worker takes about 2 weeks of vacation yearly, so for our purposes we will use 50 work weeks per year. The average commute is about 20 miles each way and with the gasoline prices being at about \$2.50 a gallon and the average car getting about 27 miles per gallon, that makes the gasoline cost per mile of \$.09 (\$2.50 divided by 27 MPG = \$.09). Using these figures, the daily commute cost \$3.60 per work day (20 miles X 2 = 40 miles a day X \$.09 = \$3.60). If we assume a 5 day work week & 50 weeks a year that amounts to 250 work days a year. Taking this 250 yearly work days X \$3.60 = \$900.00 a year in fuel cost to get to work. When I drive for business, I can write off all the associated expenses on my income taxes.

Parking for most workers can cost \$10.00 to over \$20.00 per day but if we use only \$10.00 that amounts to \$2,500 in yearly parking fees (250 work days X \$10.00 = \$2,500.00). Now I only pay for parking when I need to meet a client down town and then I can write it off.

Every day at work you eat lunch out and that costs about \$12.50 per day. This daily lunch cost times the 250 work days amounts to \$3,125.00 a year spent on lunches, and this is without any adult beverages. I eat better at home and if I want a beer with lunch it costs me about \$.50 instead of \$4.00 at some restaurant. When I do go to a restaurant for business I can write the meal off as an expense.

So let's look at the savings so far:

☐ Wardrobe	\$ 200.00
☐ Gasoline	\$ 900.00
☐ Parking	\$2,500.00
☐ Lunches	\$3,125.00

Totals Per Year **\$6,725.00**

If your job pays you \$30,000 a year, you could make only \$23,275 in a [home business](#) and your spendable income remains unchanged.

As an employee you have limited income tax write offs that you can take advantage of but as a [small business](#) person many items become available as tax write offs. Take a look at a Schedule C to see all the

items that could be expensed off thus reducing your taxable income and your income tax consequence. Basically, if you are in a 25% tax bracket and you are able to write off \$1,000.00 this would lower your taxes owed by \$250.00 and in a similar fashion \$10,000 in Schedule C expenses would lower your tax consequence by \$2,500.00 for the year. As a home business you will also be able to write off a percentage of your home utilities, mortgage payments etc. Your [tax professional](#) will be able to provide you with more information on the available income tax write offs you would qualify for or you could invest in tax software like TaxAct or Turbo Tax to get your tax questions answered.

At any rate, you can see how having a home business can both make you money and save you money PLUS having a hassle free life that you control. You no longer have to beg for time off to go to your kid's ball game or recital, you just do it. The time you spend in your business is up to you

I've had many businesses that I've run from home since 1980. I figure if the President of the United States can work from his house, so can I. Business may be up or down but you never have to be worried about being laid off or fired as you will always be the last one to go. I've started and run various financial firms over the years with several workers even operating one of the largest financial firms right out of my house. During boom times you bring on more workers to help you and during lean times you lay off workers you don't need but YOU always have a job that YOU control.

As you can see working for yourself from home has many benefits both financially and as far as adding to your quality of life. I wouldn't have it any other way. If this sounds good to you, I encourage you to check out our PROVEN [work at home opportunities](#) at <http://RealHomeBusinesses.com>. These are REAL businesses that you can work from home and they are proven as I have done them and made money doing them. They are also priced so anyone can afford them. Again, these are [REAL businesses](#) and no MLM BS or other pie in the sky nonsense. If you have questions on any of them, contact me.

Thanks for your time,
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