



How to make
MORE MONEY
NOW!

EMMA JOHNSON

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WELCOME MAMA!

HOW TO MAKE MORE MONEY NOW!

Step-by-step what to do when you're broke, desperate and scared

This is a guide to help you move from crisis, to abundance. How to Make More Money NOW! is designed for a very specific situation: You need to make some money ASAP. This is a roadmap for getting unstuck, seeing the possibilities before you, manifesting cash flow and taking specific, action steps to bring more money into your mindset, bank accounts, and *life*.

Once you get unstuck, and you are ready for more, I have you covered! You can join [**Millionaire Single Moms**](#), my Facebook group for ambitious, big-thinking mamas. And you can continue on with my video course, [**Single Mom Money Master Class**](#).

But the most important thing is that you are here now. You are ready.

Let's do this thing!

XO,



Any number of things can happen ...

You got laid off.

Your husband announced that he wants a divorce — *and he makes all the money!*

Your boyfriend says he wants to break up and move out — taking his half of the rent with him.

Your ex lost his job — which means you lost your child support and benefits, and need to get a job.

Medical emergency in the family.

Natural disaster.

You got straight-out *fired*.

Unexpected tax bills. BAM!

Finally facing that all those credit card balances amount to *a lot*. In fact, more than you can pay.

The possibilities of finding yourself in dire financial straits are too numerous to count. But the feelings are always the same:

Fear.

Terror; you'll be homeless.

Paralysis.

Shame.

Anger at your boss/ex/company/economy/LIFE for getting you into this bad spot.

Disgust at yourself.

Fear your kids will go without.

Fear you will be shunned by your friends.

Fear your kids will be shunned, picked on, and ostracized.

If you are like so many moms who face the very real challenge of being broke with little or no savings to fall back on, trust me — you are not alone. Even more critically: All is not lost! There are all kinds of blogs, books and online courses that will teach you how to save on your monthly budget. You know all those places, and those resources are great. But you can only clip so many coupons and lower that thermostat by so many degrees.

If you are like most people who are *broke*, the only way to improve your life, your mental health, your energy and spiritual wellbeing — not to mention that of your children — is to earn more money.

Now!

You need more money, right now — right?

If you follow my plan, step-by-step, you may just find yourself with more money, more success, more self-confidence and a happier family life *than ever before*.

Sound good?

Thought so :)

Let's get this party going!

FIRST THINGS FIRST

I'm not so into super-natural, woo-woo practices. If you are, I totally respect that, along with any religion you may practice (in fact, I'd love to find a religion that doesn't piss me off. Any recs?). But I am a very spiritual person in my own, private way. I believe that things, actions, thoughts, emotions and intentions all have energy. Quantum physics is on my side with this one, as is 20,000 years of humanity that have more or less thrived on this belief. This is my ebook, and that is what we're going to work with.

Your way out of your current financial pickle is a combination of both practical action steps you will take each and every day to find work, land contracts and get more money into your accounts and life. But in order for that to happen, you need energy. Mojo. Jujū. Good vibes. Great juice from the universe, blessings from God or the Goddess or whatever higher power you ascribe to. That is all part of this journey — one that does not start and stop with you getting some money in your accounts *yesterday*, but rather calibrating your mind-set and action-habits in a way that you're constantly nurturing good money vibes, and therefore manifesting money into your life.

It's the spiritual, combined with some ass-kicking, powerhouse hustling that makes you not broke — and leads to wealth.

Make sense?

Now. One of the most important parts of this process is getting over the idea that you are broke, and that you might always be broke.

Let's look at that critically for a minute.

There is a lot of money in this world. More than \$10 trillion in the United States alone, according to the Federal Reserve, and \$75 trillion globally, according to some estimates.

There are all kinds of stupid people who get by, and even more stupid people who are filthy, *filthy* rich.

Now, tell me why it is impossible to get some money.

Why you shouldn't be one of those people who work, have a decent income, pay your bills on time, have enough left over to go on vacation once a year and plan for a reasonable retirement?

Why? Why don't you deserve that?

I'll take it a step further: With all those gazillion bazillion dollars in the world, tell me right now why you and I and every other smart, decent, hardworking mom you and I know together, don't deserve *even more? Much, much more? Why?*

I mean, does God hate you? The Universe maliciously out to get you?

There is plenty of money out there, and you deserve some of it.

If you are down and out (trust me! I have soooooo been there), it may be hard to believe that. Maybe you got fired, went through a costly divorce, wracked up a bunch of debt on stupid stuff, faced chronic illness and the bills to go along with it, or never bothered to save that emergency fund, and you're really disappointed in yourself. Maybe your relationship didn't work out, and you're reeling from that — and feeling ashamed.

I get that, and working through those things take time. They are just human, and normal feelings that you will work through.

While you deal with it, you can turn to me to remind you:

YOU DESERVE MONEY! YOU DESERVE NOT TO BE BROKE! IN FACT, YOU DESERVE TO BE RICH!

As you read along, I am going to pop this message into the lessons. It's easy to forget. So I'll remind you :)

No time for a pity party

When you find yourself in a desperate spot, well-meaning loved ones will often say: *Oh, that is terrible! Take a week and just focus on yourself. Relax.*

Don't listen to those people.

You know what happens if you take a break from life: You get stuck. That paralyzing terror? It can stick around a lot, lot longer than it needs to.

The minute you find yourself sick with fear at the prospect of having no money (or, by facing the harsh reality that you do not have any money), your mission is to harness all that energy and transform it into action. Once you are in action, with a positive motivation, you will transform your situation into anything you want.

See what happened there? You have all this energy that you didn't have before. It happens to be negative, terrifying, numbing energy. But it is energy. Which is awesome. So lasso it, use it, and use it to get you where you want to be.

ACTION + POSITIVE MOTIVATION = WINNING

Whatever you do, there is no sitting around healing from your trauma. You are in your trauma. Being fired, going through a breakup or divorce, facing a medical crisis — those things take months or years to heal. You needed money yesterday. Get going *now!*

Also: No “treating” yourself. It makes me crazy when women say they deserve to spend money they don't have because something bad happened.

I've heard women justify expensive vacations that went on credit cards for years because they “needed it for self-care.” Pricey shoes or spendy nights out with the girls to soothe a broken heart, stressful emergency, or just the fact that life is really sucking right now. No! Deep down you know you don't deserve that stuff! What you do deserve is rest, love, health

and safety. You deserve not to be broke, or angry or living on pins and needles for the rest of your life. One day you can afford that spa weekend, and then you can go for it! But you have some work to do first.

No Freaking the Freak Out

Or the fuck out, for that matter. You're not going to indulge or pity yourself. You're also not going to quit a job, break the lease, sell the car or cash out your retirement or college savings today. Any one of those things may be a wise move in the long-run, but you don't know that yet, because you are in crisis. So sit tight, mama.

Put the Dream Board Away

If you follow my work at WealthySingleMommy.com, or my podcast 'Like a Mother', you know that I am allllllll about dreaming big. Really, scary freaking big. Because you can and will reach those goals. Exceed those goals. You are capable of far, far more than you can envision right now.

If you have that dream board, that goal list, that manifestation practice, by all means: *Don't give it up*. But nothing makes me crazier than when a woman admits that she is in a dire, desperate financial emergency, and that she plans to take this as an opportunity to start working on her dream career.

PAUSE.

Acknowledge that dream. Own it. Put your arms around it. Then put it down in the seat next to you at the work table. This work table is about putting your proverbial axe to the grindstone, and hustling up some paying work, getting a grip on your bills and digging your ass out of this situation now and not later.

If your dream is like any dream that I've had, it takes some time, effort and more time to make that dream pay my bills.

If you are worried about making rent, keeping the lights on and paying your AT&T bill, you don't have that kind of time. You need to make money yesterday. Which is why you paid me to boss you around, and help you get out of this jam. So here we go.

Action Step 1:

MONEY UNDER THE MATTRESS

ACTION STEP 1: FIND MONEY UNDER THE MATTRESS

Ok, not really under your mattress (you knew that).

But before we launch into my fool-proof strategy for hustling paying work, you must first dig into making money where you are right now.

If you have a job, there are two ways to get more money right away: get a raise, and/or get clients to pay money they owe you.

Ask for a raise

Glamour magazine last year surveyed 2,000 men and women about salary raises. Just 39% of women asked for a higher salary when starting a new job, compared with 54% of men. For those in existing positions, 43% of women said they had ever asked for a raise, compared again with 54% of men.

Ladies! For the love of feminism, credit card bills and the collective good: ASK FOR A RAISE!

Glamour found that when women asked for a raise ... (wait for it) ... 75% got it!!

(Another survey by Citi and LinkedIn found that 27% of women had asked for a raise in the past year and 84% of those wise broads got it.)

Here's a quick-and-dirty lesson on asking your boss for that well-deserved raise.



Research your market value on:

[PayScale.com](https://www.payscale.com)

[Salary.com](https://www.salary.com)

[Careerbuilder.com](https://www.careerbuilder.com)

[GlassDoor.com](https://www.glassdoor.com)

If you are a contractor or freelancer, there are two places you must go to boost your accounts now:

Chase past-due invoices

Asking for money owed is not being rude. Someone owes you money, and if they don't pay you that is stealing. So get over the idea that you are being mean or not-nice because you demand money that someone said they would pay you for work you did. Here are 5 tips for getting what you are owed:

- **Send a friendly reminder at day 30.** Unless you have another, specific arrangement, 30 days is the default billing cycle. Example:

Hi Cynthia,

Invoice #737 for \$2,000 has not been paid. I've attached the original invoice you're your records. Please advise when I can expect a check?

*Thank you,
Mira*

- **Refuse to do further work until you are paid.** Example:

Hi Johan,

Thank you for the latest assignment, but I cannot start working on it until I have been in full for invoices #007, 008, 008, 009, 010, 011, 012, and 013, the fees for which total \$17,000. Please let me know when the funds are scheduled to transfer to my bank and I will let you know when payment goes through so we can make sure to meet next week's deadline.

*Best,
Cindy*

- **Take it up the ladder.** If your immediate contact is not making the payment happen, or are blaming admin mix-up, ask for a contact in the Accounts Payable department. Not only might this help you get paid faster, it also helps preserve the relationship with your contact, since you won't have to pester them any more, and may get to the root of an actual admin error.

Alternatively, take it up directly with a higher manager, or the company owner.

- **Take it to court.** If the company just isn't paying, and the balance is between \$2,000 and \$7,500, then small-claims court might be the answer. Check your state's laws.

[NoLo's list of state's small-claims court limits](#)

Raise your rates

Raising your rates is about the same as asking for a raise in a salaried situation, but better. It's better because you're your own boss, you don't have to ask. You tell clients what the deal is. Example:

Hi Stan,

I've really loved working with your team these past two years, and very much value your business. I hope you agree that my work has driven a 30% revenue increase over the past quarter alone, and I always deliver on deadline. Because of this success with you and other clients I am raising my rate to \$95 per hour, effectively January 1.

*Best,
Violet*

Now, Stan is more than welcome to push back and negotiate a fee that is lower, and it is up to you whether to accept, or meet in the middle. But by valuing your work, it forces others to value your work, and also sends money-getting mojo out into the universe for other, untold opportunities. Plus, you get a RAISE now!

Action Step 2:
**PREP TO
NETWORK BABY!**

ACTION STEP 2: PREP TO NETWORK BABY!

Some really annoying life coach somewhere coined the term: “Your network is your net worth.” I’m repeating it, because it’s true.

A recent CareerXroads survey found that only 15 percent of jobs are landed by sending your resume into the black hole that is job boards. The rest? NETWORKING.

What is networking? Well, here are some examples of how I have gotten paying jobs via networking:

- People I vaguely know on Facebook who vaguely know what I do for work reached out and asked if I was taking new work.
- Random people who found me on LinkedIn, which I obsessively update and work.
- A guy I chatted with once at the gym referred me to a client, who hired me.
- A mom of my kid’s friend who noticed my email signature while we were sorting out a play date, now I work with her agency.
- Colleagues I worked with a zillion years ago who, when I was in a pickle of my own at various times in my life, got a call or email or Facebook message from me saying: “Hey! I have an opening in my workflow. What are you working on I can help with?”
- Friends — intimate and otherwise — who got calls, emails and LinkedIn messages from me saying: “A couple of my clients restructured and I’m looking for leads. Anyone you know looking for XYZ?”
- Guys I went on OKCupid dates, who were in or knew people who are in my industry — slash — need my expertise and referred me.

Childhood friend I saw for first time since high school at my 20th high school reunion who offered to introduce me to his well-positioned uncle who lives in my city, an offer I accepted (key: If someone offers to help you with something you need help with [and sometimes

when you don't] *you must take it*. Otherwise, you are telling the universe to go fuck itself. Don't do that.)

- High school friend I bumped into at a wedding, referred me to a friend of a friend who landed me an interview at 60 Minutes.
- My mom introduced me to a friend.
- Someone who turned me down for a job referred me to his ex-wife, who hired me.
- Walking my ass into businesses and introducing myself.

Read that last one again. I have walked my ass into many, many offices and introduced myself. No one does that. So do that. And get work.

There are so many other examples I can't even remember them all.

In fact ... come to think of it, you know how much work I've gotten over the years from job listings? Maybe 4— two staff, two freelance. That's it. And I've had about a half-dozen staff jobs and several hundred clients over the years.

Those statistics don't lie: Employers hate job boards. For every posting, they get a zillion resumes and applicants, and after a while, they all look alike. Employers so like referrals from their current employees — people they know, trust, and who understand the company and what it needs — that many organizations offer their workers referral bonuses.

See? People you know (or even *know of!*) have a financial incentive to get you a job.

Even more than that, *people like helping people!* Even though in the media industry where I work, it is very common to pay referral commissions for work, I have never asked for a single one, even though I have helped people I know get God-knows-how-many-hundreds-of-thousands-of-dollars in contracts. Why? Because it feels good when one nice person gets great service from another nice person, and that second nice person makes some fat coin. That's why I refer all the time. I suggest you do so, too (what goes around comes around, after all — no one forgets it when you get them a j.o.b., and don't ask for anything in return).

A big misconception people have about networking, is that it looks something like this:

You go to a professional networking event in your industry at a ballroom at the local Marriott.

You wear a really boring pants suit and bring a ton of business cards.

Every one you meet, you give them a 2-minute elevator pitch about how awesome you are, and ask if their company is hiring.

Go home, follow up with people whose companies were hiring and ask for a job.

Wait by phone.

Cry.

That isn't networking. That is begging for jobs from strangers. Networking takes a lot more time, energy and creativity, but it is also a lot more fun and productive. I'll write a separate course on networking, but for our emergent purposes here, this is your plan of attack:

Action Step

**DOWNLOAD THE
MONEY MAKING MACHINE
NETWORK SHEET**

Dig into all the contacts you have. I'm talking allllll of your contacts. Friends from high school and college. Neighbors. Go into your Facebook list and go down your whole friends list. Same with LinkedIn connections and contacts in your phone and email.

Categorize your contacts into three groups:

1. **Personal friends.** These are people you know from the neighborhood, back in the day, old jobs where you would drink like fish afterwards and make out with the same cute guy from shipping.
2. **Colleagues.** Folks you worked with, but aren't personally close to. In other words: You can't let it all hang out with this group.
3. **Acquaintances,** both personal and professional.

In this sheet, you see five columns:

1. Name.
2. Contact info — this can be email, phone, Facebook messenger, LinkedIn messenger, etc.
3. The date you last reached out to this person.
4. Details about your exchange.
5. Next steps

Note: There is room for you to group these people by relationship type. This is because the way you communicate with each person will be different. After all, the way you speak to your BFF is completely different than you do your old boss who terrified you, and different from the older woman who lives next door. As you'll see, you're going to create a little system for reaching out to these folks for work. So it helps to group by relationship type.

**MIND-SET REMINDER: PARK YOUR EGO
AND FOCUS ON PAYING WORK.**

As you know, there are all kinds of jobs. Some jobs are career jobs — positions that you can parlay into to bigger, more lucrative, interesting and challenging roles.

Other jobs? Those are to make some dough, ASAP.

Depending on your resume, how recent your last job was, the economy and any other number of factors, your job search will be different from other moms reading this course.

But you need to keep one thing in mind:

You make better decisions when you have money in your pocket.

In your journey these next weeks and months, you will be cultivating leads on career jobs. But you also are looking for work that will pay money right away to pay your bills.

It is critical that you accept that you are more than willing to accept a job that is far below your paygrade, education and experience. You might be worried about never getting back on your career path again, or getting stuck in a low-paying, menial job. These are legitimate concerns, some which can be addressed by telling your ego to shut up. Also, remember that nothing is forever, and you can always leave this experience off your resume. I've learned that far, far more people than will admit it have been broke-as-shit at some point in their lives. Any shame that you may experience, has also been suffered by the very people you don't want to know about your financial situation.

In other words: *Have no shame, just go there, and take work that pays!*

Never forget: Some money is better than no money — no matter how little that money is. If you are taking this course, and are staying up nights terrified about rent, health insurance, your family's stability — just get a job. Any job and get some money flowing into your bank account. I really don't care what that job is or how tiny the paycheck is, bringing in some dough does four things:

- Relief from the crippling, energy-sucking stress that is unavoidable when you feel broke.

You taste how good it feels to have money coming in. On an energy-level, you are lubricating the pathways for earning *even more money*.

- You are in action. You are no longer stuck. Getting unstuck creates momentum. Doing something is always better than doing nothing. And doing something positive is always better than doing something negative — or nothing at all. Working, bringing home bacon is positive. This is good!
- You are doing so many more things in that job: You are networking. Filling gaps in your resume. Learning new skills. Learning what you love and hate. Understanding a new industry or company. Figuring it out. Even if the work is miserable, this is all good stuff. **There are very few jobs that are more miserable than poverty.**

OK, back to the spreadsheet!

As you've been collecting these contacts, you hopefully start to realize how many people you actually know. (Has a spreadsheet ever felt so *good*?). You're also thinking about what kind of work you might do. Which brings us to our next action step.

YOU DESERVE MONEY! YOU DESERVE NOT TO BE BROKE! IN FACT, YOU DESERVE TO BE RICH!

Action Step 3:

**UPDATE YOUR
RESUME
(AND EVERY
SINGLE SOCIAL
MEDIA PROFILE)**

ACTION STEP 3: UPDATE YOUR RESUME (& EVERY SINGLE SOCIAL MEDIA PROFILE)

Do you have a resume? No? You can get great and *free* templates here at [MyPerfectResume](#) and any number of other sites.

- **Great Read:** TIME magazine article [What Your Resume Should Look Like in 2016](#)
- **Great Read:** If you're returning to work after a hiatus, this is a great article from Forbes and The Muse: [Stay-At-Home Parent? How to Kill It On Your Comback Resume](#)

Most people I work with, report this surprising occurrence: **Updating your resume, articulating your accomplishments and skills, is a huge, giant confidence-booster.**

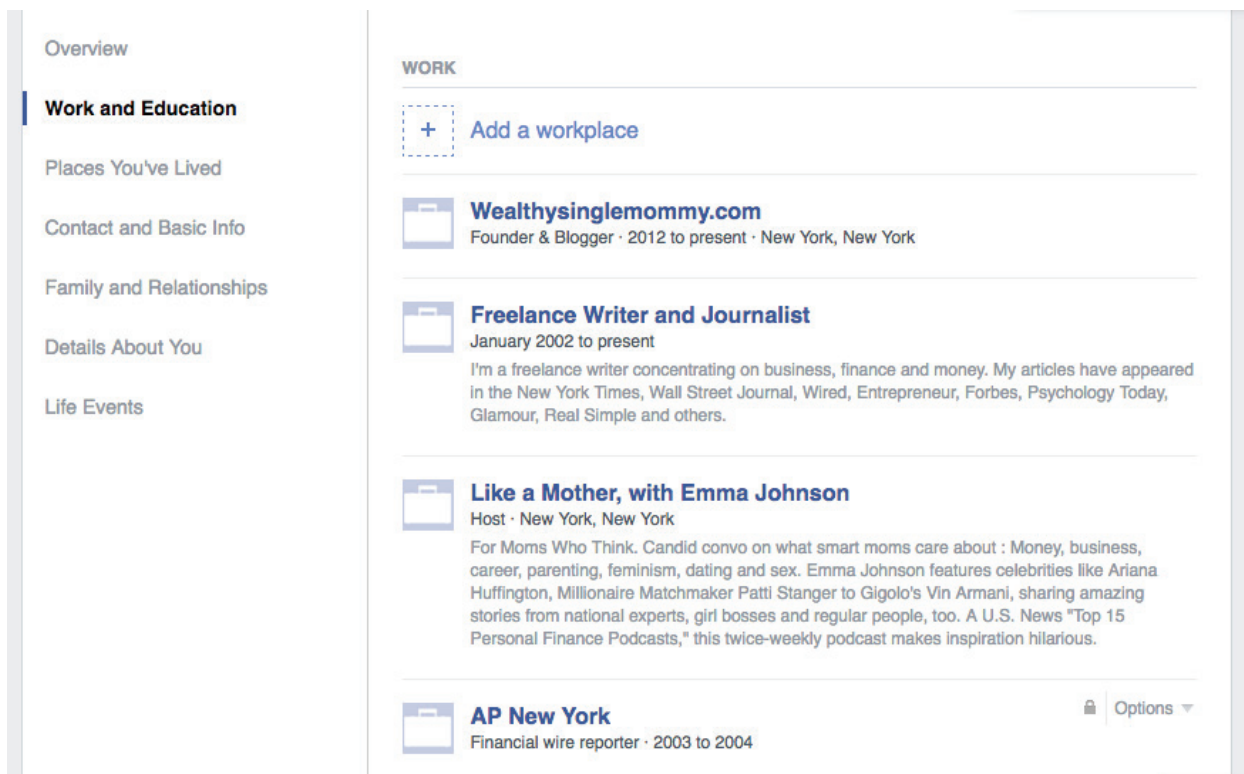
Remember: This process is one part taking external action and making stuff happen in the physical world, but you also need to align your emotions, energy and spirit to what you are trying to achieve. Putting your fingers to the keyboard, and facing that dreaded resume, will further unstuck you, and build that momentum, because you are starting to articulate what you can offer an employer. See how that thought is so positive? You are actually remembering how you helped other companies or clients, and envision how you will bring value to another organization. That is awesome and huge.

Now, a word about resumes. Writing a good resume is hard. If this is not your core competency, do it anyway — get all your thoughts out there, and put that good, juicy mojo into updating your resume. Then, ask a friend to look it over. Even if you are awesome at resumes, a copy editor or second set of eyes is so valuable. The key, though, is not to get stuck. Don't write a resume, then save it on your laptop desktop for four weeks while you wait for your friend or the job agency to return your email about help. We can't afford that kind of delay, or that kind of stalled momentum. Push forward. If one friend can't help this week, call another. Bug that friend. Ask for baseline help. Or, I would urge you to hire a

professional. If a solid resume is what it takes to get a gig, you can't afford not to have one. A few hundred dollars now might be the difference of paying rent next month — or not.

Now that you have a grip on your experience, **update your social media profiles.**

Facebook, Twitter, and LinkedIn. Especially LinkedIn. When you change or add a job status in LinkedIn, it is broadcast to all your connections in their newsfeed. Same with Facebook, when you change your job status in the profile section.



A note on LinkedIn. LinkedIn is a place for professional networking. You may be looking for a professional job long-term, and your profile should focus on professional positions. If, at this moment of brokedness, you are just looking for cash-paying jobs in retail, office admin or customer service, LinkedIn is not the place to seek those gigs.

- **Great Read:** Here is a great article about LinkedIn on Forbes: [**Eight Things You Should Do On LinkedIn As Soon As You Get Laid Off**](#)

Now, if you have traditionally worked in staff, corporate jobs, but now in your new hustle for paying, quick work, LinkedIn should include a new entry for such work. For example, if your background is in management positions of customer support, consider creating a new job entry promoting for “Customer Experience Consultant,” with work dates starting when you started working in your field, until “Present.”

See what I did there?

You are indeed an expert in that field, and you have consulted in your industry — whether within an organization where you worked, as a paid contractor/consultant, or informally or on a volunteer basis for friends, colleagues or organizations in which you are involved. It takes some creative thinking, digging into your work history and framing your experience in a way that you previously may not have.

Don’t forget to go through all your contacts on LinkedIn, Facebook and other social media. These are people who you can and should reach out to in your job search.

YOU DESERVE MONEY! YOU DESERVE NOT TO BE BROKE! IN FACT, YOU DESERVE TO BE RICH!

Action Step 4:
HUSTLE TIME!

ACTION STEP 4: HUSTLE TIME!

As you go through this process, you will constantly tweak that resume, and your social media profiles as your work search evolves. That is great. But the No. 1 most important part of this whole process is networking. *Hustling. Working it. Getting the money.*

Remember three things:

1. You are indeed looking for a long-term career opportunity.
 2. In the meantime, you are hustling up a paying work.
 3. Momentum. Keep up that momentum and do not give up.
- **TECHNICAL TIP:** When emailing, save all your sent emails, and put them in a folder in your email server called: “Job search.” I’ll explain why later.
 - **Great Read:** From TIME magazine [How Long It Really Takes To Get Hired](#)

For the first week, I want you to contact at least 20 people every day. Every.Single.Day.

That is 100 people in one work week. That sounds like a lot, but think about how many Facebook friends you have. How many email contacts, LinkedIn connections, Twitter followers or Pinterest followers. Many of these are people, you actually know at least a little if not a lot. Even the ones you have never even chatted with — digitally or otherwise — these are contacts.

Chances are you have way, way more than 100.

In fact, my guess is that you will get so excited, so hungry for money and success, you might be contacting 100 people *a day*.

Which is not the goal, but entirely possible, most especially thanks to technology.

Part of setting these big goals is to jump-start that momentum. The more people you reach out to, the more feedback you get, the more positive reactions, introductions and referrals, the more positive you will be about digging out of brokedness, and getting that money coming in!

A NOTE ON BREVITY

My biggest pet peeve is long, long messages. Blathering emails, run-on Facebook and LinkedIn private messages, or a three-page resume.

Blathering communication relays insecurity, and lack of clarity. Unless you are updating your grandma on the past three months of your life, or negotiating global treaties for the United Nations, there are very few emails that need to be longer than two paragraphs of two to three sentences each.

When in doubt, edit down.

Closest circle: Start small and get into a groove.

Reach out to your closest friends and practice your pitch. A few guidelines:

- Keep it short and sweet.
- Skip the bitch session and say what you want.
- Never act entitled. There are a zillion reasons why what you want your friend to do is not possible for them. Remember: You're asking a favor.
- Make it about *them*. Frame your 'ask' in a way that is helpful to the employer, not you.

Here are some examples of what you might email, text or say to a good friend or close relative:

I got let go today :(As you know, funds were already tight. Of course, I'm hustling up a new full-time job, but in the meantime need to make some cash. Any chance you know anyone who needs some part-time office help? For better or worse, I can file and answer phones like a maniac.

Not sure if you heard, but Jack and I decided to split up. He moves out next week. As you can imagine, I'm freaking out about money. I'm working my contacts for a staff job, but in the meantime I just need some quick cash. Do you know if your cousin Michelle needs a hand at her store? Happy to step in during their busy season or when someone calls in sick. Or ... if you feel comfortable asking him, would your brother be open to hiring me as an occasional bartender at his club? It's been a few years, but I still have my license and remember all the cocktails.

I finally faced facts: I need more income to make ends meet. Would you mind letting the moms in your neighborhood know that I'm available for babysitting and dog walking? You know I have a ton of experience with both!

Note: However, you normally communicate with people, continue that in your job search. In other words, if you normally text with your good friend, don't suddenly write her a formal email asking for help finding work.

Most beloved bosses and colleagues: Get that professional wheel turning.

In your professional life, there are hopefully at least a few people who love you. Colleagues or managers, or even old college professors, who think you are just awesome. These people are your first line of defence in your career-job search. A few rules of the road with this crew:

- Whatever you do, never send mass emails. I don't care what other experts say, don't.
- Keep a copy of your resume in Google Docs, and send people a link. Word and PDF attachments tend to get stuck in spam folders, and can be annoying to some people. You can always send an attachment later if they request it.
- Ask for a phone call or in-person meeting. The point here is not just to ask for a job (though they may indeed hook you right up). Instead, focus on:
 - » their insights about the job market and your industry.
 - » their advice about who is hiring.
 - » which skills are in most demand.
 - » who else you should talk to.
- If you haven't been in touch for a while, send an email with a short (one paragraph or less) summary of what you've been up to. Whatever it is: Time off for family, returning to school, or your recent job history.
- Always, ALWAYS highlight your successes. Never just say: "I worked at Humpy Department store for six years." Instead: "I was Sales Person of the Month six times in six years at Humpy Department Store."
- Don't pussy-foot around what you want. Don't assume they can 'read between the lines.' If you want a contact, ask for a contact of a hiring manager. If you want them to refer you for a specific job, ask that.
- Don't forget to include these people in your networking spreadsheet!

Examples:

Hey Juana -

You guessed it, I got canned — right after I closed the biggest sale the company has ever seen! Can we go for drinks this weekend? Would love your advice on my next steps. Also could use some income while I find a new jobby-job, so freelance gigs are top-of-mind, too.

Tuesday at Friday's happy hour? My treat, of course.

Kirsten

Hi Matt!

I hope this finds you and Rebecca well. I know it's been a while, but just a note about what I've been up to ...

Over the past five years I've focused on my kids, while overseeing communications for our church (membership has grown by 40 percent since I started!), and I'm ready to get back into the marketing universe. I'd love to hear your take on what job titles are hot right now and who is hiring. Can I buy you lunch in the next couple of weeks?

Thanks!!

Caitlyn

Professional acquaintances

After you've exhausted your close work contacts, it's time to reach out to people you are less close with, who are more colleagues than friends. The difference in communications between the two groups:

- Less formal with the colleagues than work friends.
- Reference something, letting them know you did your homework and still care about them — maybe a job update via LinkedIn, or a professional accomplishment noted in the media.
- Share more details about your recent job history (don't assume they know what you've been doing).
- Ask for a phone call or in-person meeting, but also offer email communication. It is a big ask for someone to take a few hours out of their day to travel to join you for a meal.
- Keep tabs on these messages through your spreadsheet!

Example:

Hi Susan,

Hope this finds you well. I read the newspaper article about the department's new initiative with the homeless population — way to go! I just learned I was downsized from my position with the Springfield School District, where I oversaw a team of three fulltime staff, and we served 1,500 kids. It was great work, but budget cuts got the best of us. I'm looking for another opportunity where I can again direct the mission of mental health services for an organization. Any chance you have a few minutes to jump on the phone to chat? Alternatively, would you be open to a few questions by email?

And I'd love and hear about anything that you are working on that I can support in any way.

Let me know— I've always appreciated your opinion.

*Warmly,
Christi*

- **Great Read:** [How to Write Networking Emails that People Can't Ignore](#) from Hubspot (focuses on networking with people you've never met)

Action Step 5:

THE FOLLOW-UP GAME

ACTION STEP 5: THE FOLLOW-UP GAME

You and I both hope that your close personal friends and colleagues will get right back to you when you ask for their help. They may, and they may not. They may not for any number of reasons, most of which probably have nothing to do with you personally. Possibilities include:

- They got busy or are dealing with some crises at work or home.
- They feel bad for you and are unconsciously avoiding dealing with those feelings.
- They're afraid for their own job and just don't know what to tell you.
- They already reached out to three possible job leads and wanted to reply with good news.
- Your message just got buried and it's not personal in the least.
- They hate you.

In general, give any unanswered messages a week before you follow up. Also: **ALWAYS** follow up. Most people get so many messages every single day. Never assume you are being annoying by following up.

When that week goes by, head to that 'Job search' folder, and find un-responded-to messages. Hit 'Reply' (depending on your service) and make sure the intended recipient's email is in the 'To' field, and include the original message.

In the body of the message write:

Hi Matt,

Just following up, want to make sure you got my message below. Let me know if lunch is an option, or if a quick Skype or phone call works better. Looking forward to catching up.

*Thanks!
Caitlyn*

Note:

- It's short and to-the-point.
- The writer gives the recipient easy ways to connect.
- Friendly.

Now, for quick-cash follow-ups, again, give the recipient an out, but help them brainstorm ways to help you. Try:

Hey Jess —

Just a note to say hi. Hope I didn't put you on the spot with the request to connect me with the bartending at your brother's club. But if you have any other ideas for quick money, I'm all ears (as long as it's legal, wink!). Would love to see you and catch up, regardless. Will you be at the game on Friday?

Note these follow-ups in your spreadsheet, and also move the sent messages to the 'Job Search' folder!

Action Step 6:

WORKING AN INTRODUCTION

ACTION STEP 6: WORKING AN INTRODUCTION

As you make your way through your list, and exceed that 20 per day minimum, you are guaranteed to get some feedback, including introductions to people who your contacts think may help you.

Cardinal Rule of networking; **Always follow up on an introduction.**

I will say that again: **Always follow up on an introduction!**

I don't care how beneath you, you consider that introduction, or how intimidated you are. When someone you know introduces you to someone in their network; this is the highest honor. It is putting their own network and reputation on the line on your behalf.

To ignore that introduction is to sabotage not only your relationship with the referring party, but also the relationship between those two people.

Never, ever leave that introduction hanging.

If and when you are introduced, it is up to you to make the next move (though the new contact may in fact, take the initiative). A few guidelines:

- Follow up right away — within a day. Keep that momentum going!
- Keep it brief, friendly.
- Position the conversation in a way that you can help them.

Example:

Hi Ellen!

Roger told me so many great things about you — fantastic to meet. Thanks so much for offering to connect, I'd love to hear about how I can support you in your office. Do you have time to chat before the end of the week? I'd be happy to meet you at your office.

*Best,
Sandra*

Or

Hello Oliver,

Great to meet you! I understand your son is having trouble with algebra. I've had a lot of success helping teens with math challenges, and would love to discuss ways Liam could improve his skills. Can we set up a time to meet and discuss tutoring?

*Warmly,
Ruth*

Action Step 7:
SEAL THE DEAL

ACTION STEP 7: SEAL THE DEAL

Once you start taking meetings and interviews, you are getting close but you're not done. Now is the time to really put the pedal to the metal and close the deal. Whether for a staff position, freelance gig or part-time work, push this thing until there is money in your pocket.

Here are five rules for closing the deal:

1. **Never grovel.** I know you feel desperate and poor, but hold your head high and maintain integrity. This is a great strategic move, because people want to hire successful, confident people. But confidence — no matter how feigned — tells the other party and the Universe that you are worthy of greatness. Fake it till you make it is perfectly acceptable.
2. **Create a deadline.** “I’m considering a couple other offers.” “I’m hoping to commit to a position by the end of next week.” “My freelance schedule for the month is filling up.” This creates perceived demand, and puts a fire under an otherwise ambivalent hiring party.
3. **Always, always, always follow up right away.** You had a great meeting or interview? Write them from your phone in the car. They are also riding high on the good vibes of your meeting and will be happy to hear from you — and motivated to move along the hiring process ASAP.
4. **Push that momentum forward.** If they say: “I’ll get back to you,” don’t just politely stalk your email until they do. Respond: “Great! I’ll follow up with you Friday if I don’t hear from you first.” Then, email them first thing Friday morning. If, in the meeting, they mention other people in their organization who might have an opportunity, or share an interest or contact with you, absolutely 100% follow that up. Ask to be introduced to that person. If you mentioned a portfolio relevant to your conversation or the position, send it along — right away.

5. **Do not give up.** This money-making business is hard. But it gets easier. As you hustle, make contacts, hone your communication with prospects, everything gets easier. You get better at this money-making business, just like anything else in life.

YOU DESERVE MONEY! YOU DESERVE NOT TO BE BROKE! IN FACT, YOU DESERVE TO BE RICH!

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In my bestselling **Single Mom Money Masterclass**, I go deep into the hangups, strategies and mindsets to get out of debt, build wealth, and create a financial and professional life that gives you the TIME and FREEDOM you and your kids deserve.

[LEARN MORE](#)

The **FAQS**

Q: I am terrified of taking a job much below my education and experience. What if I get stuck?

A: I said it before but I'll say it again: When you are working and earning, you make better decisions. You meet new people, learn new things, and see the world very differently than when you are home, unemployed, broke and staking your email for news about a great, salaried job.

Remember: Nothing is forever, and that your career-job search can and should continue while you are working retail, or in food services, or in a support office role. That gig doesn't have to go on your resume, and it does not have to define you. Instead, view it as a lifeline.

Q: So I should just take any job at all that comes along?

A: Yes, and no. The answer depends on what kind of opportunities there are in your area—there is a huge difference in the job market in a rural town vs. a large city, and even big variations between small towns and big cities. It also depends on how recent your last professional position was, and how broke you are.

But all things being equal, you can and should be strategic in these choice when faced with options. For example, given a choice between tending bar at \$30 per hour, and \$15 answering phones at an exciting start-up, you may want to take the lower-paying, but higher-potential job, where you can network into a high-skilled position, learn new skills and about a new industry.

However, a \$30 per hour bartending job in the business district populated by industries of your choice, where you can network with people in your field during lunch hour or happy hour, might have a lot more upside potential than a phone job at a near-bankrupt start-up with a tyrannical boss and huge turnover.

Q: Should I post Facebook, Twitter or LinkedIn updates telling people I need work?

A: Maybe.

There is a fine line between being vulnerable, honest and asking for what you need — and being whiney, entitled and pathetic.

Here is a little quiz, as it applies to social media, as well as the rest of your job search:

- *Do you often ask for favors? Are you not-so-great at returning those favors?*
- *Would your friends call you cheap? Do you often barely pay your share at restaurants and bars?*
- *Are you prone to complaining and hoping others swoop in and help you?*

If you answered ‘yes’ to any of those questions, you will have to be very careful moving forward, as you ask people you know for help. They are used to you asking for help, and therefore less inclined to give you a hand, even if you really (really!) need it now.

Why?

No one likes a whiner. Most people do a pretty good job taking care of their business and money, and have a hard time empathizing with people who are often in crisis or expecting not to pull their share of the work. I’m sorry if that stings, but you need to hear that. I’m just keeping it real.

Back to social media: If you often post on Facebook about various dramas in your life, or call out for last-minute child care, to borrow a car or help with leaky faucets, detail your arguments with your ex, boss, mom or the school administrators, a post about your recent layoff is going to fall on callused ears.

However, if you join the majority of people who post on Facebook mainly about cute kids, ridiculous politicians, or hilarious cats, go ahead announce a major change in your life. A few guidelines:

- Be neutral / positive. Whatever you do, no bashing your boss, employer, ex, family or the economy.
- Post once (at least for now). This is not a play-by-play of your emotional roller coaster, or the ebbs and flows of your Mint.com numbers. It is an announcement about a big thing in your life, when worded carefully, is appropriate for Facebook. After all, you only need to announce anything once.

Examples:

Just learned today is my last day of a great five years at Tedious Tax Prep. Looking forward to my next adventure.

Or

After 10 years, Jack and I decided that we will separately and co-parent our kids. Thank you for your love during this time.”

A reminder: You don't have to announce anything at all.

Potential upsides of announcing your big life change on Facebook:

- Someone who knows of a job will see that, reach out and connect you.
- People in your circles will private message you, and offer condolences in an exchange you are then welcome to spill the beans:

Thanks so much for your kind words. At the moment I am really just looking for a paying gig while I get my feet on the ground and find a career position. I'd be thrilled with temp work, or a contract gig. Do you know anyone looking?

- Momentum. Less shame. Momentum. Less shame. Repeat.

Q: I don't want to bother my contacts, so is it OK if I just email them once, and then leave it at that if they don't reply?

A: Sure, if you like being broke.

Take it from me. I always help people get a job every opportunity I can. If some messages me with a polite, short, to-the-point, humble message, I will respond. I try to respond within a day, but sometimes I get really busy, and their email gets buried. Or I have a crisis at home, and their email gets buried. Or I have the peeerrrrfect introduction I want to make for them, but I reached out to the other person first to make sure it was cool, and they are on vacation for three weeks, so forget about it.

And on and on.

If someone is annoyed, they will tell you to stop emailing. Or say: "Sorry, wish I could help, but I can't." Otherwise, just keep at it. What do you have to lose? You're already broke! It can only get better from here. And it will!

YOU DESERVE MONEY! YOU DESERVE NOT TO BE BROKE! IN FACT, YOU DESERVE TO BE RICH!

The
**RESOURCE
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