

Road to Financial Freedom

Direct Selling for Added Income – Boost or Bust?



You probably have a friend or relative who posts about their products on social media profiles. Maybe they're selling makeup or jewelry or some sort of diet supplement. It sounds wonderful - having your own business and setting your own hours. But can you make your whole income from direct sales? Can you even count on a direct sales position as a stable income? The short answer is that it depends on you.

What Is Direct Sales?

Direct sales is exactly that - selling a product person-to-person, rather than through a brick and mortar store. Home parties are still a popular way to facilitate home sales. But with the immense power of the internet, many direct sales consultants also use websites and social media to host virtual parties or sell their product individually.

There are different types of direct sales companies and many of them are multilevel marketing. What this means is that you earn a commission from the products you sell but you can also earn from the people you recruit under you. Many companies offer training to help get you started and a good deal of support.

What Can You Expect?

The first thing you'll want to know is how much money you can earn. This will largely depend on the type of product you're selling, the amount of hours you devote to your business, and, for lack of a better way to say it, how good you are at selling. If you're great with people, have a large network of friends and associates, and don't mind selling your products to people you know (and those you don't), you can do really well with direct sales. If you're not good with those things or feel funny about asking friends to buy your products, it might be more difficult for you to succeed.

The median income for direct sales was quoted as \$2,400 per year by Forbes in 2011. While that's a far cry from the pie in the sky income some of the people



Celebrate Your Journey Along The Way

Is life about the journey or the destination? Both are important. And the good news is that celebrating your journey can actually help you reach your destination.

You need goals to achieve financial freedom. Every time you learn a new money-saving tip and put it into practice, every day you stick to your budget, you move one step closer to your dream of financial independence. But you don't have to forgo all of life's simple pleasures while working towards your goals. The little pleasures that make all the difference.

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selling these products might talk about, that figure is representative of the large number of direct sellers who work part time at their business. In essence, it is possible to make far more by selling a product you truly believe in, if you're creative and work more hours on your business than the average direct seller.

Benefits to becoming a direct seller:

Doing something you believe in. Direct selling really only works well for people who believe in the product. Often direct sellers get into the business because they were introduced to the product and

really liked it. So selling the product can be as rewarding as it is to recommend a great find to a friend.

Owning your own business.

One great benefit to direct selling is that it gives you the opportunity to own your own business without the overhead.

Setting your own hours. For those who have full time jobs, families, and other obligations, direct selling offers you the opportunity to earn extra income on your own schedule.

What Drawbacks Should You Consider?

As you might assume by the median income, direct selling isn't going to earn you six figures in no time flat. While it can earn you an extra income or even a full time career, it's not going to be a great fit for every person. Here are some possible drawbacks you should consider:

Taxes. Most regular employees receive a W2 and have their taxes taken directly out of their check which makes filing your yearly taxes fairly straightforward. For direct sellers, you'll likely receive a 1099, which means no state or federal taxes are withheld. Depending on how much you earn, this will often mean paying taxes at the end of the



year or even arranging to pay your taxes quarterly to make it easier to afford.

Less Stable Income. Direct sales don't include a set paycheck. And you might easily put in hours of work with no pay.

Sustainability. Many direct sales consultants start by selling to friends and family. That's a finite number of people. If you can't expand your network of customers, you may have a problem sustaining the business in the long term.

Is Direct Selling Right for You?

The truth is that you're the only one who can answer this question. It's certainly worth the risk if you find a product you like, the initial costs are low, and the company is reputable. Ask a lot of questions



before investing. Make sure that you know how much product you'll need to sell in order to recoup your original investment. If you have a vast network of real life and online friends who would

also love the product, it might be an ideal way to build your own business without a lot of capital up front.

Article Sources: forbes.com, directsalesaid.com

A Peek at June's Articles!

- Volunteering for the Whole Family
- How to Maintain the Value of Your Car
- Homemade Dry Rubs & Barbecue Sauce



Celebrate Your Journey Along The Way

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In fact, celebrating in the here-and-now will help you reach your goals in the future. The more you enjoy the journey now, the more motivated you will become to do the hard work needed to stay on track and reach your ultimate goals.

Build Celebration Into Your Budget

There are many ways to enjoy yourself that cost little or no money. Spending a little can bring you big rewards. The trick is to build your “celebrations” right into your budget. Try fitting in even a small amount, say \$5, to use purely for enjoyment. That will accomplish three things:

First, because the celebration money is in your budget, when you are ready to spend it, you will know that you can afford it.

Second, you don't have to fall off the budgeting wagon to spend a little



money on yourself. Knowing that you are sticking to your budgeting discipline makes it easier to keep on being disciplined.

Third, you don't have to feel guilty

when you spend the money on yourself because it's already planned and accounted for.

How Budgeting for Celebration Can Prevent Expensive Impulse Shopping

When you're feeling tired or stressed, you might be more likely to feel an urge to make an unplanned and expensive purchase. You know you don't want to do that! You want to stick to your plan. That's where budgeting for celebration will be a big help.

Instead of impulsively buying a costly item, remind yourself that you are entitled to celebrate your journey – that, in fact, you have budgeted specifically for that purpose. Then let your imagination go. Think about the amount that you set aside in your budget for small pleasures and about the different things that you could buy with that amount. For example, if you budgeted \$5, you might buy a cup of coffee and sit for a while people-watching in a comfortable cafe.

There is something about thinking within a specific framework that sends your creativity into overdrive. Once you start brainstorming about all the pleasurable things you could do with your \$5, you may be surprised at how many great ideas pop into your mind. You are likely to find that you get so much enjoyment and relaxation from your simple coffee shop visit, or small bouquet of bright fresh flowers, or whatever simple item you choose, that the urge to make an expensive impulse purchase goes away on its own.

How Do You Want to Celebrate?

The more you use this system of budgeting for small celebrations, the more you will come up with new ideas for how you would enjoy spending the budgeted amount. These ideas are likely to arise spontaneously throughout the day, at times when you aren't able to act on them immediately.



Keep a list of these items as they occur to you. You can keep the list on your phone or in a journal. Then when you want something to brighten your day, you can look at the list. A special item is sure to jump out at you as exactly what you need at that moment.

Try this system and see how it works for you! Get ready to discover how spending small amounts for guilt-free pleasures can help you reach your long-term goals. You can have it all, enjoying both the journey and your ultimate goal of becoming financially free. 🌟

“Your present circumstances don't determine where you can go; they merely determine where you start.
~ Nido Qubein

MAY SHOPPING GUIDE



Thrift Items. May means spring cleaning season is underway, so check out your local thrift store for great finds at low prices. People tend to get rid of things in the spring, and are often more interested in freeing up space than earning back their cash. Peruse garage sales and thrift stores to find great deals on used furniture, sports equipment, clothing, and more!

Vacuums. If you find yourself with the spring cleaning bug, consider May as prime time for a new vacuum. New vacuums always come out in June, so this is the ideal time to suck up up some savings!


Cookware. Graduations spike demand for kitchen goods, including cookware and accessories. This is a

good time of year to replace essentials like knives, pots, pans, and small kitchen gadgets at a deep discount.

Refrigerators. While fall is typically better for purchasing home electronics, refrigerators are always on sale in May to make way for new product in June.

Mattresses. Like vacuums and fridges, mattress manufacturers clear out their inventory in May. Keep your eye on local retail deals, and consider holding out for Memorial Day weekend, which

is when many brands and retail stores hold "blowout" sales to clear their stock.

Spring Clothing. Since designers start selling spring clothing as early as February, by the time sunny spring rolls around, they're eager to clear the way for summer styles. Scoop up spring clothing that you can wear with layers all year long! 



Are HIIT Workouts For You?

High Intensity Interval Training

(HIIT) workouts have taken the fitness world by storm in the past few years. When you look at the benefits, it's easy to see why. In as little as 15 minutes three times per week, you can shred more fat from your physique than doing four or more times as much cardio. However, HIIT workouts may not be for everybody. The following is a discussion of the key elements, benefits and risks of HIIT workouts to help you determine if they are right for you.

What Exactly is a HIIT Workout?

High Intensity Interval Training workouts alternate short, intense bursts of physical activity with slightly longer periods of lighter activity to allow for recovery. There are usually around eight repetitions of this pattern. Along with

stretching, warmup and cool down, the entire workout lasts 15 to 20 minutes. How can such a short workout be superior to hours and hours of cardio? Read on to find out...

Getting to EPOC

EPOC is an acronym for Excess Post-Exercise Oxygen

Consumption. This is the state that HIIT workouts ideally trigger in your body. In the EPOC state, your metabolism can burn fat up to 48 hours after your workout. If you do HIIT three times per week with rest days in between, you can keep your body in a nearly perpetual fat-burning



state. This is because body fat is connected with insulin (blood sugar) levels in the body. Higher insulin levels trigger increased fat storage. However, HIIT and the EPOC state cause the use of stored carbohydrates as fuel. This in turn creates a reduced need to produce insulin. The EPOC state induced by HIIT causes the body to store less fat through this reduced need. Appetite-suppressing chemicals and other fatburning hormones are also released during the HIIT workout.

15 Minute Workout

- 3.5 minutes stretching and warm up.
- 20 seconds at 80 to 100% intensity followed by 40 seconds lower intensity. Repeat 8 times.
- 3.5 minutes cool down and stretching

20 Minute Workout

- 4 minutes stretching and warm up.
- 30 seconds at 80 to 100% intensity followed by 40 seconds lower intensity. Repeat 8 times.
- 4 minutes cool down and stretching.

HIIT Benefits?

A gym membership is not required. As long as you are alternating high bursts of exercise with slightly longer periods of less strenuous activity, you can do any activity you like. Some examples might include sprinting, cycling, swimming, aerobics and calisthenics. The flexibility of HIIT also makes it cost-effective, customizable and highly versatile. Since you can change up the activity

whenever you wish, there's a lowered risk of boredom, stagnation and hitting a fitness plateau.

Possible Risks Associated with HIIT Workouts

A few words of caution are in order regarding HIIT-style workouts.

Injury Risk. Because HIIT workouts require numerous intense bursts of physical activity, the injury risk is somewhat high. Be sure to do plenty of stretching, warming up and cooling down.

Risks to Heart Health. This type of workout may not be safe if you have a heart condition or suspect you might have one. It's best to consult with your doctor before starting a HIIT regimen.

Potential for Kidney Damage. Recent research shows doing HIIT-style workouts for several days in a row without a full 24 hours of rest between workouts can elevate certain proteins in the body that can lead to kidney failure. Lower this risk by taking at least one full day off between HIIT workouts.

All of that said, a sensible approach to HIIT can yield tremendous benefits to your metabolism and physique – and all with a minimal time and cost investment.

Article Source: nypost.com



HOW TO CHOOSE THE BEST GRILL

Memorial Day marks the unofficial beginning of summer, and one of the traditional and most patriotic ways that Americans mark that occasion is with the first barbecue of the summer season. According to data that the Hearth, Patio and Barbecue Association compiled from several recent polls, the average price for a standard gas grill (without frills and extra features), is less than \$300. The average lifespan of a grill at that price point is about three years. Look at these features before selecting your grill:

- How Easy the Grill is to Clean
- Construction Quality
- How Easily You Can Adjust the Heat
- Grilling Accessories

How Easy the Grill is to Clean

One of the most appealing features of all barbecue grills is the ease with which they can be cleaned. Gas grills are easier to clean, but charcoal grills aren't hard to clean - as long as you safely dispose of the ash and coals.

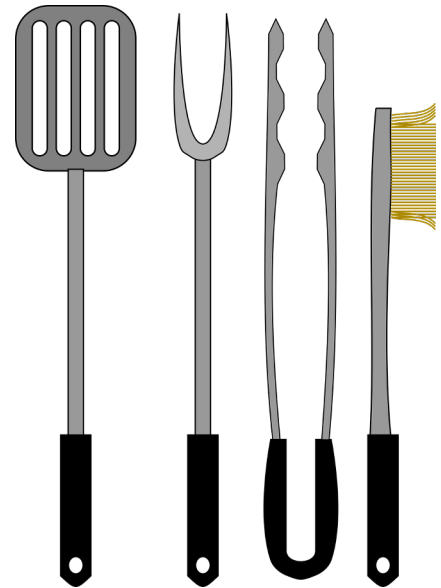
Construction Quality

When it comes to purchasing a grill, think of it as an investment - like any other appliance. The quality of the construction is arguably one of the most important features to consider before proceeding with a purchase. A well-made grill is safer and more durable. Build quality also determines energy efficiency. Poorly made grills don't hold heat well, so you'll spend more money on propane or charcoal.



How Easy it Is to Adjust the Heat

Gas grills have knobs that allow you to set the intensity of the heat and control the temperature for each section of the grill. Charcoal grills don't have temperature controls, but you can adjust the heat level by opening and closing vents on the lid.



Grilling Accessories

Regardless of whether you use a gas or charcoal grill, you need a wire brush to clean it. This will prevent flare-ups from burned on food. Special grilling tools are worth the investment because they have longer handles and are made of materials that withstand the heat. You should also have heavy duty pot holders and a fire extinguisher, hose or bucket of water nearby. (View article sources here.)

Stay Tuned!

Our June newsletter will give you money saving tips for buying the best meat cuts, and making homemade dry rubs and barbecue sauce.



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