



FIVE SMART QUESTIONS

To ask if you want to

**BOOST YOUR
SOCIAL WORK
INCOME
PLANNER**

WWW.FORREALSOCIALWORKERS.COM

FIVE SMART QUESTIONS

To ask if you want to

Boost Your Social Work Income Planner

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INTRODUCTION

I needed a boost in my income. Can you relate? Many social workers look for ways to increase their income. Life happens and a social work income does not go very far. First let me tell you how I got to this point. Prior to graduate school I worked as a program coordinator for a national non-profit health organization. I left the organization to work for a local non-profit that worked with girls who were involved with the juvenile court system.

After earning an MSSA, I was hired as a case manager for an agency that provided outpatient mental health services. I moved to another state and was hired by an organization that provided mental health, substance abuse and developmental disabilities services. I started as an outpatient program manager in one of the satellite offices.

By the time I left the agency, I had been promoted several times. The position I held for several years managed all outpatient mental health and substance abuse services in three counties. This included management of the crisis stabilization unit for the entire organization. However, the mental health system in my state began to experience extreme funding cuts. Services and service delivery suffered.

I currently work for a school system as a school social worker. I earn a good salary, have excellent benefits and ample time for my children and husband. I am now "vested" in the retirement system. My question is will my retirement income be enough to sustain us as we age?

Do you ask yourself the same question?

This leads me to the focus of this planner. I have been thinking a lot about my current salary and potential retirement income.

INTRODUCTION

Like many social workers, I have changed jobs and organizations to increase my social work salary. Not all the agencies I worked for had a 401K retirement plan. The smaller ones may have offered a plan, but did not match employee contributions.

Honestly, the meager salary I earned back then did not allow for investment in retirement savings. Social workers often work in agencies that do not have generous benefits.

My current position offers excellent benefits including a health care plan and an employer contributing 401K. My retirement income, however, will be modest and I have thought about ways to supplement it, without doing home visits.

Are you thinking about these things as well? Do you struggle to make ends meet on your modest income? Do you worry that you will not be able to live comfortably on your modest retirement income? Do you have skills that are being underused or not used at all?

If so, allow me to share the starter questions I answered when I started to consider ways that I could boost my social work income, supplement our family income and plan for the future.

INTRODUCTION

If you find this guide helpful as you explore options to increase your social work income, I invite you to drop me a line to share what you think.

I also offer several other opportunities to learn more on your own. I want to be able to walk you through all five of these questions.

I created the **audio series Five Smart Ways to Boost Your Social Work Income**. I break down these income boosters for you and give you an idea of how I have boosted my own social work income using 2nd jobs or part-time gigs.

As a bonus, I also created the **3 - part audio series Smart Answers to Smart Questions**, I provide more insight into answering the questions in the starter guide and this planner. I also answer the questions myself as I guide you through additional thoughts you may have not considered.

Links to the audios are found at www.forrealsocialworkers.com

Additional resources:

Sign up for the **News and Notes** Newsletter

Read **For REAL Social Workers Online Magazine**
www.forrealsocialworkers.com

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I wish you all the best and peace as you consider your path.
as always, take good care.

Marcyline

Name

YOUR SKILLS, ABILITIES OR INTERESTS

The first question is about your skills, abilities and interests. This question is important because it will help you to figure out which income booster is a good fit for you.

Each of the Five Smart Ways to Boost Your Social Work Income requires a distinct set of skills. This means that your chances of success are greater depending on the strength of your skillset.

- Are you able to hold people's attention with a good story?
- Do you have expert knowledge in a specific subject?
- Could you talk about that subject to a rock and enjoy every moment?
- If so, then you may have the ability to make money as an expert presenter.

Your skills, abilities and interests should align with whichever income booster you choose. This will allow you to fully enjoy your 2nd job or part-time gig.

Name

YOUR SKILLS, ABILITIES OR INTERESTS

Activity 1:

Using the space below write down your skills, abilities or interests. Have at it!
Try not to edit or correct what you write. Just write your skills, abilities or interests as you or others experience them.

Name

YOUR SKILLS, ABILITIES OR INTERESTS

Personal Assessment 1:

Now that you have completed the above activity, did you find yourself using general terms? Social workers tend to do that. We are programmed that way.

Here is a good example:

Did you say "I am a good communicator." If you are a good communicator, that's great! But guess what, there are many other great ways to detail what a "I am good communicator" really means.

Communication is really a set of skills that can be broken down into several core skills. Those core skills are speaking, listening and interpreting. Off the top of my head, I came up with a few ways to describe being a "good communicator."

- Listening for understanding
- Listening for nuances in tone, inflection or voice
- Using context appropriate words based on situation, audience, or setting
- Using inflection, tone, or voice to convey a clear message
- Using and interpreting body language to convey a clear message

Now if you go to the **3- part audio Five Smart Answers to Five Smart Questions**, then I can break this down even further for you to help you identify your skills. The cool thing is that you can get it as a bonus when you listen to my **audio series Five Smart Ways to Boost Your Social Work Income**. In this audio series I get a chance to walk you through all five of these income boosters in detail. This may help you figure out which best fits your skills, abilities and interests.

MUCH MONEY DO YOU WANT TO MAKE

How much extra money do you want to make?

According to the U.S. Bureau of Labor and Statistics the median annual income for social workers in 2017 was \$47,980. This means that one half of those working in the social work profession make less than this figure and one half make more than this figure. Where does your salary fall? Social work salaries are limited with little opportunity for growth. Salary ranges are developed by people who find little value in the work we do. A social worker can make essentially the same salary for 10, 20 or 30 years.

So, if you want to make more as a social worker, you really want to take a look at what you currently make. You also want to consider your potential salary three and five years from now. Once you have a handle on that information, you then want to consider your three year versus your five year plan to potentially change it.

There are five areas in which a social worker can work part - time and potentially increase their income using social work skills.

The five areas are as follows:

- Consulting
- Contract for Services
- Private Therapy Practice
- Professional Services
- Products

How Much

MONEY DO YOU WANT TO MAKE

Activity 2:

Thinking and talking about money is personal and it can often be stressful. So before you start this activity, do a little mindfulness to settle your emotions and calm your mind.

Using the space below, write down your current salary and then the increased amount you would like to add in 3 years and also in five years.

How Much

MONEY DO YOU WANT TO MAKE

Personal Assessment 2:

After you have completed the activity, take some time for personal assessment. How much you want to make is relevant because, if you are in a private therapy practice, for the most part, you can plan how much you are going to make. For example:

- You have the ability to pace your earnings based on your needs.
- You have set rates and you know how much third party payers will reimburse.
- You have control over how much you work and how much you make.

If you are consulting or doing fee for service contracting, the amount you are able to make will vary based on availability of work and what the service requester is willing to pay.

Keep in mind that when you get the **audio series**, I try to break down which income booster may work better for you based on what I have experienced.

For example there are several factors that allow me more control over my income as a part - time private therapy practice as opposed to consulting work which I have done over the years.

DO YOU WANT TO WORK

I really believe this is an important question. In the **audio series**, I talk about energy. Now think about yourself as a social worker. How often do you feel like your work space zaps the life out of you? You feel like you have no energy. You feel drained and bored by the same hum-drum.

You can't energize yourself in the afternoons by eating candy, cake or cookies. You are tired before you get there, tired throughout the day and exhausted when you leave to go home.

I'm sure you could name a few things that drain your energy at work. I want to share a few things that drain my energy.

Here is a partial list of mine:

- Boring, repetitive work
- High expectations with limited support
- Negative colleagues, customers, or atmosphere
- My own negative thoughts, attitude or feelings

I want you to think about your work environment. Once you finish the following activity, let me talk to you about the different environments I have been able to create for myself. Often a change in environment can cause us to feel energized. In an energizing environment we get out of our heads and experience clarity.

Where

DO YOU WANT TO WORK

Activity 3

Use the space below to describe the work environment that makes you feel totally comfortable and energized. Write it down as if it is totally possible and accessible to you.

Personal Assessment 3

This question may be difficult to answer without using your current work environment in the description. If you used the word 'not' or the phrase 'not like' then you are describing what you don't want. We really want you to describe, in detail, what you do want.

Describing what we want is often hard to envision. One reason is because we tend to talk about what we like based on what we dislike. We use our past experiences to help us determine the best situation or course of action to take in the future.

This activity encourages you to go deep to imagine and describe something you may not have experienced.

That's why I go into even more detail, in the **bonus audio series** which is an extension of the audio series **Five Smart Ways to Boost Your Social Work Income**. I share things you should consider if it is difficult for you to figure some of this out.

When you are energized, you produce better results. So, when I talk about the Five Income Boosters in the **audio series**, I am essentially sharing different types of environments. The hope is that when you listen to the **audio series**, you will be able to figure out which one or two of them would actually complement what you are doing.

OUTCOME WILL YOU PROVIDE

This question is vital because people purchase results. It is not enough to provide or offer a service, you should also communicate what a customer or client will gain as a result of using your service. Clarity regarding the outcome you provide will also help you gain a steady clientele.

The five income boosters that I have used produces a different outcome. The outcome is not the service. The outcome is the result that the client, consumer or customer expects are a result of using your service or purchasing your product.

For example, think about a training or continuing education session you have attended. The training brochure clearly states the learning objectives or outcomes attendees can expect from the training. The presenter also restates the learning objectives at the beginning of the presentation.

The presentation of knowledge and information during the training or continuing education session is the service. The learning objectives as presented on the training agenda and by the presenter represent the outcomes.

In the audio series **Five Smart Ways to Boost Your Social Work Income** and the **bonus audio series**, I provide more insight into answering this and the other questions.

What

OUTCOME WILL YOU PROVIDE

Activity 4:

You are probably considering one specific income booster. Think about the outcomes your customers or clients will gain by using your service or product. Once again, I have given you space below to write your answers.

OUTCOME WILL YOU PROVIDE

Personal Assessment 4:

You know what? When you look at what you have written, I wouldn't be surprised if maybe some of the things you have written are really focused on services rather than results. Because social work is really a referral type of business, we often think of linking the client to another service as an outcome. We are often challenged to figure out where to refer a client so they can receive the results they require.

Your challenge, with this question, is to dig into the results that individuals or entities desire from your service or product. I want to be able to fill that gap and have conversations around results and outcomes so I can help you better understand how to think about the results that you will deliver.

From that perspective, you may need to dig a little bit deeper and that's what we do inside of the **audio series**.

WILL SUPPORT YOUR VENTURE

Now this is the question that often determines where the rubber meets the road. The answer to this question is important because it helps you to clarify the viability and sustainability of the work you intend to pursue.

Support is an interesting thing because it comes in many different forms. First identifying who or what will feed into the success of your venture is key. Once you identify who makes up your support network, you place yourself miles ahead by recognizing the various types of support your network can provide.

Consulting work is a nice gig if you can get it. Who will tell you about opportunities? Who will provide recommendations for you? Who will vouch for your integrity? These are only a few of the actions that someone who supports your venture will take. The point I want you to consider is that support comes in many different forms in many different ways.

The other side of the question relates to who in your network will actually provide support. Who will deliver what you need when you need it. Who will anticipate your needs and work it out for you.

Apart from what others will do to support our income boosting venture, we should also honestly think about the expectations we have of others.

Don't forget to think about support from within your home. Who will help with cooking, cleaning or other household responsibilities? How will your children get to their after school activities? Household management issues arise when a major contributor is not as available.

Who

WILL SUPPORT YOUR VENTURE

Activity 5:

When you are starting something new, support can make things easier for you. Use the space below to make a list of the types of support you may need and the people who will provide that support.

Who

WILL SUPPORT YOUR VENTURE

Personal Assessment 5:

I don't know about you, but making this list was a little difficult for me. I found myself restricting my answers and being "safe." At first, I only wrote down names of people that I knew well. It occurred to me that I had neglected the activities and people that helped propel and stabilize my career.

Making this list will help you to decide how strong and extensive your network really is.

What

OTHER QUESTIONS DO YOU HAVE

At this point, here are a few things that I want you to consider. Do you have lots of notes that you are trying to process? Are you in a space where you are having trouble trying to think through and plan your next steps? Are you still wondering about the who, the what, the where, the when, or the how you will take on additional work to boost your social work income?

You may feel like you still need help. Well, for those reasons, I want to provide you with additional support, especially if you feel as if this is a good start.

Get the audios:

www.forrealsocialworkers.com

Your

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