



**FIVE SMART**

**QUESTIONS**

To ask if you want to

**BOOST YOUR  
SOCIAL WORK  
INCOME**

**Starter Guide**

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# Five Smart Questions



## 30 Page Starter Guide

By Marcyline L. Bailey, LCSW, ACSW

*Special thanks to LaShanda Henry of SistaSense, my husband and our daughters for supporting and encouraging me in more ways than I can say in such a small space.*

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# Introduction



I was inspired to write this guide as I considered my career as a social worker. I believe I have worked hard for the past 30 years. What do I have to show for it? Financial trappings like a mortgage, a car note and sundry expenses like home repairs. What I long for and don't have is financial freedom. I hear people talking about stocks, bonds and real estate deals. For many social workers, the idea of owning property that we don't live in is a pipe dream. Where would the money come from to invest? The truth is that many of us live from paycheck to paycheck, not far from the financial state of many of the people we seek to help. Am I preaching to the choir?

If you can't relate, just close the book and give it to a friend. It cost you nothing, so you haven't lost anything. If you can relate, keep reading. I want to share how I stopped thinking about what I didn't have and started using the skills I had, to gain what I wanted.

Please allow me to tell you a little bit about myself and how I reached the decision to increase my social work income working 2<sup>nd</sup> jobs and part-time gigs.

Prior to graduate school I worked as a program coordinator for a national non-profit health organization. The organization offered lots of opportunities for professional growth and advancement. I was, however, determined to earn an advanced degree which was not needed to move up in this organization. When I started graduate school, the organization's administration was challenged to meet the requirements of field placement and educational supervision. There were other organizational priorities to address. They could not expend a lot of resources on my educational priorities.

I decided to leave and work for an organization led by a social worker. The organization was a local non-profit that worked with girls who were involved with the juvenile court system. While with this organization, I experienced organizational growing pains as the organization merged with a larger, national organization that worked with youth.

After earning a Master of Science in Social Administration (MSSA,) I was hired as a case manager for an agency that provided outpatient mental health services. *I never intended to go into mental health, but the job paid a pretty good salary, offered stability and prepared me for future opportunities.*

A few years later, I got married, moved to another state and worked for an organization that provided community mental health, substance abuse and developmental disabilities services.

I started as an outpatient program manager in one of the county satellite offices. I supervised the staff, the programs and the service delivery. I had a decent income and wonderful benefits. For the first time, I could pay my student loans without concerns.

Six years later, I had been promoted several times and concurrently managed all outpatient mental health and substance abuse services in three counties. This included management of the crisis stabilization unit for the entire organization. At the time, my salary had just crossed the 50K mark. Now, I know that 50k may not seem like a lot of money, but it was more than I had ever made. During my tenure with the organization, my salary had increased about 15K. Had I worked in another region, my salary may have been 100K.

I realized, however, that I had just about maxed out of the salary range in that position. I would not make much more unless I earned a major promotion. Chances of a promotion were slim. At the time, mental health in my state was going through a major overhaul which included

extreme financial cuts, so I took a calculated risk and left the organization. After I left, my position was eventually cut.

This is the professional life of social workers. Earning potential is limited by position salary caps and job classifications. The security of our jobs and careers is threatened based on the direction of political winds. Okay so, I am not trying to be political, but many of our well-paying jobs are with government entities or are paid using governmental funds. This means that salaries, benefits and work conditions are governed by individuals who may not have an interest, positive vibe, or good feeling about the product social work agencies produce. Therefore, they put the taxpayers' money into something else they like, trust or prefer.

Raise your hand if you can relate!

I currently work for a school system as a school social worker. My day is filled with home visits, consultations with education colleagues and "stuff" that can't be fixed unilaterally.

A lot of the "stuff" requires the intervention and support of the larger community. Poverty, unemployment, limited access to affordable healthcare among other things affect students' ability to learn.

While schools acknowledge these concerns, students are still expected to sit up, pay attention, and blow the top off the state assessment at the end of the year. When teachers suspect a student has a barrier to learning, they call the social worker and we work together to remove the barrier or limit its negative effect. We do our best, but as I said before, some "stuff" can't be fixed.

A few school districts in my state have reduced the number of school social workers on staff. Some have done away with the position all together. Our role is valuable, and we sometimes reach parents and students who are resistant to efforts by other school personnel.

Although demand for our profession is expected to grow, compensation remains stagnant.

I enjoy my job in the school system as I have enjoyed all my social work jobs. This position enabled me to be off when my children were off for holidays and school breaks. I could also attend their school functions. That is one of the priceless perks of working for a school system. I also earn a good salary and excellent benefits. The thing is, salary caps exist in school systems as well.

My current income and potential retirement income has been on my mind. Like many social workers, I have changed jobs and organizations to increase my social work salary. I have not accrued an adequate retirement savings because not all the agencies I worked for had 401K or retirement plans. The smaller agencies may have offered a plan, but did not offer matching contributions. Honestly, the meager salary I earned years ago did not allow for investment in retirement savings.

My choices at the time were between supporting a modest lifestyle and saving for the future. I am sure that other social workers can relate.

I remember presenting at an NASW Conference in Southeast Georgia. During the discussion part of my presentation, a colleague shared that she had to apply for food stamps because she could not make ends meet. Leaving the organization was not an option for her.

I continue to think about my financial future, and I think about what retirement will look like for my husband and me. We don't require much, but we want to live comfortably. My retirement income will be modest, and I certainly don't want to have to work a full-time job to supplement it.

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 seriously consider options for my future. 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 for you to learn more on your own. To expand on what you learned while reading this guide, feel free to explore the 9-part audio series [Five Smart Ways to Boost Your Social Work Income](#). I developed this series to help you break down income boosting opportunities as they relate to your Smart Answers. As a bonus, you will also receive the **3-part audio series Smart Answers to Smart Questions** to help you delve deeper as you answer these questions.

The **Bonus Audio Series Smart Answers to Smart Questions** is an extension of **Five Smart Ways to Boost Your Social Work Income**. I guide you through additional thoughts you may not have considered and answer the questions myself as well.

I began using five different opportunities to boost my social work income and I want to share those with you. I also want to show how the questions I asked and answered for myself helped me to choose the most favorable course of action for me. Again, this is how I figured out what works for my family and me. It also helped me to map out a strategy for my financial future.



# Five Income Boosters

## **The five income boosting opportunities I have used:**

Consulting

Private Therapy Practice

Speaking Engagements

Professional Contracts - Program Planning and Development

Products

You will find more information on working in these opportunities as a second job or part-time gig in the audio series [Five Smart Ways to Boost Your Social Work Income](#). First let's review and answer the five smart questions that started my income boosting journey.





# The Five Questions

## **What skills, abilities or interests do you have?**

The first question is “what skills, abilities or interests do you have?” This is important because we are trying to figure out which income booster will be a good fit for you. We talk more about the specifics of these in combination with your personality in the audio series [Five Smart Ways to Boost Your Social Work Income](#).

As you consider this question, I want you to start thinking in detail about the gifts you must work with. When we talk about gifts, we are talking about any and everything you can do, you know, or you understand. You want to consider your inherent and acquired skills. Your inherent skills are those skills or abilities that come naturally. Your acquired skills are the skills or abilities that you learned through formal or informal education or through experience.

You want to match your skills, abilities and interests with the work that allows you to thrive. We don’t always think about that when we are looking for a job. This activity is different. You are not just looking for a second job. You are considering the type of work that will make you happy. You are also considering the type of work that will earn you an exceptional return on your investment of skills, abilities or interests.

A friend of mine has begun to market her foot jewelry. It started as a hobby and she is looking to grow it into a lucrative 2<sup>nd</sup> career and side business. She has an eye for fashion and fashionable wear. This is a skill she has demonstrated since we were kids.

Her daughter is a fitness expert. She began making exercise training videos and posting them on YouTube. Her knowledge is blooming into a huge side venture and may eventually grow into a full-time practice.

Both examples illustrate how you can combine your skills, abilities and interests into money making ventures.

Having clear knowledge and understanding of your skills, abilities and interests is the best roadmap for figuring out your path to increasing your social work income. When I started my income boosters, I kept repeating to myself “use what you know, do what you do well and only do what you want.” That is a powerful approach to work because it leads to great satisfaction.

Keep in mind that some skills or abilities are bundled into one general term. Social workers are notorious for using catch all words and phrases. We must break these terms down. Think about the technical terms so many of us have used or heard in meetings. Inevitably, someone may have the courage to say, “can you explain that” or “what does XYZ mean.” I have attended meetings with parents who could not understand the jargon, but were afraid to ask, so I asked for an explanation. I am sure that you have done the same.

When documenting your skills, abilities and interests, break the jargon down to its most base level. For example, communication is a term that bundles a host of skills. If you say “I am a good communicator.” Ask yourself “what does that mean and then explicitly write down your answer. Still wondering what I am talking about? Look at my YouTube video below for more.

### [Communication: A Social Workers Top Transferable Skill Set](#)

When I was a program manager for the American Heart Association, I learned a great deal about managing programs and working for volunteer driven organizations. The knowledge I acquired has led to numerous opportunities. I currently contract with a local college in my home state to coordinate an educational program for young girls for four weeks during the summer.

The work requires program management and organizational skills. It also requires the ability to work within the structure of the institution. The structure includes all policies, procedures and business practices of the institution. It is also important to have the ability to work with the target population as well as employed staff.

Management, program development, and organizational skills are useful for individuals who are interested in contracting for services. It is also vital to have skills and experience in the organization's area of need. The ability to understand and work using a systems approach, which is a key social work skill, is also valuable when contracting for services with an organization.

I have talked about the importance of intimately knowing your skills, abilities and interests. Now let's see what you have within you. You may be surprised by what you come up with. Take a moment to reflect and name a few of your notable skills. Is it hard for you to think of something? Ask a friend or someone you trust. Use the same social work skills that you use with clients on yourself for a change. Go deep. Did you find it challenging to name skills?

One of the things I did as part of the [audio series](#) and bonus is to share how to figure out and name your skills, abilities and interests. I share some of my tried and true methods to get you started, if this is something that is hard for you to do.

Now that you know your skills, abilities and interests, we need to figure out which skill-set best fits which income booster. I know that when it comes to consulting, particularly in the area of program planning and development, I have a set of skills that are really strong and this is why they work for me.

I want to be able to walk you through all five of the income boosters, in detail, so that we can figure out which best fits your skills, abilities and interests as you see them. I also want to help you apply your personal skill-set to the right income booster which is what I discuss inside of the [audio series](#).

### **How much money do you want to make?**

How much you want to make is relevant because, your financial objectives will help you to develop a framework for your 2<sup>nd</sup> job or part-time gig.

For example, if you are in a private therapy practice, for the most part, you can plan how much you are going to make. You can pace your earnings to fit your specific needs. This is because you know how much the insurance companies will reimburse, you know how much you charge for self-paying clients, you also know how many clients per week or month you need to see in order to reach your monetary goals. You have enough information to make accurate projections regarding your annual income boost.

It is important for you to look at how much you want to make in comparison to your skills, abilities and interests. If your goal is to make a certain amount consistently every week, month or year, you need to know that depending on which income booster you choose, the amount you make may vary depending on what you do where you do it and for whom you work.

If you are consulting or seeking fee for service contracts, the amount you can make will vary based on the availability of work and the amount of money a payer is willing to pay. It also depends on the duration of the project. Other aspects that affect your ability to increase your social work income through fee for service contracts include region, locale,

industry, and size of the organization or company. The inner working of the organization can also affect how much you can make.

If you are looking for something a little more solid, stable or steady, consulting might cause a challenge for you. In the audio series [Five Smart Ways to Boost Your Social Work Income](#), I break down for you which of the five options might be more appealing to you based on your interests and desired income.

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 by salary ranges that are developed by people who find little value in the work we do. A social worker can find himself making essentially the same salary for 10, 20 or 30 years.

I put together a graphic that shows what social workers make based on information from the US Bureau of Labor and Statistics. I am sure that it will not come as a surprise to any of you. It is quite interesting, however, to see it in print.

### [How Much Do Social Workers Make?](#)

Where does your salary fall in relation to what you see on the graphic? As you know, there are many variables that affect the salary a social worker can expect to earn. The type of work, employer, or cost of living in a region influences pay rates. A major influence on social work salaries is the funding source. Most social work positions are funded through government funds. This means that federal, state or local governments pay social workers to do their work. As a result, salaries are dependent on what is in governmental coffers and what decision makers want to spend the money on.

As we know, much of our work produces results that cannot be monetized. What is the value of sharing information that changes the course of someone's life? Due to privacy and confidentiality we cannot share the personal stories behind the data we collect.

Where is the evidence that shows definitive efficacy of social work methods? Because of these questions, tax payers and government officials may question the value of what we do. Decision makers redirect funding to money making ventures resulting in budgetary limitations and cuts in spending for services to people.

For social workers who work for local non-profit agencies, the budget outlook can seem bleaker. Local agencies often depend on private donations, grants, or government funding. Availability and delivery of programming and services fluctuate based on the amount of money that is available from year to year.

Donors rightly expect most funds to directly benefit those seeking services from the agency. This means that non-profit organizations must cap the amount they use for administrative costs. Salaries are administrative costs and are therefore limited by design. As you see, many factors restrict a social worker's income earning potential.

So, if you want to make more as a social worker, you really want to begin by looking at what you currently make. It is natural to only consider gross and take-home pay. However, it may also be useful to look at employer paid benefits to give yourself a clear picture of how you support yourself. For example, some organizations provide a breakdown of salary and benefits the employer pays on behalf of its employees. This is an eye opener and you can do this as well.

Your employer may pay a portion of your health insurance premium. I know, your premium probably went up this year. Mine did too. My employer still pays a substantial portion of the actual cost, however. If you have ever paid for health insurance through COBRA, you know exactly what I mean. COBRA stands for the Consolidated Omnibus Budget Reconciliation Act. It is a federal law that provides a means for people who have lost their jobs to continue their healthcare coverage. It is also expensive as heck. That is because separated employees pay the full premium amount on their own.

Honestly, it is the employer contributions and employee benefits that hold many social workers in the same job despite the salary.

As you consider a second job or part-time gig, you want to have clarity regarding where you are in terms of salary and where you want to be right now. 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 plan over the next three to five years to potentially change it.

There are five opportunities in which I increased my income using social work skills. All these opportunities have income raising potential. As you consider these opportunities as a means for increasing your income, you must also consider your access to opportunities. Access to opportunities or ability to develop opportunities in these areas will impact the effectiveness of your plan.

I have done pretty much all of these. As someone who owns a private practice, with certain factors in place, I can have a lot more control over how much money I can make relative to the other income boosters I discuss. While decent money can be made as a consultant, income varies. I try to break down the variations and some of the things you need to consider in the audio series [Five Smart Ways to Boost Your Social Work Income](#).

A part-time private therapy practice provides opportunity to supplement and increase annual income. A social worker, who is licensed to practice independently according to the law in the state they intend to practice, can start a part-time private therapy practice and potentially begin to see income benefits within three years. A part-time private therapy practice built on a strong business model has the potential for steady, sustainable growth. I saw how my income increased steadily based on the amount of time I was willing to work, sound business practices and frugal financial management.

There are several factors that allow me more control over my income in a private practice as opposed to a consulting practice. I talked about the factors related to a private practice at the beginning of this section. I try to help you identify which type of practice might work better for you and that is the reason I put together the [audio series](#).

Keep in mind, when you get the [audio series](#), that some of these income boosting opportunities develop over time and require demonstrative expertise in a specific area. Payment is usually commensurate with the needs of the audience, value of the topic and expertise of the speaker or consultant.

For example, a social worker who is interested in consulting may need five or more years to build expert status in a subject matter that will evolve into consulting opportunities.

Growing opportunities entails a range of activities. A generalization of a few of these activities follows. Development of opportunity may include becoming known as an expert in a subject. It may include demonstrating competency in a specific capacity. It may also include communicating availability to entities that might need your expertise and services. These activities are done without pay and may require an investment of your professional resources. I am referring to your skills, abilities, and interests.



Having a second job or part-time gig that includes a private therapy practice, occasional consulting and contracting for services has enabled me to increase my annual earnings over \$10,000. I work my part-time gigs when I choose so I don't have to give up the activities that I love, like spending quality time with my family. While this may limit my earning potential, I am still quite happy with the results.

So, think about your current social work salary. Think about your income needs as well as your willingness to invest time, money and effort in income increasing ventures.

### **Where do you want to work?**

This question relates to the work environment rather than to a specific location. I really believe this is an important question, because in the **bonus audio series**, I talk about energy. Now think about yourself as a social worker. How often do you feel like you don't have energy? How often do you feel drained? How often do you go to work feeling as if it is the same boring, hum-drum, same stuff different day stuff?

You look for something to help you boost your energy. Some turn to snacks, sweets and sugar. Others rely on the next tidbit of juicy gossip. Still others seek knowledge through continuing education. We all can admit that when we feel positively energized, we produce better results.

I want you to think about your current environment and how it makes you feel as you read and consider your thoughts on where you want to work. When I share the five income boosters in the audio series [Five Ways to Boost your Social Work Income](#), I will also share five different types of environments. This will give you a chance to figure out which one or maybe two of them complement what you are doing or desire to do.

The work environment contributes to the creation of energy, the flow of energy and use of energy. The location, design and functionality of the space will affect your energy and ability to function effectively. Additionally, people represent another aspect that impacts the work environment. The number of people, personalities and types of interactions influence the environment. One person can make or break the atmosphere.

Years ago, my husband and I attended a social event. I was new to the community and my husband took me to the event to meet and be introduced. The festive occasion was filled with conversation and laughter. The energy in the room was electric and we were all having a grand time. Then a man walked in and suddenly the mood changed and the sound dropped. Conversations paused and the room took notice of this man. There was a noticeable drop in energy. Once he walked in and started talking to a group of people, the conversations started again.

The energy and festiveness of the event rose again. We were all laughing, talking and enjoying each other until another man walked in. When he walked in the energy plunged and the mood died. It felt as if the devil, himself had walked in. People started leaving. Boisterous conversations turned to whispers. My husband took my hand and said, "Let's go." We said our goodbyes, thanked the host and departed. My husband then shared background information regarding the relationship between the two men and the community at large.

I have described a situation that sometimes happens at work. Have you had similar experiences? People influence the atmosphere of an environment. This impacts the effectiveness of those in the workspace. I believe that when workers are dissatisfied, regardless of the cause, they bring negative energy to the workplace.

I also believe that if we build our work experience around four specific components, we will feel satisfaction and will enjoy more positive interactions. Learn about the four components that I believe affect our mood and satisfaction in the workplace.

### [Marcyline's 4 Cs for a Satisfying Social Work Career](#)

Imagine an environment that will allow you to show your competence using skills that you are compelled to use. The environment may also encourage you in work efforts for which you are compelled. Envision this environment in detail.

Daydream like a kid for a few moments. If the weather permits, go outside and lounge in the sun. Allow your mind to picture yourself in this environment. It will include images of the physical space. It will also include images of you working alone or with others.

A second job or part-time gig should be fun as heck. You want to feel good when you work. You also want to feel comfortable in your work space. The thing is, you have control over your work space if you decide to try one or more of the five ways to boost social work income.

When I started consulting years ago, I set up a space for myself in our home office. My corner of the office has my desk, computer, printer and a small bookcase. When I started my private therapy practice, I rented an office in an office building. Both spaces are comfortable and fit my personal and professional needs.

Although I work in a solo practice, I meet monthly with colleagues who also have private therapy practices. This provides time for us to discuss therapeutic approaches, support each other in our businesses and socialize. Our gathering is a part of the environment that I have created to energize my work and me.

Social workers tend to be social. We love to share ideas and to talk. We also thrive in environments that have supportive colleagues. While working alone may not be optimal, the five ways to increase social work income are primarily solo activities. As you consider these income boosting options, consider ways to spend time with the people who will encourage and support you as you create your own work space. I will talk about this a little more in another section.

If you prefer to work alone in your own space, you might consider creating, marketing and selling products online or in a local marketplace. This is an opportunity that I am developing. I have two series of [Adult Bedtime Stories](#) for individuals who have difficulty falling asleep and staying asleep through the night. The bedtime stories use mindfulness techniques and relaxation methods to create a relaxed state.

An energizing environment is invaluable. Positive energy creates space for you to perform your best work as evidenced by achieving the desired outcome. An environment that has positive energy does not have to look like a party, however, positive energy invigorates us mentally, physically, emotionally and spiritually. We are free to be ourselves and to perform without restrictions within the construct of the work we are hired to complete

I go into more detail about how I came up with answers to all the questions in the bonus audio series **Smart Answers to Smart Questions**. You will hear me share some things that you should consider if you are having difficulty answering these questions for yourself.

We are talking about environment. I want you to think about your current and desired environment. Once you finish doing this step, let me talk to you about the five different environments that I have been able to create for myself as I boosted my income using each of the five

income boosting opportunities. You get to hear my voice as I share in the audio series [Five Smart Ways to Boost Your Social Work Income](#).

I have probably talked enough about this question. I hope you are gaining clarity. Thinking about these things in detail can create a bit of tension. I want these questions to be enlightening. This is another reason I worked on the bonus audio series **Smart Answers to Smart Questions**. Having answered this question for myself, I understand the importance of having some guidance regarding the thought process.

### **What outcome will you provide?**

This question is vital because people purchase results. It is not enough to provide or offer a service or product. You should communicate what a customer or client can expect as a result of using your service or purchasing your product. Clarity regarding the outcome you provide will also help you gain a steady clientele. As I wrote this guide, I shared what worked for me in my quest to increase my social work income. I learned that I could use my skills, abilities and knowledge working second jobs and part-time gigs. My hope is that my experience will help you if your goal is to do the same.

Social workers should be familiar with outcomes. Outcomes and objectives are the same thing. They are statements to describe what we are trying to accomplish. We write expected outcomes or objectives when writing treatment plans. We are also required to explain the objectives to our clients. Every continuing education program outlines the expected learning objectives. I can read the objectives on the flyer to decide if I am going to enroll in the class. Expert presenters restate the learning objectives at the beginning of their talk.

The service or product you offer is a presentation of your skills, abilities and knowledge. The outcomes or learning objectives represent what a client or customer should expect to receive.

I imagine that you may be scratching your head as you ponder the difference between a product or service and an outcome. Let me explain it in this way. A travel agent offers services to people who want to travel. They book flights, arrange vacation excursions or coordinate tours. The outcome or result a customer might gain is a week of rest and relaxation in an exotic location. They may also gain experience and knowledge of different cultures.

I can also illustrate the difference between product/services and outcome using laundry detergent. My family uses one of America's best-known laundry detergents. This laundry detergent has a reputation for cleaning the dirtiest, grimeiest clothes. The manufacturer markets it by showing activities that ensure ground in dirt and stains. The commercials boast that if we wash our clothes using this laundry detergent the clothes will look brand new. We purchase the product, which is the laundry detergent, to get the outcome we want, clean and fresh smelling clothes.

People buy results. What result will you provide through your product or service? I hope to help you to expand your thinking regarding the use of your skills, abilities and knowledge. I also hope to share my experiences in a way that will inspire you to pursue your dreams. I am available to talk with you about how I have fit my second jobs and part-time gigs into my lifestyle. The [audio series](#) and **bonus** shares additional considerations.

Are you thinking about increasing your social work income by working in one of the five opportunities? Think about the outcomes that your customers will gain because of your work in that role. Consider what you will say to a potential customer about what they can expect from working with you. If it helps, phrase the outcome as if it is a mission statement.

You know what? When you look at what you have written, I would not be surprised if some of the things you have written are really focused on services rather than results. Because social workers are in a referral kind of business, we often view the referral to services as the outcome. What we are trying to do here is dig into the results that the individual or organization needs.

I want to be able to fill that gap and have conversations around outcome so that I can help you better understand how to think about the results that you will deliver. From that perspective, the answers you may develop as you are working on this activity might just be surface answers. You may need to dig a little bit deeper and that is what we are going to do inside of the audio series and bonus.

### **Who will support you in this 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. My second jobs and part-time gigs supplement my full - time income. I work an average of 10 additional hours a week.

My family supports me in these ventures. My husband cooks dinner for the family when I cannot. He has it waiting for me when I get home. We share house work responsibilities with our daughters. The laundry, dishes, spot cleaning are shared. Unfortunately, I cannot inspire them to clean the cat's litter box. They leave that job to me. Nevertheless, taking on more of the household chores are practical ways in which they support me.

Aside from family, I cultivate and maintain relationships in my community. These relationships have opened doors and provided opportunities for me. Remember that knowing people by their name

will not guarantee referrals to your business. The value is in the quality of the relationship.

Are you interested in consulting? Who will tell you about opportunities? Who will provide recommendations for you? Who will vouch for your integrity? You get the idea. Think about the people with whom you have a relationship, albeit personal or professional who may help and support you. Your supporters are people who have experienced or observed your work. They can also directly speak to the quality and character of your enterprise.

Answering this question can be a bit tricky. We sometimes misinterpret the level, extent or degree to which we have a relationship with someone. Social workers will contest to the fact that misinterpretation is not all one person's fault. People are complex and sometimes signals get crossed or fuzzy.

A friend and colleague hooked me up with my first consulting and contract for service gig 15 years ago. I increased my social work income by \$3 – 4K annually for about three years through that contract. Another friend paved the way for me to consult with a local non-profit several years ago. During that year I earned an additional \$3K to supplement my social work income.

Another friend and colleague started her own private therapy practice while she worked a full-time job. After practicing for several years, she convinced me to try it myself. My friend allowed me to use her office space rent free. She walked me through the insurance paneling process, and she coached me as I navigated the entire process. Her help was invaluable. We continued to support each other even when I moved to my own office one and a half years later.



Networking allows you to share your name and message. It takes time and effort to build fruitful business relationships. Remember people do business with people they know and trust. Also remember that your closest friends may not support your venture. That's okay build connections with others who share a similar vision and work with them.

In each of the five opportunities I have used to increase my social work income, I have been blessed to have support. If you want to hear more thoughts about networking and relationship building, click the link below.

### [A Simple Networking Strategy for Social Workers](#)

Having an idea of the variations, subtleties and nuances in our relationships is something that can help you to make informed decisions regarding which opportunities are best for you. In the audio series [Five Smart Ways to Boost Your Social Work Income](#) and the bonus audio series **Smart Answers to Smart Questions**, I share information that I considered as I answered the question “who will support me in this venture.”



## Summary

Making ends meet is not always easy for those of us in the social work profession. Low salaries, student loans and life place strains on the modest incomes that many of us earn. Retirement and retirement income so often become an afterthought.

I started my quest to supplement my social work income by working second jobs and part-time gigs over fifteen years ago. My “first” second job was a contract for services with a non-profit organization. It did not take me away from my young family or my husband.

I asked myself Five Smart Questions to duplicate what I gained during my “first” second job experience. I shared these questions with you in this guide. I also shared the thought processes behind answering the questions.

The outcome was recognizing five smart ways to boost my social work income and my own income boosting formula.



*Notes*



I truly hope this guide has been an eye opener and helps to guide you towards the next phase of your Journey. For extra help try:

**Resource #1**

REAL Social Workers Online Magazine

“REAL social workers relax, empower, advocate and learn”

[www.forrealsocialworkers.com](http://www.forrealsocialworkers.com)

**Resource #2**

Side Hustle Social Worker Podcast

[Spotify](#) [Google Podcasts](#) [Breaker](#) [Anchor](#) [Pocket Casts](#) [Radio Public](#)

**Resource #3**

Happy Half Hour. Club

“For hardworking professionals who want to be happy”

[www.happyhalfhour.club](http://www.happyhalfhour.club)

**Resource #4**

[Instagram @happyin30](#)

**Resource #5**

ML Bailey Consultants, Inc.

[www.mlbaileyconsultantsinc.com](http://www.mlbaileyconsultantsinc.com)

**Email:** Marcyline

[Marcyline@mlbaileyconsultantsinc.com](mailto:Marcyline@mlbaileyconsultantsinc.com)

*For Real Social Workers*



## **My Personal Income Boosting Formula**

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*“Use what you know;*

*Do what you do well and*

*Only do what you want”*

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*Marcyline L. Bailey, ACSW, LCSW*

*For Real Social Workers*



I created REAL Social Workers Online Magazine to provide real solutions to social workers' every day concerns.

### **FIVE SMART QUESTIONS STARTER GUIDE**

[www.forrealsocialworkers.com](http://www.forrealsocialworkers.com)



**Click the Special Offer Button to**

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