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CHAPTER

Great Remote Jobs

Art Director

The nitty-gritty: Style and creative magic with a dose of management savvy as you ensure that the trains run on time for project deadlines and reaching goals is your mojo. The end product may appear in print magazines or online websites, packaging for products, web advertising and online promotions for products and services, video games, and more. You craft the overall visual path with input from your team of designers. A growing area of opportunity is web design for a company's website.

Pay range: An art director salary typically falls between \$98,937 and \$132,784, according to Salary.com. Average hourly wages are between \$48 and \$64.

Qualifications: A bachelor's degree in art or a related area and earlier work experience as a graphic designer is generally a prerequisite. And increasingly, most positions today require that experience to be within the realm of digital or online media publishing. Employers run the gamut from advertising agencies to publishers to movie production companies. Some art directors earn a master of fine arts (MFA) degree to supplement their work experience. And you can't just be lost in your artistic vision; the ability to listen and translate your concepts to your employer and other artists and staff working alongside is essential.

Voice-over Artist

The nitty-gritty: The need for voice talent is rising due to the ramp up in multimedia websites and audiobooks, podcasts, and so forth. The diversity of jobs an employer might need you to master range from commercials to web videos, audiobooks, documentaries, business and training videos, telephone messages, and applications. Keep in mind this is typically a part-time position.

Pay range: The average salary for a voice-over artist is \$50 per hour, according to the job board Indeed.com.

Qualifications: If you're working from your home office, you'll probably have to shell out for the proper equipment such as recording software, a microphone, and headsets. You'll also need a professional demo to share with potential clients. Training as an actor or public speaking skills are a plus. Some websites to tap are Voice123.com and Voices.com. To get higher-paying voice-over jobs, you may need to join a union such as SAG-AFTRA, the combination of the Screen Actors Guild and the American Federation of Television and Radio Artists. Union fees will depend on your market.

Interior Designer

The nitty-gritty: Interior designers style indoor spaces that are functional, safe, and beautiful for almost every type of structure. Your canvas is space that you imbue with colors, appropriate lighting and furniture, floor and wall coverings, and finishes, even plumbing fixtures. A working knowledge of reading blueprints is expected. You generally should be up to speed on building codes and regulations. And importantly, you must manage your client's expectations and estimate costs for the project as well as problem-solve to navigate challenges stemming from construction delays or unobtainability of certain materials. You'll be in charge of ordering the materials and supervising the installation of the design components. This is not a solo show. In many cases, you're part of a team that includes architects, engineers, skilled craftspeople, and construction workers. One caveat: If you go the residential route, you might want to do some soul-searching to be sure you enjoy spending a lot of time in strangers' houses.

Pay range: The average salary for an interior designer is \$48,810, according to Payscale.com. Hourly pay ranges are above \$35.26 an hour.

Qualifications: Coursework should include classes in interior design, drawing, and computer-aided design (CAD). Linda LaMagna, whom I wrote about in my book, *Never Too Old to Get Rich: The Entrepreneur's Guide to Starting a Business Mid-Life*, made a career transition in her 50s from medical sales to interior design. To do so, she enrolled in an online program that consisted of 12 courses – everything from colors and textiles to using software to build rooms. In three months, she was awarded a diploma in interior design from the Interior Design Institute (theinteriordesigninstitute.com). Programs in interior design are available at the associate's, bachelor's, and master's degree levels. The National Association of Schools of Art and Design accredits more than 360 postsecondary colleges, universities, and independent institutes that have programs in art and design. The Council for Interior Design Accreditation (accredit-id.org) accredits about 180 professional-level (bachelor's or master's degree) interior design programs. The National Kitchen & Bath Association recognizes kitchen and bath design specialty programs (certificate, associate's degree, and bachelor's degree levels) in nearly 100 colleges and universities. Licensure requirements vary by state. Most interior designers use computer-aided design (CAD) software for their drawings. Throughout the design process, interior designers often use building information modeling (BIM) software to create three-dimensional visualizations that include construction elements such as walls or roofs, according to the Bureau of Labor Statistics' Occupational Outlook Handbook.

You might specialize in specific types of buildings, residential, medical, or hotels, even precise rooms, such as bathrooms or kitchens. Corporate designers create interior designs for professional workplaces. Healthcare designers plan and renovate healthcare centers, clinics, doctors' offices, hospitals, and residential care facilities. Kitchen and bath designers focus on kitchens and bathrooms and have expert understanding of cabinet, fixture, appliance, plumbing, and electrical needs. Sustainable designers are keen on devising ways to improve energy and water efficiencies and indoor air quality, as well as using environmentally sustainable products.

Certification in Leadership in Energy and Environmental Design (LEED) from the U.S. Green Building Council indicates expertise in designing buildings and spaces with sustainable

practices in mind. Finally, universal designers revamp spaces to make them more accessible for an aging population or those with disabilities. Possible employers include home furnishings stores, architectural firms, and commercial and residential real estate development firms.

Move Manager

The nitty-gritty: You're the master of coordinating a move and planning a new home setup. Your clients may need advice on selecting the furniture, artwork, china, collectibles, and household goods that will fit well in the new home. And you help make decisions on what can be sold, donated, or given to friends and family. You might even be in charge of making suggestions for new furniture, or managing an estate or yard sale. Possible employers are assisted-care living communities, corporations that regularly move employees to different locations, and real estate firms.

Pay range: Fees can range from \$30 per hour to \$75+.

Qualifications: Knowledge of interior design is essential. An "in" with a local realtor can spur your business, as well as deliver a steady clientele down the road. An unruffled but take-charge demeanor is a preferred personality quality. This type of move is full of emotion. For more information on courses and certification, contact the National Association of Senior Move Managers (nasmm.org). You must be empathetic, but hard-nosed.

Job hunting tips: Visit local realtors' offices and retirement and assisted-living communities in your area to ask about their future residents' needs. Find out who is handling this type of work for them. The community's management office usually provides soon-to-be residents with suggestions for moving specialists to lend a hand.

Graphic Designer

The nitty-gritty: Projects can range from designing letterhead, business cards, and logos for local businesses to creating marketing brochures, flashy websites, and email marketing. Most design work can be done via your home computer. You must be at ease with manipulating computer graphics and design software, and possibly know-how to program animated graphics.

You may, of course, find yourself sketching the old-fashioned way with pad and pen as an inspired idea takes shape. You must be able to translate your concept into words, too. An underlying ability to perceive what appeals to your clients is essential.

This is a collaborative process. Tweaking and redesigns come with the territory. Be prepared for hours at the computer and last-minute rushes for deadlines. A designer might be employed with a variety of industry firms to develop publicity or advertising materials for the organization, or you might find a job with a media company or an advertising or design agency and work with a smorgasbord of clients and projects. Many graphic designers are independent contractors who work from home on a per-project basis.

Pay range: Annual salary of \$32,000 to \$62,000 and up, according to PayScale.com.

Qualifications: Your success rests on your aptitude for design and capability to meet deadlines. Degree programs in fine arts or graphic design are offered at many colleges, universities, and private design schools. Most curricula include principles of design, computerized design, commercial graphics production, printing techniques, and website design. Associate degrees and certificates in graphic design also are available from two-year and three-year professional schools. The National Association of Schools of Art and Design (nasad.arts-accredit.org) accredits postsecondary institutions with programs in art and design. Some job postings state upfront that you need experience handling clients and are proficient in Adobe Photoshop, Illustrator, and InDesign. You must also be able to execute graphic design requests and communicate effectively with an assigned production team.

Job hunting tips: A go-to resource for career information is the American Institute of Graphic Arts (aiga.org) and the extensive job board on the One Club (oneclub.org) site. Other job sites to scroll through include Coroflot (coroflot.com) and Krop (krop.com). Sample remote graphic design job titles: Illustrator, Designer, Layout Manager.

Writer/Editor/Content Strategist

The nitty-gritty: You don't have to be a professional scribe to find work in this arena. You do need a clear grasp of sentence and paragraph construction, spelling, grammar, and punctuation. Jobs run the gamut from copyediting and proofreading to résumé writing

and technical editing. If you have expertise in a particular field or genre, that's all the better for opening doors.

JournalismJobs.com provides a range of postings for part-time writing and editing jobs. Freelance writers can find postings on Freelancer.com or Upwork.com. If you have a LinkedIn profile, you can flag recruiters on the site to send along periodic contract or freelance openings from employers' job postings that suit your experience. You can also set up your own shop to provide these résumé- and essay-tuning services.

For more general writing gigs, you might reach out to local associations and organizations, community newsletters, and other regional publications. Ask if they need an extra hand on an assignment basis for online and print articles, brochures, and press releases. Freelance writers and editors typically set their own schedules based on deadlines.

Pay range: Pay for writers and editors varies widely, depending on type of writing, location, and experience. Few jobs are billed by the hour, though, and instead freelancers are often paid by the project, word count, or even number of visitors to an online article. For creating a polished résumé for a client, you might charge a base fee of \$200. Some publishers pay freelance writers by the word or by the article, and that fluctuates widely depending on your background and experience: Anywhere from 50 cents to \$3 a word is not out of the ordinary. If you write for an online publisher, you might be paid solely based on the number of times web visitors view your article or if the content is licensed to other publishers.

Qualifications: No formal training is required. Employers often look for expertise in a variety of fields, from healthcare to taxes to résumé writing. For newsier publications, a grasp of the *Associated Press Stylebook* or the *Chicago Manual of Style* might be necessary. Plus, *The Elements of Style* by Strunk and White never goes out of style. The gist of this work is to create clear, compelling copy that is tailored to and engages the audience. Chances are you will tap Microsoft® Office Suite – Word, PowerPoint, and Excel; web-based email; project management; and content management software tools.

Event Planner

The nitty-gritty: It's not all glam and swag bags when you are the one behind the scenes setting the stage. This is a job for the uber-

organized, detail-oriented pro. Logistics blend with creativity and a cool demeanor not to be rattled if the best-laid plans start to unravel. Event planners work on a variety of gatherings from corporate get-togethers to birthday celebrations, weddings, and fundraising charity occasions. Employment of meeting, convention, and event planners is projected to grow 7 percent from 2018 to 2028, faster than the average for all occupations.

Pay range: The average hourly pay ranges from \$17.57, to higher than \$34.43, according to PayScale. Annual salary ranges from \$32,000 to \$72,000.

Qualifications: Some universities and community colleges offer degree and certificate programs in event management. You might also consider the Conference and Event Professional Certificate credential, or a Digital Event Strategist certification, both offered by the Professional Convention Management Association, now called PCMA, PCMA.org. Job opportunities should be best for candidates with hospitality experience and a bachelor's degree in meeting and event management, hospitality, or tourism management, according to the Bureau of Labor Statistics. If weddings are your bailiwick, check out the websites of the American Association of Certified Wedding Planners (aacwp.org), the Association of Certified Professional Wedding Consultants (acpwc.com), and The Knot (theknot.com/marketplace/wedding-planners).

Travel Agent

The nitty-gritty: A rising number of travelers want to turn the task of booking travel over to a pro. Traveling planning is a frustrating time suck for most of us, so the do-it-yourself crowd is increasingly looking for a capable helping hand to find great airfares and rentals and to streamline the process. You'll spend a fair amount of time on the phone and doing online research, so this job demands persistence and a creative mind to find solutions. It helps to be a road warrior yourself. Some top employers are American Express Co., AAA Motor Club, and Omega World Travel.

One possible perk: comped trips of your own to appraise hotels, resorts, and restaurants for prospective clients.

Pay range: Annual salaries can run around \$56,000, according to PayScale.com. Hourly wages range from \$10.93 to \$22.16.

Qualifications: Community colleges often offer technical training and continuing education classes for agents. Coursework covers the ins and outs of computer reservations systems, marketing, and regulations for international travel. A few colleges offer full degrees in travel and tourism.

The Travel Institute (thetravelinstitute.com) offers training and professional certifications. The International Air Transport Association (iata.org) has a program for “travel and tourism professional” as well as “consultant.” The Cruise Lines International Association (cruising.org), meanwhile, offers its own certifications.

Project Architect

The nitty-gritty: You’ll meet with clients to determine objectives and requirements for structures. Give preliminary estimates on cost and construction time. Prepare structure specifications. Direct workers who prepare drawings and documents. Prepare scaled drawings, either with computer software or by hand. Prepare contract documents for building contractors. Manage construction contracts. Visit worksites to ensure that construction adheres to architectural plans. Seek new work by marketing and giving presentations.

In some cases, architects provide predesign services, such as feasibility and environmental impact studies, site selection, cost analyses, and design requirements. Architects may also help clients get construction bids, select contractors, and negotiate construction contracts. Employment of architects is projected to grow 8 percent from 2018 to 2028, faster than the average for all occupations.

Architects are expected to be needed to make plans and designs for the construction and renovation of homes, offices, retail stores, and other structures. Many school districts and universities are expected to build new facilities or renovate existing ones. In addition, demand is expected for more healthcare facilities as the Baby Boomer population ages and as more people use healthcare services.

Demand for architects with a knowledge of “green design,” also called sustainable design, is expected to continue. Architects should be needed to design buildings and structures that efficiently use resources, such as energy and water conservation;

reduce waste and pollution; and apply environmentally friendly design, specifications, and materials.

Pay range: The average salary for a project architect is \$71,408, according to PayScale. Hourly wages range from \$20.47 an hour to over \$46.44.

Qualifications: Architects use computer-aided design and drafting (CADD) and building information modeling (BIM) for creating designs and construction drawings. However, hand-drawing skills are still required, especially during the conceptual stages of a project and when an architect is at a construction site.

About two-thirds of states require that architects hold a degree in architecture from one of more than 120 schools of architecture accredited by the National Architectural Accrediting Board (NAAB.org). State licensing requirements can be found at the National Council of Architectural Registration Boards (NCARB.org).

All states and the District of Columbia require architects to be licensed. Licensing requirements typically include completing a degree program in architecture, gaining relevant experience through a paid internship, and passing the Architect Registration Examination.

Aging in Place/Home Modification Pro

The nitty-gritty: Your specialty is to create or rehab a home that will serve long term for people who want to age in place without moving to an assisted-care facility. A mixture of experts can get into the act, from contractors to architects and interior designers. The key is to figure ways to imaginatively convert or adapt homes with lighting, ramps, grab bars in the shower, and more to prevent accidents.

Pay range: \$40 per hour and up.

Qualifications: The National Association of Home Builders (NAHB.org), for example, offers a Certified Aging-in-Place Specialist (CAPS) designation that teaches design and building techniques for making a home accessible to all ages.

Publicist/Public Relations Specialist

The nitty-gritty: Getting the word out and burnishing the image of the client you represent is the soul of this remote job. Attention to detail and top-drawer communication skills are your calling cards,

and often your network of contents in the media world. You may be generating social media content, supporting advertising campaigns, and writing press releases while cajoling the media representatives who can carry your message to the public. You'll need to be nimble to respond to information requests from the media. It's also possible that you may be asked to write speeches and arrange interviews for a company's top executives.

Pay range: Salaries fall between \$48,509 and \$63,610, according to Salary.com. That said, education, certifications, additional skills, and the number of years you have spent in your profession can boost that.

The average hourly wage typically falls between \$23 and \$31.

Qualifications: You'll generally need a bachelor's degree in public relations, journalism, communications, English, or business. This job demands a smooth communication style both written and oral, sharp organization smarts, and an ability to quickly solve problems without a kerfuffle.

Grant/Proposal Writer

The nitty-gritty: You must have a knack for research and be detail-driven. Potential funders generally have precise guidelines that you must follow to apply. Making the case to support a nonprofit or for-profit with a foundation or government grant demands an understanding of the mission of your client's organization and a grasp of the concept or program for which funding is being pursued. You'll need to create a persuasive pitch for why and how the requested funding can make a difference in the outfit's immediate needs and long-term goals and often the world at large. Journalists often shine in this no-nonsense line of remote work.

Pay range: \$14.77 to \$51.58 per hour and up, according to PayScale.com; part of the compensation may be based on the value of the grant obtained.

Qualifications: A bachelor's degree in communications, journalism, or English is often the baseline. Some jobs may be geared toward those with both experience and a degree or knowledge in a specialized field—for example, engineering or medicine. A familiarity with computer graphics is helpful to tap online technical documentation. The Association of Fundraising Professionals (afpglobal.org) offers several options to obtain certification and a

grant proposal writing mini-tutorial on the site. *Grant Writing for Dummies* can help get you started. Many community colleges offer grant-writing certificate programs.

Job hunting tips: Check online job boards like the *Chronicle of Philanthropy* (philanthropy.com/grants) for job postings as well as a data base of grant makers. Job titles: Development Director or Associate, Fundraiser, Grants Manager.

Marketing/Communications Associate or Manager

The nitty-gritty: Duties can range from drafting press releases about upcoming events or capital campaigns to media outreach for coverage in print, broadcast, and social media streams. You might be writing gripping blast emails or mass snail-mail letters. In your public relations role, you may be asked to give speeches, set up speaking engagements, and prepare speeches for the executive director and board members.

Pay range: \$48,000 to \$88,000, according to PayScale.com. But lots of variables to bump this one up.

Qualifications: A background in media relations, writing, editing, and marketing are the fundamentals. Journalism chops can help. An understanding of a client's particular field—environment, medical, social issues—is best. A gold-standard go-to roster of media contacts is prized. A solid knowledge of social media—Facebook, Google+, Instagram, LinkedIn, Snapchat, Twitter, and other internet platforms—is expected. The American Marketing Association (AMA.org) and Public Relations Society of America (PRSA.org) offer workshops, seminars, webinars, and boot camps on a variety of topics you need to know now, such as social media, green marketing, crisis communication, and branding.

Translator-Interpreter

The nitty-gritty: You may crow that you're fluent in two languages, but are you indeed? It's easy to get rusty. Being a Spanish major back in college isn't going to be adequate. Languages evolve, and being in sync with modern terms and slang is vital. Idioms matter. If you're going to be a Spanish translator or interpreter, for example, you need to know the difference between Spanish spoken in Spain, Mexico, Cuba, Puerto Rico, and different countries in

South and Central America. Note: Interpreters deal with spoken words, translators with written words. Interpreters are the go-between for two parties, such as a doctor and patient, a client and lawyer, and actors or presenters and their audience.

Translation work is generally done on a computer with files transmitted electronically back and forth. Online dictionary resources can be invaluable, but they don't replace expressions gleaned from interacting with others who speak the language frequently. Spanish is the most in-demand language, but other languages are growing, such as Arabic and Mandarin. Specializing in a field such as the judicial system or healthcare and knowing the terminology will increase your job opportunities. This is precise work. Words have consequences. If you don't know the vocabulary, don't take on the task.

Pay range: \$11.18 to \$39.02 an hour, according to PayScale.com. Depending on assignment and expertise, pay can top \$100 an hour. Translation and proofreading projects are generally billed at a rate of 15 to 30 cents per word, depending on the skill level.

Qualifications: Translation careers are an exciting option in remote work. As business is becoming more global, the demand for professionals who can work as translators to bridge the communication gap between cultures and businesses is massive. This is especially important for companies that operate internationally or have operations in other countries where associates must live and work.

Interpreters and translators must be fluent in at least two languages. A subject area of expertise helps. No official certifications are required, although several are offered through trade organizations, such as the American Translators Association (atanet.org), which provides certification in 24 language combinations involving English for its members. Federal courts have certification for Spanish, Navajo, and Haitian Creole interpreters, and many state and municipal courts offer their own forms of certification. The National Association of Judiciary Interpreters and Translators (najit.org) also offers certification for court interpreting. The U.S. Department of State has a three-test series for prospective interpreters. The International Association of Conference Interpreters offers certification for conference interpreters.

If you have solid language skills, you can get translation training at community colleges and universities to prepare you for a translator certification. The American Translators Association has

a list of programs it approves, along with a job bank when you're ready. The All Language Alliance (languagealliance.com) also connects job seekers and positions. Internships, apprenticeships, and volunteering via community organizations, hospitals, and sporting events that involve international competitors will build your résumé. The ATA also offers formal mentoring programs and has chapters in many states. Examples of remote translation job titles: Business Translator, Document Proofreader, and Bilingual Writer. After you pass the skills test on Rev.com, you can make between \$24 and \$39 for each audio hour of transcription.

Hairdresser

The nitty-gritty: This is really a home-based business. An increasing number of established stylists are cutting out the middle man—the salon—and setting up a home studio with a separate entrance. The essence of the job is shampooing, cutting, coloring, and styling. And it goes without saying, it entails a dollop of listening skills. The beauty of it is that you can set flexible hours and can cherry-pick clients.

Pay range: \$15 an hour to \$25 and up. A typical cut and color, however, can easily top \$120 per appointment in many cities. And you might build a side business selling shampoo, conditioners, and other hair products.

Qualifications: All states require hairdressers to be licensed. Qualifications for a license vary by state, but generally a person must have a high school diploma or GED and have graduated from a state-licensed barber or cosmetology school. Some states have reciprocity agreements that allow you to transfer a valid cosmetology license. State licensing board requirements and a list of licensed training schools for cosmetologists may be obtained from the National Accrediting Commission of Cosmetology Arts and Sciences. Background checks are the norm. Good listening skills and stylish flair are your calling cards. Word-of-mouth marketing makes or breaks your success as a hairdresser.

Bookkeeper

The nitty-gritty: Bookkeepers might be in charge of payroll processing to purchasing office. Other responsibilities can include setting

up and managing inventory database systems, accounts receivable, and accounts payable. You might be in charge of checking and savings accounts, generating financial reports, chasing down delinquent accounts, and supervising audits and reviews. “With more routinized tasks automated, bookkeepers are expected to take on a more analytical and advisory role over the next 10 years,” according to researchers at the Bureau of Labor Statistics. Rather than performing manual data entry, bookkeepers will focus more on analyzing their clients’ books and pointing out potential areas for efficiency gains.”

Pay range: Generally, \$12.08 to \$25.34 per hour, according to PayScale.com, but \$50 or more is likely, depending on training.

Qualifications: A degree in accounting is desirable; being a CPA is best, of course. But relevant experience or formal training in accounting/auditing services is a plus. Experience with managing a broad range of financial matters for a company, nonprofit, or other organization can qualify you. This skill transfers seamlessly from one industry to another. Other key skills: data entry, and being detail oriented and adept with financial and related computer software. You should be at ease using QuickBooks, or a similar accounting program, used to track and record financial transactions. Solid MS Excel skills are a necessity with most employers.

Job hunting tips: Check out the American Institute of Professional Bookkeepers (aipb.org) for job listings. The group also offers a bookkeeper certification, as does the National Association of Certified Public Bookkeepers (nacpb.org). Community colleges and universities in your area will offer continuing education classes. Employers typically require bookkeeping, accounting, and auditing clerks to have some postsecondary education, particularly coursework in accounting. However, some candidates can be hired with just a high school degree or a GED.

Financial Manager

The nitty-gritty: This job offers a smorgasbord of duties, which keeps it interesting. Your role may be accountant, tax expert, cashier, and more. Duties can run the scope from directing investment activities and producing financial reports to processing payroll checks, managing invoicing, and accounts receivable. Basics such as buying

office supplies, monitoring checking and savings accounts, and tracking credit card payments can be part of the landscape.

This job demands a focused, structured approach. Tracking down delinquent accounts can be stressful. Conveying bad financial news to a client entails a steady pragmatic demeanor.

Financial managers work in many industries, including banks and insurance companies. Employment of financial managers is projected to grow 16 percent from 2018 to 2028, much faster than the average for all occupations, according to the Bureau of Labor Statistics. “Several core functions of financial managers, including risk management and cash management, are expected to be in high demand over the next decade,” according to the researchers.

Pay range: Median pay is \$61.53 per hour, according to the Bureau of Labor Statistics (BLS). More is possible depending on advanced training, degrees, and location.

Qualifications: A degree in accounting or business is generally required. The most common certification is a Certified Public Accountant (CPA). The rigorous exam is administered by the American Institute of Certified Public Accountants. CPAs are licensed to offer a range of accounting services, including tax preparation.

More certifications: A Certified Internal Auditor (CIA) is someone who has passed a four-part test, administered by the Institute of Internal Auditors. The CFA Institute confers the Chartered Financial Analyst (CFA) certification to investment professionals who have at least a bachelor’s degree, four years of work experience, and pass three exams. The Association for Financial Professionals bestows the Certified Treasury Professional credential to those who pass an exam and have a minimum of two years of relevant experience.

Other key skills to have in your kit: data entry and being adept with financial and accounting computer software such as QuickBooks ([quickbooksonline.com](https://www.quickbooks.com)).

Job hunting tips: Network with local business groups, industry associations, or Rotary Club for leads.

Accountant

The nitty-gritty: Duties include preparing financial reports, processing payroll checks, invoicing, and tracking down delinquent

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accounts. Some firms will ask you to monitor checking and savings accounts and track credit card bills, too. If you have the qualifications, you may be in charge of helping to prepare annual tax returns. Employers run the gamut from start-ups and small businesses to churches and local nonprofits.

Pay range: The U.S. Bureau of Labor Statistics (BLS) reports that the hourly wage for accountants and auditors is between \$19.90 and \$57.18 and above, depending primarily on experience and industry.

Qualifications: A degree in accounting or business is beneficial, but not mandatory. The most common certification is certified public accountant (CPA). The American Institute of Certified Public Accountants administers the exam. CPAs are licensed to offer a range of accounting services, including tax preparation. Other skills to have in your back pocket: understanding of financial and accounting computer software such as QuickBooks. Familiarity with Word and Excel is expected.

Tax Preparer

The nitty-gritty: To prepare annual income tax returns for individuals or small businesses, you typically will want to be an enrolled agent with the Internal Revenue Service. Your job is to help filers elude penalties, interest, or extra taxes that could result from a going-over by the IRS.

Expect to book copious hours between January and the April tax deadline, particularly if you sign up with a tax preparation firm.

Pay range: \$15.76 to \$21.00 per hour, according to Indeed.com. Higher wages are possible, depending on the client.

Qualifications: A degree in accounting is helpful, but not required. Computer use is mandatory. You are required to use IRS e-file if you prepare 11 or more returns. Under IRS rules, any individual who, for compensation, prepares or assists in the preparation of a tax return or claim for refund must have his or her own Preparer Tax Identification Number. Check with the IRS (irs.gov) for more guidance. Next, you must pass a competency exam—mandatory for most, but some certified public accountants and others are exempted—to become an IRS registered tax return preparer. Additionally, you must take continuing education courses.

Job hunting tips: Large tax firms—for example, H&R Block and Jackson Hewitt Tax Service—hire thousands of tax preparers annually to join the team from January until May 1. You generally need to take the firm’s income tax course in the fall to prepare. You apply via individual stores, but may be able to work remotely. Refresher courses are offered each year. You might start by volunteering with the AARP Foundation Tax-Aide Program (aarp.org/taxaide). It can offer good experience for those who want to graduate to a paying job.

Job-hunting tips: Large financial institutions like Ally Financial, Citi, and Wells Fargo regularly recruit for remote jobs in accounting and finance. Postings include openings for accountants, bookkeepers, and auditors.

Operations Manager or Assistant

The nitty-gritty: Operations jobs involve supervision of workers, materials, services, manufacturing, and business systems to keep a business humming at peak efficiency. Your job is to maximize operating profits. It’s all in the ordinary details. You’ve got to have a keen sense of work flow and an expertise in financial management and systems analysis. If you’re seeking an operations position, explore job titles such as Business Operations Manager, Systems Analyst, Inventory Specialist, Operations Officer, Operations Coordinator, and Quality and Process Control Officer.

Pay range: The average operations manager salary in the United States is \$97,873, but the range typically falls between \$85,162 and \$114,426, according to Salary.com. Salary ranges can vary widely depending on many important factors, including education, certifications, and additional skills. The average hourly wage for an Operations Manager ranges between \$41 and \$55.

Qualifications: Bachelor’s degree in business or related field typically required. May require MS Office aptitude.

Financial Planner

The nitty-gritty: There is a growing demand for experts who can help people of all ages manage their money, particularly older adults.

A good planner can devise an overall financial plan that will recommend how to allocate assets and determine if someone has the right blend to meet his or her particular goals.

What's more, a planner advises on how to draw down funds from accounts when needed and handle estate-planning and tax matters. It's a trust relationship, so it can take some building and slow steps. There are also money management jobs that aren't as full-blown as a planner. Consider starting a home-based job-paying or budgeting service that helps people track their monthly inflow and outflow and make sure payments are timely.

Pay range: \$120 to \$300 per hour, or a percentage of assets under management, generally 1 percent to 3 percent. \$10 to \$50 an hour for daily and monthly bill and budget aides.

Qualifications: There are myriad designations, from certified financial planner to fee-only planner. As a rule, an adviser should have the Certified Financial Planner (CFP) designation awarded by the nonprofit Certified Financial Planner Board of Standards, Inc. Anyone can call themselves a financial planner or adviser. No minimum experience or education is required by law.

That said, take the time to prepare properly. To learn more about the training necessary, visit the Certified Financial Planner Board of Standards at cfp.net. The CFP designation is a professional certification mark for financial planners conferred by the Certified Financial Planner Board of Standards, Inc. Substantial coursework and a comprehensive, 10-hour exam are required to achieve this title. In general, you'll need a bachelor's degree or its equivalent in any discipline, from an accredited college or university. If you already have an Association of Chartered Certified Accountants (ACCA) or Certified Public Accountants (CPA) credential, for example, you can register for and take the exam without having to complete the education requirements.

You must keep current with the annual certification fee and complete the continuing education (CE) requirement every two years. You can also do a search on the websites of the Financial Planning Association (onefpa.org), the Garrett Planning Network (garrettplanningnetwork.com), and the National Association of Personal Financial Advisors (napfa.org). Another excellent source is the Association for Financial Counseling and Planning Education (AFCPE.org) website.

Website/Platform Designer/Technician

The nitty-gritty: Web designers are innovative with a creative élan, but their toolbox is technical knack to design websites for personal and business use. A web designer creates and codes web pages and related apps for individuals, companies, and nonprofits. You may be hired to revamp an existing site and develop user-friendly and seamless interfaces for employees and customers. You deliver technical and graphical facets of the website or app. In some jobs, you're in charge of keeping the website up to date on a regular basis. Rapid changes in technology require you to constantly stay abreast of the latest bells and whistles. You create applications like a retail checkout tool or write software code. Your creative side may be called on to design the layout of the website and incorporate audio, graphics, and video. The job might entail monitoring website traffic, answering comments, updating content, and fixing broken links.

One popular job title: Front-End Developer. Front-end developers code the front end of a website by converting design files into HTML, JavaScript, or CSS. The online nature of this role makes it one of the best remote jobs to do from any location.

Pay range: The median web designer salary is \$49,636 according to Payscale.com, but can range above \$74,000. Hourly rate up to \$46.12 per hour.

Qualifications: Computer programming and coding language skills must be second nature to you. Calm problem solving is imperative as well. Deadline pressure can be constant, so time is of the essence. People skills and communication finesse will serve you well in dealing with anxious and sometimes demanding clients. Most web designers have an associate's or undergraduate degree in computer programming or a related field. Some have graduate degrees in a related field as well. Designers often have a background in graphic art or visual design. And a potential employer will certainly want to review your website design and development portfolio. Jobs postings typically list required skills in Adobe Creative Suite and design fundamentals using HTML, CSS, and JavaScript, as well as familiarity with content management systems (CMSs) such as Drupal, ExpressionEngine, WordPress, and Sketch. For some possible leads, flexjobs.com/jobs/telecommuting-Website-jobs has a glut of listings. Many, however, are contract positions.

Leslie Bailey-Clarke **Account Manager**

Leslie Bailey-Clarke, 55, lives in Covington, Georgia, works remotely as a commercial lines account manager for a provider of insurance and risk management resources based in Texas, and is also a voice coach. She started working in the insurance industry as a customer service rep right out of college. Now, after forays into insurance sales and management, she's back in a customer service-oriented job, working out of a guest-room-turned-office in her home. The impetus for her transition to home-based work, she says, is: "I wanted to spend more time with my teenage daughter."

What she does: "I work a 20-hour week. I generally start at 8 a.m. and work until 4 p.m. three or four days a week. It's so flexible they leave it to me. I tell them on Friday what I'm going to do for the week following, say, 8 to 4 one day, maybe 8 to 12 another day, maybe 1 to 4 on another."

"I start my day with coffee and bring my breakfast tray up to my office to begin checking emails and clock in. I don't usually get out of my sweat pants and T-shirt until lunch time."

Bailey-Clarke works with her client's existing customers, providing proof of insurance on their behalf, getting them new rate quotes at renewal time, and renewing their existing contracts.

The crux of the job is email, email, email. "I communicate by email pretty much the whole day," says Bailey-Clarke, who is an independent contractor and licensed insurance agent. "I can't tell you how much I appreciate the quiet. I usually have some classical jazz music playing quietly."

How she landed the job: "I discovered Work at Home Vintage Experts (WAHVE.com) through an online search. It was a rigorous vetting process, but worth it. Once I was accepted in their database, they matched me with a job that offered the hours I want."

Her challenge: It's a part-time job with no overtime, so that limits how much Bailey-Clarke can make. "Of course, that challenge pushes me to be more diligent in my other income opportunities," she says, "such as the piano and voice lessons that I give out of my home."

What she likes about the job: The flexibility. "If they had been strict, and said you have to work 9 to 5, three days a week," she says, "that probably would have been a deal breaker for me. . . . I'm here for my daughter to go to her basketball games and more, and I can travel and still work on the road."

Her income: Bailey-Clarke works around 30 hours a week for \$20 an hour. She also devotes several hours a week to providing voice and piano lessons to ambitious actors, public speakers, and performers.

Digital Marketing/Social Media Specialist/Manager

The nitty-gritty: Your primary task is to fire up your employer's following on social media platforms like Facebook, Instagram, LinkedIn, Pinterest, Snapchat, and Twitter. You may also be in charge of fine-tuning the website's design and keeping it well run and accurate. Small-business owners and artists and craftspeople (even authors), lean on a social media presence to attract customers and build a professional brand. Not everyone has the ability or the time to wear this sales hat. That's where you come in. Managing social media can be a time suck and frustrating if you don't know the rules of the road. That's where you step in.

Some of the fun of managing an online brand—whether it is a person or a business—is choosing what content to feature on social media channels. Duties may include keeping a site fresh by posting timely blogs, or other news content that you ghostwrite or edit for your client. You'll chime in with online discussions and industry news as your boss's alter ego, retweet other people's posts that reflect positively on your client, and swat back spam when necessary. Tracking metrics and engagement are also tasks that fall under your jurisdiction.

Pay range: \$37,000 to \$89,000 annually, according to Glassdoor.com. Salaries vary widely by location.

Qualifications: Strong writing and communications skills are indispensable. You'll want to be a whiz at generating HTML content and working with software packages such as Adobe Creative Suite (Photoshop and Illustrator) and Microsoft Office. Expertise in tapping social networks is a skill you learn by doing it day in and day out, so you can stay on top of the rapidly changing platforms. You might seek out a local small business in need of a social media presence. You might also launch this one as your own work-from-home business. Initially, you might accept a few clients pro bono to get a referral list for paying customers. For an overview of the major social media sites and to learn the latest ways to use social media as a marketing tool, you might enroll in a community college social media certificate program.

IT Project Manager

The nitty-gritty: Meeting deadlines, holding costs in check, sticking to quality standards, and encouraging a team of other IT professionals,

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such as computer systems analysts and support specialists, will be fundamental to your success. You're accountable for creating, implementing, and following projects related to IT, software, or web development. You work hand-in-hand with the development team and other departments on each project, such as finance, HR, marketing, and others. Your projects can run from the installation and maintenance of computer hardware and software to confering with vendors. This job comes in many variations from wide-ranging strategic duties to narrow responsibilities, contingent on the size of the business.

Pay range: \$55,000 annually to more than \$126,000, according to Payscale.com.

Qualifications: A bachelor's degree in computer or information science, plus related work experience is typically a requirement. Many firms require their computer and information systems managers to have a graduate degree such as a Master of Business Administration (MBA) as well. It helps, though, if your work know-how is in the same industry you're applying to work in. For example, it's a boost for a medical center IT director to have work experience in the healthcare arena. On [flexjobs.com/jobs/project-management](https://www.flexjobs.com/jobs/project-management), for instance, you'll find project management positions that offer remote work options, along with other types of work flexibility, such as freelance contracts, flexible schedules, and part-time work.

Insurance Rater

The nitty-gritty: You'll generally need a background in the insurance industry. The work can be fast-paced and since software is always changing you need to be nimble and curious about ongoing training to keep up to date.

Pay Range: \$32,000 to \$50,000 or an average hourly rate of \$17.15, according to Payscale.com.

Qualifications: A college degree in accounting, business, economics, finance, or a related field may boost job prospects. Insurance-related work experience is key for some positions. Certification is generally necessary for advancement to senior underwriter and underwriter manager positions.

Norma Oquendo **Insurance Rater**

For Norma Oquendo, a commercial insurance rater, who lives in Whitsett, North Carolina, continuing to work was a necessity after she lost her job as an operations manager when her employer shuttered its doors. She was 62. “The job search was grueling. Finally, I found that age doesn’t matter when you work from home. These insurance agents don’t know me. They don’t know I’m working from home. All they know is they sent something in. I responded, and they got what they needed.”

What she does: Oquendo works 35 hours a week providing insurance-rate quotes to insurance agents for property, casualty, or liability coverage for businesses such as a convenience store, hotel, or a motel.

It’s fast-paced work. “We have a 24-hour turnaround to get the rate quote in an agent’s hands,” she says. “Sometimes I get flooded with 20 quote requests in one day. We have several rating data bases we work with to find the best quotes for our clients. I enter the information from applications, which the agents send to me, into the appropriate database. I check for missing information. One insurance company might like motels, another won’t. Based on that knowledge of the industry, I will know what company to rate it with. And after an insurer quotes me a price, I find out whether the customer wants to move forward.”

How she landed the job: After her former employer, a small insurance business, closed, Oquendo started searching for independent consulting positions. “I found that as you age, it’s more difficult to find a job. No matter how much experience I had, no matter how much excitement or energy I had, none of it mattered because of my age, and that was very frustrating.”

So she decided to see if she could find a work-from-home job that was age-blind and where experience mattered. First, she did a hard scan of her marketable skills, and determined that her expertise lay in property and casualty insurance products and services, management, customer relations, policy analysis, problem solving, quality control, and workflow analysis. “It was quite a laundry list,” she says. Then she went online and started searching. “I found the work from a placement agency, WAHVE.com. “It was the perfect fit for me. They valued my experience.”

The application process took several months, and included an application, some tests, a background check, and an interview.

The challenges: “I miss the interaction with co-workers,” Oquendo says. “No paid vacations is a concern. And if you do take a vacation, who is going to do the work you’ve been doing?”

What she likes about the job: New software is continually being introduced in her business, and Oquendo enjoys learning how to use it. “That’s challenging and fun,” she says. “You can’t be stuck in old ways of doing things.” The job also suits her personality. “I’m pretty disciplined and more of an

introvert,” she says. “I love that I go outside and feel the sun whenever I want a break.” She also likes the mobility. If she visits family out of state, she says, “I pack my laptop and take my work with me.”

Her income: Ouendo makes \$17 an hour.

Quality Assurance Specialist

The nitty-gritty: This is a job for the detail-oriented worker with a sharp eye. You’re accountable for making sure software products meet quality compliance regulations and standards through recurring reviews and analysis. You may also be the channel for grouchy customers complaining about complications.

Pay range: \$40,000 to \$87,000 annually for all fields of quality assurance, according to PayScale.

Qualifications: A bachelor’s degree in business administration, management, finance, or industrial engineering can be a prerequisite, but requirements vary by company. An employer may look for those who have a background in their field. Certification is often not required but can’t hurt. The ASQ.org (American Society for Quality) offers credentials as a certified reliability engineer, certified quality engineer, and certified quality auditor.

Software Engineer

The nitty-gritty: Software engineers code, design, and develop programs and applications, along with upgrades. The explosion of software, and the need for mobile digital platforms such as tablets and cell phones, have propelled a swelling number of positions, according to the BLS. Cybersecurity is also a growing dynamic in this field as security software plays a crucial part for businesses focused on guarding their computer networks. Industries that employ software developers and engineers run the gamut from computer and electronic manufacturers to software publishers to finance and insurance firms.

Pay range: \$65,000 to \$125,000 annually, according to PayScale.com.

Qualifications: A background working in software development and engineering is a criterion. In general, a bachelor’s degree is required, typically in computer science, software engineering, or mathematics. Software developers should also have a solid working knowledge of the industry in which they work.

Technical Support Specialist

The nitty-gritty: This is one for the calm, cool troubleshooter. Employment of computer support specialists is projected to grow 10 percent from 2018 to 2028, faster than average for all occupations, according to the BLS. Help-desk technicians often work for support service firms that contract with clients that don't have the financial resources to afford their own IT departments.

Pay range: \$32,912 to \$70,879 annually, according to PayScale. The highest-paid workers, however, earned more than \$81,260, according to the BLS.

Qualifications: You may need certifications from a technical school or community college in specialties such as Cisco Networking and Microsoft Access. Employers often will provide on-the-job training about their specific product or service.

Technical Writer

The nitty-gritty: If plainly describing techie topics gets you going, here you go. The rise of high-tech products in the home and the workplace, and the snowballing complexity of medical and scientific information in daily living, are generating openings for technical writers. These jobs come in a variation of flavors—part time, telecommuting, and home-based projects—and range from writing how-to manuals to tutorials and “frequently asked questions” pages. You might also find yourself writing grant applications.

Pay range: The median technical writer annual salary is \$74,634 to \$114,125, according to Salary.com.

Qualifications: You'll need top-flight writing ability and a hankering for technology and scientific topics. The Society for Technical Communication (stc.org) and other associations offer certification for technical writers. The American Medical Writers Association (amwa.org) offers far-reaching continuing education programs and certificates in medical writing. And some employers provide short-term on-the-job training.

Web Search Evaluator/Search Marketing Specialist

The nitty-gritty: Your work is to play the role of a classic user and rate the quality of the results of a posted internet query, and help

clients improve the relevance of their search engine results and performance. This is generally an independent contract, part-time venture—plan on around 20 hours a week. Firms that hire evaluators include Appen and Lionbridge.

Pay range: The average annual salary is \$35,471, according to Glassdoor. Hourly pay typically runs \$13.50 to \$15, although you may be paid per task.

Qualifications: Before hiring, many companies will give you a basic course on their operations and then require you to pass a qualifying exam. You'll need a high-speed internet connection and a computer or mobile device such as an Android phone or iPhone.

Virtual Assistant

The nitty-gritty: With shrinking payrolls, there's been a jump in demand—from small-business operators to executive-level professionals—for virtual personal assistants to do various administrative tasks. Duties range from making travel arrangements to sending letters and other support services such as setting up meetings and appointments, overseeing calendar management, taking meeting notes, organizing digital files, responding to emails, and more. These can all easily be handled remotely via email and phone.

The job can involve sitting for long periods, so take precautions to prevent eyestrain, stress, and repetitive motion ailments such as carpal tunnel syndrome. Look for openings and information at the International Virtual Assistants Association (ivaa.org) and Upwork.com. You can also canvas virtual assistant roles via online job boards. Search for “virtual assistant.”

Pay range: \$10.13 to \$29.99 an hour, according to PayScale. com.

Qualifications: Employers increasingly demand knowledge of computer software applications, such as desktop publishing, project management, spreadsheets, and database management. You should be skilled in both Microsoft Word and Excel (for financial statements). It helps to be up to speed on project management apps such as Basecamp (basecamp.com) and Asana (asana.com), and communication apps such as Slack (slack.com) and Workspace ONE Boxer. Two years of work experience in an office administrative function is helpful. Virtual assistant training programs are available at many community colleges. There is currently no national standard of certification for virtual assistants. Time Etc.

(be-a-virtual-assistant.timeetc.com) is a marketplace for virtual assistants, who can make up to \$16 an hour helping clients perform basic administrative work.

Paulette Weems Virtual Assistant

Paulette Weems, a Miami resident, works as a virtual assistant for a range of clients. She coordinates email communication and sets up Zoom virtual meetings for marketing firms. She helps organize the schedule of an airplane pilot. Other clients have included a mental health professional, an attorney, and the head of a school.

"I call it the minutiae management," says Weems. "We keep those little things at bay, so they can stick to the bigger things."

A lot of tasks start out by helping people get a handle on their calendar and email management. One client, for example, had upward of 45,000 emails for her to sort through, and answer if needed.

Weems generally works between 30 and 35 hours a week. And the time per client varies, although it typically averages between 10 and 15 hours a week. "It's really up to you what your happy place is going to be, but the idea is not to go over 40 hours a week."

Her past experience as the executive assistant to the chief of police at the Miami Gardens Police Department and nearly 25 years spent working at the Hialeah Police Department as a payroll clerk and training coordinator made her a good fit for the job. Her previous work experience included day-to-day administrative support, and responding to requests for information from the public, law enforcement agencies, and the media.

She transcribed dictation, composed and typed correspondence, and proofread incoming and outgoing correspondence for grammatical accuracy, content, and format. She was also in charge of managing executive leadership schedules, including arranging appointments, maintaining electronic calendars, making travel arrangements, and developing itineraries.

But she still had to ramp up her skills for her new post as a virtual assistant by going online with Lynda.com (now LinkedIn Learning) to refresh her Excel skills and learn the project management software Asana and Basecamp. "That was a little form of intimidation for me. I was probably not as savvy with technology as other applicants were. But I had the communication skills down."

The bulk of her virtual assistant duties are done by email and communication apps such as Boxer, Slack, and Zoom. But, of course, "the average client you want to meet with at least once a week by phone," she says.

To avoid getting sucked in by her work, Weems sets a schedule, typically 8 a.m. to 6 p.m. Eastern time, but since clients may be in different time zones, there is fluidity in between, she says.

How she landed the job: Amid a change in administration, Weems lost her job as an executive assistant to the chief of police at the Miami Gardens Police

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Department, where she had worked for over eight years. She wasn't quite sure what she'd do, but she knew she wanted and needed to continue working. "I had not had to apply for a job for 20- some years. Just the task of putting together a résumé was pretty crazy."

Weems spent about five months trolling the major job boards looking for administrative and clerical positions. "I applied for probably around 243 jobs," she says. "Out of all of those, I actually got three phone interviews and two in-person interviews. I was getting so depressed. It was ridiculous."

Then a posting for executive virtual assistants at Belay Solutions (BelaySolutions.com) popped up on the job board Flexjobs.com, and Weems was curious. She began investigating the company, and reading online reviews. She filled out the application, hired a résumé writer specializing in résumés for work-at-home job seekers, and sent off a résumé. And she got invited to participate in two face-to-face interviews with a hiring manager via Zoom conferencing. Two months later, she had landed her first job. "They match you with your clients, and they vet the companies."

What she likes: There's plenty of sunshine in her home office, and she has time for family. "The decrease in stress levels is unbelievable," says Weems.

The challenges: Friends and family can be disruptive. "They know you are working from home, but they still call during the workday. They stop by to visit. I have to constantly remind them, 'I'm working. Yes, I am home. Yes, I am wearing yoga pants. But I am working.'"

Her income: Weems, who works about 35 hours a week, made approximately \$35,000 last year.

Digital Operations Manager

The nitty-gritty: Calling problem solvers who use advanced methods, such as optimization, data mining, statistical analysis, and mathematical modeling, to develop solutions that help businesses and organizations operate more efficiently and cost-effectively, or do research for projects and communicate about each project's status within the operations department, including to executives and program managers. Liaise with other departments and vendors to obtain and update project information or materials. Coordinate project and operations audits, inventories, and shipments. Schedule, track, and provide support materials for meetings and project events.

Pay Range: \$13.00 to \$24.28 an hour, according to Salary.com.

Qualifications: Some analysts have degrees in other technical or quantitative fields, such as engineering, computer science, analytics, or mathematics or a Master's in Business Administration.

Jim Ratzlaff **Research Analyst**

Four years ago, Jim Ratzlaff, a research analyst who lives in Happy Valley, Oregon, retired after a 30-year-career, but retirement didn't last long. First of all, his wife was still on the job running her own Pilates studio and teaching classes. Importantly, "We started to eat through our savings," Ratzlaff says. "Plus, we needed a new car. So I needed to go back to work to make ends meet, plus I wasn't feeling useful anymore."

He landed a job at Evanston, Illinois-based Kaul Sales Partners (KSP), a sales and marketing support firm, running projects using a project management software solution to prioritize, track, manage, and organize data.

For over three decades, Ratzlaff worked as a computer programmer, business analyst, and application development manager for global companies such as Boeing, McDonnell Douglas, Blount International, and Fender Musical Instruments, where he was a programmer. "I have been a guitar player for a long time so that was like being a kid in a candy store."

What he does: "I work remotely about four hours a day from Monday to Friday, but it's flexible. I started as a Digital Marketing Administrator putting together marketing emails and sending them out with email software. KSP executes marketing campaigns for our clients, and I research leads for the campaigns. I also do a bit of writing for the campaigns.

"Another part of the job is a little bit of project management to identify software available to use for project management and, once purchased, to configure it and set up how we would use it. I train other people in the company how to use it. Also, when we have a new piece of software, I'll go in and document how to use it. So there's a good variety of work, but it all involves applications and processes."

How he landed the job: "I signed up for one month with FlexJobs, a job site that has work-from-home, flexible, part-time, and freelance work. The hardest part was narrowing my search to what I wanted to do. After that, it took about a week to find Kaul Sales Partners. When they were interested in me, I set up a Zoom interview with them. I had done telephone interviews before but not video."

The challenges: "As an independent contractor, there are no insurance benefits, but I'm on Medicare. Since I work remotely, there's no company picnic, but I don't really miss that sort of thing."

What he likes about the job: "I enjoy managing and organizing data, and troubleshooting discrepancies. I get to work on a variety of things that fall within my skillset: working with applications, research, and writing.

"I love when I have tasks that are consistent with my skillset, such as using computer applications, doing analysis, and the research and writing based on analysis I have done. And given my flexible schedule, I bike probably two or three times a week.

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"I like working from home because I don't have to dress up for work and I don't necessarily have to shave. I generally wear shorts and a T-shirt. (Of course, I do have to be sure I have a shirt on if we are doing a video conference.)

"Plus, I like the flexible hours. I don't have to drive to work at a ridiculous time. I get to be with my two golden retrievers, who like to hang out under my desk in our family room. They check on me and go in and out. If I want to take a break, make a cup of coffee, get a snack, walk the dogs, I do it.

"I communicate with my co-workers through Slack messaging software, and we have video meetings on Zoom, so I don't feel out of touch with the team."

His income: Ratzlaff earns roughly \$16,000 annually.

Online Teacher or Tutor

The nitty-gritty: Online tutoring is in demand for a range of students, from elementary school straight through adult learners. The subjects most in demand are history, science, math, and English. Foreign language specialties are also seeing an uptick. And there is always a need for help with preparation for standardized tests such as the SAT, GED, and GRE.

An online employer like Tutor.com, which offers one-on-one help to students, is set up so that when a student needs assistance with homework, he or she enters a grade level and subject (such as algebra or AP Chemistry) into the computer log-on screen. The appropriate tutor (the firm has more than 3,000, including certified teachers, college professors, graduate students, and professionals with master's degrees, PhDs, and Ivy League credentials) connects to the student inside the secure online classroom. The student and tutor can chat using instant messaging, draw problems on an interactive whiteboard, share a file to review essays and papers, and browse resources on the web together. With individual accounts, sessions are saved so that students and parents can review them at any time. Course levels range from elementary school through twelfth grade and the first year of college, but tutors also can help adults returning to school or searching for a job.

Other online tutoring firms include Wyzant (wyzant.com), which tutors people in more than 300 subjects from accounting to physics to writing. Many of Wyzant's 80,000 tutors are,

or have been, teachers or have advanced degrees. Outschool (outschool.com), which offers 10,000 video-assisted classes from preschool through high school, hires instructors who don't need teaching certification, but rather based an individual's work expertise; it pays up to \$40 an hour.

But if you have a skill you can pass along, you may be in demand. Prospective tutors complete a proficiency exam for certain subjects, or provide written qualifications. Kaplan and Pearson Education are two more firms to consider.

For general information about tutoring, visit the American Tutoring Association (americantutoringassociation.org/) or National Tutoring Association (ntatutor.com) websites. Or you might opt to tutor on your own. You'll probably forgo the bells and whistles of the interactive whiteboard, but you can easily set up chat sessions and send files back and forth with your students. And you can develop an ongoing relationship that provides steady work. Some firms ask you to plan on at least five hours a week.

Pay range: Hourly rates are all over the map, based on experience, subject tutored, company, and grade level. On Wyzant, an SAT math tutor might charge anywhere from \$30 to \$200 an hour. And the site will charge you a flat 25 percent platform fee on that sum. Some tutors might charge as little as \$15 per hour for their services, while others charge as much as \$160 per hour. Online tutors generally earn around \$15.13 to \$20.26 an hour, according to PayScale.com. Some private tutors, however, can easily make as much as \$65 an hour. Annual salaries can top \$42,000.

Qualifications: Teacher certification is preferred but not required. Professional experience can be your calling card. A background in education and experience working with students in a classroom is generally a necessity. Teachers should have a bachelor's degree and a valid teaching certificate for the state in which they are teaching and be certified in their grade levels and subject. Many online teachers also have a master's or other advanced degree.

In general, with a tutoring company, you take an online exam in the subject you wish to teach. If you pass, you will be given a mock session with an online tutor. Then you must pass a third-party background check and final exam. Knowledge of more than one subject is encouraged. Your computer must have high-speed internet access and be able to run the classroom software provided.

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There is no certification to be a private tutor. Experts in a range of fields from nursing to finance to law and business may find opportunities, as can those with foreign language skills. If you're interested in becoming a college admissions counselor, you can learn more about how to prepare from the Independent Educational Consultants Association (IECAonline.com) and Higher Educational Consultants Association (HECAonline.com). You can get paid \$20 an hour to be a tutor at Chegg (chegg.com/tutors/become-a-tutor) or teach a class on Skillshare (skillshare.com) for a price you set.

Job hunting tips: Math teachers are in particular demand at the high school level. Requires a BA/BS degree, technical skills, and a teaching license.

Diana Hood Teacher

Diana Hood runs a virtual classroom for Connections Academy, a tuition-free online public school for students in grades K–12, reaching 200-plus high school students. There are no chalky blackboards, or marked-up white boards, or shiny apples on the desk.

Hood worked as an English teacher and school librarian for 33 years at various school districts in Texas. Seven years ago, she qualified for retirement through the State of Texas, and decided to take advantage of this to spend more time and travel with her husband. But when the marriage fell apart two years later, she realized that she wasn't completely ready to hang up her lesson plans.

Today, her remote classroom is what was once her now-grown daughter's bedroom. It is a mixed-use room lined with books, her desk, a computer and printer on one side, and her sewing machine and an armoire filled with her cake decorating supplies on the other for her hobbies.

Her school day begins at 8 a.m., after she has taken Zoe, her border collie, for a neighborhood walk around her Leander, Texas, neighborhood. The day wraps at 4 p.m. "Zoe comes over and starts nudging me, kind of saying, 'Hey, get up, get up!'" she says.

Each day is a little different. "The first hour I go through emails from kids," she said. "I might do some grading. There might be a faculty meeting or school meeting at 8. Around 10 you start hearing from kids as they start waking up and logging on themselves. They call me, or I might have a list of calls to return. Sometimes they call after-hours and leave a voice mail."

Hood sets aside late morning or early afternoon for personal tutoring sessions, followed by a class session that she preps for just like a classroom. "We record each class and post the link on a message board for kids who can't be there.

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While roughly 200 students can access her classroom, she has 30 students in her home room. Hood's 10-month schedule follows the Texas public school schedule with the same holidays.

And she can connect with colleagues. "I'm on a team with four senior English teachers," she said. "We use Google Hangouts and instant messenger, so we can chat with each other throughout the days, or we can call."

In Austin, she connects with numerous online teachers for coffee or adult beverages after school.

What she does: "I teach English to high school seniors. During the course of the year, the students read excerpts from *Beowulf*, *The Canterbury Tales*, *Macbeth*, or other Shakespeare works. It's a traditional British literature class and is considered to be fairly rigorous and college prep. Students do a lot of reading, and they write papers, which I grade. They have essay questions on end-of-unit tests, and I grade those. There are some daily grades. The computer grades the multiple-choice tests.

"I make a lot of phone calls. I call kids. I call parents. A lot of kids jump into online schools thinking this is going to be easy, but when they don't have a teacher standing over them saying do this, do this, do this—well, they tend not to do anything. So I spend a lot of time calling kids and saying 'Hey, you're falling behind; hey, I see you haven't done this; hey, are you having trouble, do you need my help, do you need to ask a question?'

"We use a program called Adobe Connect, which has a webcam feature so they can see us when we are teaching and tutoring."

How she landed the job: "I heard about the opportunity from former colleagues, did my research, and applied online at the Connections Academy (ConnectionsAcademy.com) website. The interview process is by phone and in person and there are the prerequisite background and credential checks and references. I am certified in Secondary English instruction, reading, and learning resources."

What she likes: "I can talk to kids one on one without worrying about kids going nuts behind me."

The challenges: The physical distance, in some cases. "'I can't say, 'Sit in that desk and finish that.' You have to rethink how you motivate kids. You have to learn to be disciplined with your time. That can be an adjustment when you've lived your life from bell to bell."

Her income: Around \$50,000 for a 10-month school year, which is on par with the surrounding school districts.

Learning and Development Curriculum Designer

The nitty-gritty: Curriculum or instructional designers write and create academic training and course materials for schools, corporations, and nonprofits aimed at employee learning opportunities.

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Education professionals with experience in curriculum writing will find a variety of part-time, temporary positions to assist educational institutions and organizations with curriculum development, writing, and adoption. These jobs seek people who have excellent teamwork skills and who perform well under deadlines.

Duties can include updating and writing syllabi, creating online course content, and using feedback to update course materials. You'll connect with subject matter experts to provide course content and training curriculum. The aim is to work with your clients to create custom training programs to meet their needs. You may also track employee performance and measure training aftermaths.

Pay range: The salary can range from \$59,036 to \$90,960, with a median salary of \$74,893, according to Salary.com.

Qualifications: You will typically need a bachelor's degree. Most positions require a few years of related work experience as a teacher or an instructional leader. For some positions, experience teaching a specific subject or grade level is required. Master's degree programs in curriculum and instruction teach about curriculum design, instructional theory, and collecting and analyzing data. To enter these programs, candidates usually need a bachelor's degree in education. Check with your state's board of education for specific license requirements.

Online ESL Teacher

The nitty-gritty: ESL (English as a Second Language) teachers teach English to non-native students. The number of students in public schools who speak English as a second language is on the rise. Teaching English as a second language, however, demands skills beyond simply having a grasp of grammar. You will need to consider a number of factors before beginning a career in English language teaching. Where do you want to teach? What level do you want to teach? What are your qualifications?

Virtual teachers may meet one on one with students via Zoom, Skype, or Google Hangouts, or in a group setting via a remote connection. Grading student work, keeping attendance sheets, and creating curriculum are commonly part of the duties. You may also help students to understand day-to-day living challenges and customs in the U.S. culture. Your job may cover coursework in

other subjects (such as math and science) or even teaching those subjects directly.

Pay range: Pay runs the gamut from \$30,000 to \$64,000 annually, according to PayScale.com.

Qualifications: As with other teaching jobs, a bachelor's degree with emphasis in education is required, and a master's degree is highly desirable. Because there is such a wide range of ages among ESL students, additional coursework in specific areas such as early childhood education or adult education is also sometimes required. Certification by the specific state in which a teacher will be employed is a must. You might enroll in a 120- to 180-hour course to earn a certificate to teach English as a Second Language for Adults. Check local colleges and universities for programs. TESOL International Association (tesol.org) is a great resource for jobs and certificate programs. Check out the career development section for more.

Market and Survey Researchers

The nitty-gritty: You mingle research and people skills conducting surveys of customers—either on the phone, online, or through questionnaires via email. Typically, you'll be asked to write a comprehensive report and deliver an analysis of your findings. In some instances, you're sizing up prospective sales of a product or service. Other times you're pulling together statistical data on rivals, prices, and more.

The list of possible employers runs the scope from consumer products firms to university research centers to financial services organizations, government agencies, healthcare institutions, and advertising firms. You'll need to be a nitpicker for details, since this kind of work tends to rely on exact data reviews. For information about careers and salaries in market and survey research, contact the Insights Association (insightsassociation.org).

Pay range: Market research analysts in the United States take home an average salary of \$53,322 annually, according to PayScale.com. Overall earnings for market research analysts can stretch to \$77,000, including bonuses.

Qualifications: A grounding in liberal arts and social science courses—including economics, psychology, and sociology—is valuable. A master's or doctoral degree may be mandatory, especially

for more analytical positions. Quantitative skills are expected for some survey research positions, so courses in mathematics, statistics, sampling theory and survey design, and computer science are helpful. An advanced degree in business administration, marketing, statistics, and communications may give you an edge. Having some training in survey research methodology is, of course, advantageous.

THE HOTTEST FIELD FOR REMOTE WORKERS

Job seekers can find a smorgasbord of remote openings in healthcare, especially moving forward with jobs like telehealth nurse, or a nurse clinician who develops materials for educating nursing staff. These positions are sparked by the aging global population. We're living longer and presumably healthier lives. Some of the telecommuting jobs available in the medical and health field are healthcare information specialist, medical transcriptionist, medical coder, medical billing, research scientist, pharmaceutical representative, nursing, physician care, insurance representative, and patient advocate. The possibilities are boundless for medical and health professionals to find remote contract, independent, part-time, and full-time jobs.

Employment of healthcare occupations is projected to grow 14 percent from 2018 to 2028, much faster than the average for all occupations, adding about 1.9 million new jobs, according to the Bureau of Labor Statistics (BLS). Healthcare occupations are projected to add more jobs than any of the other occupational groups. And as the world shifts due to the 2020 coronavirus pandemic, this figure could expand even further.

Stepping into this growing and ever-changing arena, however, may demand new skills to earn a certification or renew a license. Many employers favor applicants who are certified by a standard professional association. You'll find useful details about healthcare jobs in the Department of Labor's Occupational Outlook Handbook ([bls.gov/ooh/](https://www.bls.gov/ooh/)). Here are some great healthcare jobs to consider.

Dietician and Nutritionist

The nitty-gritty: Employment of dietitians and nutritionists is projected to grow 11 percent from 2018 to 2028, much faster than the average for all occupations, according to the Bureau of Labor Statistics. More dietitians and nutritionists will be needed to provide care and education for patients with various medical conditions and to counsel people who want to improve their overall health.

There's rising demand for special diets to tackle obesity, aging, allergies, and ailments such as diabetes and heart disease. And staying fit and eating healthy are typical life goals, particularly for those over age 50.

Duties range from meal designing to providing expert advice on, for instance, weight loss and lowering cholesterol levels. Potential employers include operators of wellness programs, supermarkets, schools, restaurants, hospitals, clinics, and nursing care facilities. You might opt to open your own practice as a nutrition or health coach. Appointments can be held via telephone or Zoom, Skype, or other video conferencing platform, so you and your client can work together quietly without interruption.

Pay range: The average salary for a registered dietician is \$52,062, but can range up to \$68,000, according to PayScale.com, or \$20.53 to \$37.75 per hour. Nutritionists can earn up to \$72,000, according to PayScale. Depending on your expertise, you might charge \$175 for an initial 90-minute consultation. Follow-up sessions are typically 30 to 45 minutes in length and are billed at \$65 per half hour.

Qualifications: You'll usually need a state license or certification, which requires a bachelor's degree in food and nutrition, a supervised internship, and a passing grade on an exam. You can get more information from the Academy of Nutrition and Dietetics (eatright.org). Other options include a health coach certification from the American Council on Fitness (acefitness.org) and various certifications offered by the American Fitness Professionals & Associates (afpafitness.com).

Massage Therapist

The nitty-gritty: Massage therapists are valued for their talent for relieving muscle soreness and unknotting stress for their clients. Employment outlooks are on the rise. This is a job well suited to a home-based business where your clients come to your in-house studio, which is equipped with a special table, crisp linens, soothing music, and aromatic balms and lotions of lavender and sage.

Massage therapists use a variety of treatments and techniques, and you may choose to specialize in one. My 90-year-old mother's therapist is known for her work with older adults and a gentle massage aimed at circulation, relaxation, and delivering the human

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touch. Your core work consists of assessing the client's medical past and delivering what the client seeks, whether that is a gentle or a more aggressive workout.

Pay range: Therapists who have clients come to their homes typically charge between \$50 and \$125 for a 90-minute massage. Some also make house calls for an extra fee.

Qualifications: Most states and the District of Columbia regulate massage therapy. You must get either a license or certification after graduating from an accredited training program. You may also need to join a massage-professional organization for insurance coverage. The American Massage Therapy Association (amta-massage.org) offers memberships, which include liability insurance, for \$235 a year.

Virtual Nurse

The nitty-gritty: A virtual nurse is often referred to as a home health nurse or a telehealth nurse. Nurses use technology like web cameras, VoIP (Voice over Internet Protocol), the internet, and telephone lines to convey care to patients. You might be responsible for conducting post-discharge calls, answering acute care requests, assessing needs, referring callers to healthcare providers, services, and community resources. Nurses working remotely are often in charge of case management, treatment approval, and patient education.

Pay range: Hourly pay can range from \$19.11 to upward of \$39.44, according to PayScale.com. Annual salaries can top \$80,000.

Qualifications: Prerequisites include a nursing degree, a nursing license, and the computer and communication skills essential to deliver health advice over a video call or telephone. Emergency medicine nurses may feed triage services over video links, which requires certification as an emergency medicine nurse. Employers include medical practices, major medical centers, and university hospitals, as well as hospice and home care providers. Employers include: Humana, Aetna, and UnitedHealth Group.

Medical Biller/Coder

The nitty-gritty: The essence of this job is to switch medical terminology for everything from an annual physical exam to a torn ACL

into the numerical standard codes using the classification system that insurance companies use for administering reimbursement. Titles for this job include clinical coding officer, diagnostic coder, medical coder, or medical records technician. Potential employers include billing companies, physician offices, hospitals, hospices, clinics, and insurers.

Pay range: Annual salaries can range from \$40,249 to upward of \$71,697, according to Salary.com.

Qualifications: Plan on four months to one year of education. With an online course, you can go at your own pace. In general, you'll need a high school diploma or GED, and must pass an accredited program in medical coding. Most employers require that you get certified through a nationally recognized professional organization such as the American Academy of Professional Coders (aapc.com) or the American Health Information Management Association (ahima.org).

Medical Interpreter

The nitty-gritty: The Bureau of Labor Statistics projects 19 percent employment growth for interpreters and translators through 2028. Specializing in healthcare expands your opportunities, but you'll need to know quite an assortment of medical terms in both languages. Spanish is the most in-demand language, but the need for Arabic, Chinese/Mandarin, German, Hindi, Korean, Thai, and Russian is growing. Interpreters assist patients in their communications with doctors, nurses, and other medical staff, either face-to-face or remotely by phone or video link. Translators, meanwhile, handle written material such as informational booklets, forms that patients must read and sign, and patient records.

Pay range: The median annual salary for medical interpreters is \$45,349, with a range usually from \$34,948 to \$53,688, according to Salary.com. Top earners can pull in more than \$90,000, according to the BLS.

Qualifications: You don't need a college degree, but employers generally prefer to hire certified medical interpreters or certified healthcare interpreters. Some colleges and universities offer certificate programs. To become a medical interpreter, you can complete a 40-hour minimum accredited medical interpreter training

course. Find a training program that's accredited by the National Commission for Certifying Agencies (NCCA) and by the Commission for Medical Interpreter Education (CMIE). For example, Howard County Community College in Maryland has a Health Care Interpreter Certificate program that consists of three courses for a total of 124 hours, taking place over five months.

Medical Records Administrator

The nitty-gritty: The work involves transferring records of physician notes from patient visits, medical or surgical procedures, medical history, test results, and more into computerized files. For the most part, this is a stationary desk job. A hot specialty: coding (see above).

Pay range: \$12.07 to \$23.52 per hour, with annual salaries of \$34,000 to above \$71,000, according to PayScale.

Qualifications: A high school diploma or equivalent and prior experience in a healthcare setting are enough to qualify for some positions, but most jobs for health information technicians require postsecondary education, according to the BLS. You'll probably need an associate's degree in health information technology from a technical or community college. Online courses are offered, too.

Coursework covers medical terminology, anatomy and physiology, health data requirements and standards, clinical classification and coding systems, healthcare reimbursement methods, and database security.

Passing a certifying examination is not always obligatory, but employers prefer it. This certification is awarded by the American Health Information Management Association (ahima.org). Visit its website for complete information, including accredited schools and certification details.

Healthcare/Patient Advocate

The nitty-gritty: You're in charge of helping patients traverse the complex medical system. You can get to the bottom of billing errors and challenge insurance-coverage denials.

At times, you might offer advice in making medical decisions, help locate a specialist or hospital, go with patients to doctor appointments, manage multiple-doctor care, and pick up prescriptions.

Knowing how to fill out insurance forms and even consult with doctors for better rates might fall under your service. Job openings range from working privately and remotely for one person or a couple to working on staff as an advocate at a local hospital, nursing home, rehab center, or insurance company. Some office time might be required.

Pay range: Annual salaries can range from \$45,469 to more than \$81,000, according to Salary.com.

Qualifications: Community colleges and nonprofit organizations offer training and certification programs to help more people handle this post. Nurses, social workers, medical professionals, and insurance experts are in high demand for these positions. But if you've piloted your own maddening path through the medical system, you might be the ideal person to take on this role. No licenses are required to practice, but there are several credentialing programs. Contact the National Association of Healthcare Advocacy (nahac.com), a professional group in Berkeley, California, and the Patient Advocate Certification Board (pac-board.org).

Medical Writer/Editor

The nitty-gritty: This writing or editing position can range far and wide, from creating documents relating to grant proposals, to writing magazine and newspaper articles and educational booklets, to covering investigational trials, to preparing clinical study reports, poster presentations for medical conferences, summaries of safety and efficacy, and other regulatory deliverables. You'll need a core ability to summarize scientific data, combining a writer's creative flair with the precision of research and the scientific process.

It's a hot field thanks to the relentless innovation in medicine and healthcare. The necessity to communicate about research findings, products, devices, and services is rising. And there's a pressing need to convey new information to healthcare specialists, such as doctors and nurses, as well as patients and the general public. You might find work in traditional print publications, electronic publications, videos, podcasts, website content, and work with doctors and scientists.

Other job titles include Scientific Writer, Technical Writer, Regulatory Writer, HealthCare Marketer, HealthCare Journalist,

or Communication Specialist. Remote jobs can be found at pharmaceutical and biotechnology companies, medical device companies, government agencies, medical communication agencies, medical education companies, healthcare professionals associations, academic institutions, medical and healthcare book publishers, trade publications, and more.

Pay range: A salary range for a medical writer is \$53,000 to \$103,000 annually, according to PayScale.com. For a medical editor, the span is \$41,000 to \$93,000 and up annually.

Qualifications: You will typically need a bachelor's degree and prior work-related experience in hands-on technical/medical writing experience, often in a pharma/biotech environment. Medical communicators may be writers, editors, healthcare journalists, supervisors, project managers, media relations specialists, educators, and more. At their core, they are exceptionally skilled at gathering, organizing, interpreting, evaluating, and presenting often complex information to healthcare professionals, a public audience, or industry professionals such as hospital purchasers, manufacturers and users of medical devices, pharmaceutical sales representatives, members of the insurance industry, and public policy officials. For information, contact the American Medical Writers Association (AMWA.org). Members can access the group's job board.

Senior Statistical Programmer

The nitty-gritty: This remote job may step you into the realm of statistical programmer for projects and programs for clinical studies. You might be part of figuring the overall strategy for the programming duties on a project, help in managing project budgets, and tracking project performance metrics. You work with software developing customized programming code to generate summary tables, data listings, graphs, and derived datasets, as specified in the statistical analysis plan and programming specifications. You also develop and lead the implementation of data management protocols to support pharma/clinical research projects.

Pay range: Annual salary range is \$78,000 to \$149,000, according to PayScale.com.

Qualifications: Requires a bachelor's degree or higher, preferably in a scientific or statistical discipline; in lieu of a degree, a comparable combination of education and demonstrated programming

experience may get you in the door. Programming experience in SAS or other required software, preferably in a clinical trial environment, may be mandatory.

Principal Biostatistician

The nitty-gritty: Statisticians gather and evaluate data and to solve problems in a range of fields from business and sports to engineering, government, and healthcare. You'll be called on to choose what data you need to collect and the best way to do so via a survey or experiment, for instance. You then do the research via phone or online surveys, and then drill down to interpret the findings.

Statisticians known as biostatisticians or biometricians typically work in pharmaceutical companies, public health agencies, or hospitals. You may design studies to test whether drugs successfully treat diseases or medical conditions. They may also help identify the sources of outbreaks of illnesses in humans and animals. Other job titles: Quantitative Analysts, Market Research Analysts, Data Analysts, or Data Scientists.

Pay Range: \$85,000 to \$137,000, according to Glassdoor.

Qualifications: Statisticians typically need at least a master's degree in statistics, mathematics, economics, computer science, or another quantitative field. However, a bachelor's degree is sufficient for some entry-level jobs. Research and academic jobs generally require a PhD. A bachelor's degree in statistics typically includes courses in linear algebra, calculus, experimental design, survey methodology, probability, and statistical theory. Coursework in engineering or physical science, for example, may be useful for statisticians working in manufacturing on quality or productivity improvement. A background in biology, chemistry, or health sciences is useful for work testing pharmaceutical or agricultural products. Communication skills come in handy since you'll have to present your ideas and findings to those without your analytic chops.

Junior Data Analyst

The nitty-gritty: Junior Data Analysts translate numbers into plain English. Every business collects data, whether it's sales figures, market research, logistics, or transportation costs. A data analyst's

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job is to take that data and use it to help companies make better business decisions. For instance, you might be hired to work with an employer's social media content and advertising data from top brands, working with A/B testing (also known as split testing or bucket testing), which is a method of comparing two versions of a webpage or app against each other to determine which one performs better, and reporting and analyses.

Pay Range: The average salary is \$55,851, according to Indeed. Annual salaries can top \$109,000.

Qualifications: Most management analysts have at least a bachelor's degree. The Certified Management Consultant (CMC) designation may improve job prospects. Learn more at the Institute of Management Consultants (imcusa.org) website. A bachelor's degree is the typical entry-level requirement for management analysts.

Fundraiser

The nitty-gritty: Asking for money is a fine art. The lifeblood of a nonprofit's sustainability is its ability to keep the coffers filled with generous support from donors who believe in the mission and cause of the organization. When you accept this role, you're always reaching out to develop relationships with individual donors and lobby for supporters to make a bequest in their estate plans for funds to go to the nonprofit.

You might be the gracious host for events that draw attention and presumably donations to your cause. You might be in charge of shepherding grant proposal requests to the proper foundations (see grant-writing jobs, p. XX), or of launching phone and direct mail appeals. If you're in search of a sizeable gift, you'll be out of your home office, building rapport over long lunches and get-togethers with potential donors in their offices and at their homes. If you delight in event planning, arranging parties with purpose, so to speak, that can be an energizing part of this job.

Pay range: \$34,000 to \$81,000, according to PayScale.com; Fundraising Director salary falls between \$108,127 and \$169,650, according to Salary.com.

Qualifications: A background in public relations, sales, or market research is often expected. One way to sharpen your fundraising skills is to enroll in classes and certification programs offered by the Association of Fundraising Professionals (afpglobal.org) and

Candid (Candid.org). AFP offers webinars and publishes books that help fundraising professionals learn. Some of these AFP books are published in partnership with Wiley. Candid offers free and affordable classes nationwide in classrooms, libraries, and online that cover grant proposal writing and fundraising skills. Many colleges and universities offer courses in fundraising. Planned giving specialists should have an understanding of gift and tax law.

Customer Support Specialist/Representative

The nitty-gritty: Start with an up-to-date computer, a high-speed internet connection, a dedicated landline phone during business hours, a telephone headset, and a noiseless place to work. In general, you'll be fielding incoming calls, taking new orders, and tracing current orders. In some cases, you'll troubleshoot and help out with technical help. Online chat sessions and email may be part of the job. You may need to jump back and forth among numerous computer screen windows at a time. Employers typically provide training sessions.

Customer service is the fifth most common remote job category on the job board FlexJobs (Flexjobs.com). Each of the companies below hired for the most work-from-home customer service jobs over other companies in the job board's database. These companies are a great place to start when looking for a work-from-home customer service job: Amazon, American Express, Apple, BCD Travel, Concentrix, Direct Interactions, The Hartford, Liveops, Sutherland, SYKES, Transcom, TTEC, U-Haul, Vivint Smart Home, and Working Solutions.

Sample job titles for these firms are Customer Service Team Manager, Customer Service Associate, Customer Care Professional, Corporate Travel Consultant, Sales and Service Representative, Retail Sales and Customer Service Advocate, Licensed Life and Health Insurance Sales Specialist, Tech Support and Sales Consultant, Bilingual Healthcare Insurance Agent, Bilingual Customer Service Representative, Roadside Assistance Agent, Event Ticketing, and Sales Associate.

Pay range: \$9.89 to \$19.05 an hour, according to PayScale.com. Some firms provide health, vision, and dental benefits, or access to group plan rates. Paid vacation and matching 401(k) plans may be a perk, but you'll have to clock in enough hours to be eligible.

Qualifications: The positions have comparatively low barriers to entry: generally a high school diploma, some related work experience, and first-rate communication skills. Experience in a retail store, as a bank teller, or in sales might do. Listening and verbal skills are key. If you communicate through email, good typing, spelling, and grammar skills are crucial. Basic to intermediate computer proficiency is a must. You'll likely be given training with background on the company and its products, the most commonly asked questions. Past experience valued includes technical support or interacting with customers via a retail, sales, or other customer service setting such as a hospitality job. There is a growing demand for bilingual reps, especially Spanish-speaking. Typically, an online test and a phone interview are required. Background, drug, and credit checks are standard.

Direct Sales

The nitty-gritty: Selling for a direct sales firm like Amway, Avon, Cutco, Mary Kay, Pampered Chef, and Tupperware can be profitable, and there are ample opportunities to do so. You market the merchandise directly from your home office via a computer, internet access, and a telephone. But it entails plenty of legwork and some start-up costs for a "starter" kit of training materials and products. You set your work schedule. Earnings are commission-based. With some companies, you can bump up your income by enrolling other salespeople to join your team. You then receive a commission for the items they sell, too.

Contact the Direct Selling Association (dsa.org) for information on any particular direct selling firm. Visit business.ftc.gov for Business Guidance Concerning Multi-Level Marketing. Check with your local Chamber of Commerce, Better Business Bureau, or state attorney general's office to see if there have been complaints about a company in the past.

Pay range: You can earn around \$300 to \$500 a month part-time, up to \$1,000 or more full-time. Compensation systems are commission-based—25 to 40 percent generally. You buy the products wholesale and sell them at retail prices. You can increase your earnings draw by recruiting, training, and mentoring new representatives at some companies.

Qualifications: If you use the product and appreciate how it works yourself, it's easy to make a sales pitch that is authentic. If you're peddling makeup, for example, it helps to have some experience in cosmetics and be capable of assuredly offering beauty and skin care advice. The same holds true with cooking tools: If you're an avid cook, you have some insight to share. And you can't be shy. This job is all about your people skills.

Transcriber

The nitty-gritty: To land this gig, a fast internet connection, a laptop, a foot pedal to stop and start the audio recordings (Marcy Brown uses hot keys on her laptop; see the sidebar below), and noise-canceling headphones are really all you need to get rolling. The core of this job is a love for typing and an ability to type quickly and accurately. Then, too, a knack for grammar, punctuation, spelling, and grammar are essential requirements of the job, and of course, a familiarity with Microsoft Word. Two in-demand areas for jobs: medical transcriptionists who listen to voice recordings that physicians and other healthcare workers make and convert them into written reports, and legal transcriptionists who provide written accounts of court and legal proceedings.

Pay range: Pay may be per line or per word. According to Careerbuilder, the average rate for a transcriptionist is \$17.20 an hour. The median hourly wage for a Medical Records Transcriptionist is \$22, with a range usually between \$19 and \$27, according to Salary.com.

Qualifications: Employers typically require applicants to do a sample run with a test audio transcription. Many vocational schools and community colleges offer courses in transcription. Medical transcription programs are typically one-year certificate programs. Coursework in anatomy, medical terminology, and a legal background can smooth the way into court transcription work.

Marcy Brown Transcriptionist

Marcy Brown, a paralegal who lives in Gravois, Missouri, found work as a transcriptionist a couple of days a week. "I didn't want to work 40 hours a week. It's a great work-from-home (or from anywhere) job," says Brown. "I love not having to get out and drive somewhere, getting up when I want to get up, and not having to have work clothes."

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Although Brown did have a home office set up in a spare bedroom with a desktop computer, she was more likely to be found sitting on the couch in her living room with her laptop, typing away. “I’ve worked sitting out on our deck because we live right on the lake and have a gorgeous view,” she says. “I have also done my transcribing from the front seat of a car on road trips while traveling on an 8-hour drive from my home in Missouri to visit family in Indiana.”

Brown learned to type in high school on a manual typewriter. She took three years of typing and two years of shorthand. “I have always liked to type, and the work is interesting. You learn about so many different things. It’s fun.”

How it worked: The audio files were either emailed to her or sent to a drop box on her computer. Some jobs paid better than others. “My best-paying jobs were deposition transcripts that I typed for a court reporter I worked for. The pay was per page with 25 lines per page. The volume on the recording is usually good. It’s easy proofing. I simply did a spell check and then sent it back to the court reporter, who final-proofed it. For those jobs, I could generally make \$15 to \$20 an hour.”

Her other job, which was general transcription, paid .75/audio minute. “I’ve typed marketing focus group reports, college lectures, interviews conducted for college theses, World War II veteran oral history, book ideas, conference presentations, and more. Some jobs were one-on-one interviews, which I requested usually, but sometimes I’d get jobs with multiple speakers. If they’re talking over each other, it made the transcription slower, and reduced the money I could earn hourly.”

“I have done a lot of files about STEM [science, technology, engineering, and math], which I really didn’t know what it was until I started doing those,” says Brown. “I do now. That can slow you down a little bit, but to make transcripts of value, you need to do that extra step. It also requires more detailed proofing, which takes more time and, in turn, reduces my hourly rate.”

How she landed the job: Brown landed her first job via a job posting on Craigslist for two court reporters in the Kansas City area, where she and her husband were living at the time. “I sent in my résumé. I met with them, and off I went,” she says.

Brown has also found work via the job site Flexjobs.com. She responded to postings, sent a résumé, and transcribed a few sample audio recordings, and sent them back to them to see how she did. At one point, she was juggling four clients.

The challenges: “You have to be a good typist, have a good vocabulary, and be able to spell well. Obviously, there’s spell check, but you have to know the difference between their and there.”

The court transcription work is a natural given Brown’s background, but with the general transcription work it can be a little dicier. “You never really know what you are getting with the general transcription,” she says.

Sometimes, it's 'Oh my gosh, I don't understand anything they are talking about,' and if it's someone with an accent, that can be even harder."

Plus, Brown says, "You have to be able to do a little bit of internet research. A lot of times you are dealing with subject matters that you are completely unfamiliar with. There is terminology in there that you may not know or know how to spell."

When that happened, Brown stopped and did an internet search of, say, a person, a company, or a subject matter, so she could familiarize herself with what she was typing. "That can slow you down a little bit, but to make a transcript of value, you need to do that extra step."

Mediator

The nitty-gritty: Arbitration and alternative dispute resolution (ADR) have steadily gained fans from those hoping to avoid lawsuits with burdensome fees and often a drawn-out legal procedure. From divorce proceedings to housing and medical disagreements, many people prefer to settle matters confidentially out of court. There can be frustrating debates, but mediators are the pros armed with the cool voice of reason.

These jobs are not only for retired lawyers, mind you. An expertise in certain fields of business can be your calling card. Experience settling workplace discrimination issues, marriage counseling, and even a mental health capability can land you a seat at the table to guide a delicate negotiation. In general, you work out of your home office, but you may have to go to another location for the official meeting. You've got to be "all ears." Your task: Neutrally hear both sides of an argument, cut through the occasional emotional drama, and focus on the critical details. It's up to you to patiently direct and encourage both sides to keep talking in a civil fashion until a satisfactory resolution, or settlement, is landed.

Pay range: \$137.00 to \$381.70 per hour, according to PayScale.com.

Qualifications: Many mediators have law degrees. Specific training, license requirements, and certification vary by state. Mediators typically complete 60 hours of courses through independent programs or organizations, but some are trained on the job through volunteering at a community mediation center or teaming up with

a practicing mediator. Some colleges offer certificates or advanced degrees in dispute resolution. To tap into cases, network with local bar associations, insurers, realtors, and human resource departments at area businesses and hospitals. The American Bar Association Section for Dispute Resolution (americanbar.org) provides a trove of information relating to the dispute resolution field. Mediate.com is another source for international, national, and state conflict resolution organizations and more.

Sustainability Building Consultant

The nitty-gritty: In general, a background in architecture, engineering, and construction will give you a firm foundation. Older buildings, in particular, are getting serious facelifts. You probably need a grasp of (or a yearning to learn) the technical aspects of building construction—say, the nature of sieve-like windows, the best ways to use natural lighting, energy-efficient heating and air-conditioning systems (HVAC), plus water-smart features such as low-pressure faucets and toilets.

You'll work with companies to help them to become more environmentally hip. On one hand, they may want to do good, so they're admired in their community, or perhaps you can help them save money by wise management of resources that's good for the bottom line and for the environment.

A sustainability consultant will offer solutions for greener work supplies, ways to apply temperature control, or lighting systems within factories and offices that save energy. You may even be able to help the company qualify for tax credit incentives.

Pay range: Salaries can run from \$50,000 to \$90,000, according to PayScale.com.

Qualifications: One biggie: The LEED program (Leadership in Energy and Environmental Design; usgbc.org/leed) offers certification that leads to a credential as a green building specialist. That's your entrée to offer strategic advice on a wide range of building projects. The Green Building Certification Institute provides information, as does its parent organization, the U.S. Green Building Council. Generally speaking, you'll have a degree in environmental science and/ or business regulation. While this can be a remote job, you will spend time on site at various operations.