Top Ten Rules for Financial Success in your Business:

1. Track every single sale and payment. Use the above Money Management Worksheet or a resource of your own.

2. Track your money to the penny--there is no fuzzy math when it comes to money!

3. ALWAYS order one of every item you have sold. If you are liquidating a discontinued or overstocked item, save the funds to invest into the new product that will launch at the next quarter.

4. Manage your shipping costs wisely by ordering large amounts at one time.

6. Maintain your customer base by NEVER giving them a reason to order from someone else. NEVER run out of product, especially skin care. If you are a working consultant and your shelves cannot supply a party of 6 women with 6 Miracle Sets, you need to order!

7. Keep your overhead (PCP, Sales Aids, etc) costs at 10%. Don't spend too much on items that will not generate sales. As a general rule, it is better to demo Section 1 product than to use samples (or course, color is an exception).

7. Remember that it takes five times as much to generate a new customer as it does to maintain one. Don't be afraid to give away some profit to create a new customer. If, however, you find you are LOSING money frequently, definitely discuss this with your director.

8. Husband not on board? Use your profits to take over a household bill. Even taking on a smaller bill, such as Internet, will make a difference to him... and motivate you to GET TO WORK and PAY THAT BILL!

9. As with every business, your loan payment will come out of your profit margin. As tempting as it would be to pay it off early, pace yourself so that your family receives a benefit from your business. If you are working hard and plugging all your money into that loan, your husband will start to wonder when he's going to see some of that money you're making! Now he's in a situation where he sees you less and his financial situation's still the same. The interest on your loan or credit card is tax-deductible. Pay it off as scheduled and use your business income to support your family. However, if you are making enough profit to only pay your loan, with nothing left over, the answer is simple: hold more selling appointments!

10. Always discuss any questions about ordering or financial concerns with your director. There are no stupid questions! My goal is to have financially healthy and successful consultants. I am happy to help!