

# Earning Our Own Money

Homeschoolers 13 and under  
tell their stories



A Holt Associates Publication



Click here to subscribe to the  
JohnHoltGWS newsletter,  
Learning All the Time.

April, 2013

Dear Reader,

Holt Associates/Growing Without Schooling originally published this booklet in 1991 and I have scanned all its pages without editing any of them. Therefore, all the subscription information, and any other sales information, that you read in this booklet is no longer valid as GWS ceased publication in 2001. Nonetheless, I hope the original text and art will inspire you and your children to find your own ways to earn money!

If you want to read the issues of *Growing Without Schooling* magazine, read and learn more about John Holt, and learn about unschooling and learning outside of school, please visit

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

Best wishes,

Pat Farenga  
President, HoltGWS

# Taking Care of Pets Watching Houses Distributing Newsletters

---

*From Dave Kirk (VA):*

I'm 12, and I've been boarding pets, watching houses when people go on vacation, and doing yard work since I was about 10. I have lots of animals myself so just about anyone who comes over sees that, and when people are looking for someone who knows how to take care of animals, they think of me. If someone just wants me to take care of a small pet, I'll have them bring it over to my house. During the summer I get calls from people who are going on vacation and want someone to watch their house, turn lights on and off, take in newspapers, and sometimes take care of pets, too, so I do all those things. Mostly I just look for opportunities, or people in the neighborhood hear about me.

For feeding one animal twice a day and for doing things like bringing in the newspaper and opening and closing curtains I get about \$20 a week. I don't set fees beforehand. I let the people decide how much to give me. I'm really just doing it as a favor but I know they're going to pay me something because it *is* a job.

These are good jobs but you have to be responsible. Usually I ask for two keys when I'm watching a house, because one time I lost a key. Also you have to be careful not to leave any doors or windows open if the family has a small pet like a bird or a ferret.

One time I helped my friend hand out neighborhood newsletters for a realtor. I advise getting paid by the hour, not by how many you give out, because we spent three hours handing out newsletters and we only got \$5.

My parents give me a small amount of money every week. They don't usually buy things for me, except on Christmas and my birthday - they tell me to use my allowance and save up for things, so I like to have another way of earning money. I spend a lot of money on baseball cards as an investment, not so much because I like them. I saw that they make money for you. I bought one card for \$3 and now it's worth \$15 in just five months.

I don't think it's that hard for kids to make money. I don't take jobs until I feel I'm ready for them, though. I didn't start cutting grass until a few months ago because that can be a dangerous job.



## Taking in Garbage Cans

---

*From Quinn Berry of Illinois:*

I take in garbage cans for two of my neighbors. About a year and a half ago, when I was 7, I decided that I needed some money, so I was thinking of ways to make money and this seemed like the easiest way. I went next door and asked one of my neighbors if I could take his garbage cans from where they were stored to the street on garbage day. He told me that his garbage cans would be too heavy for me but that he would pay me to bring the empty cans from the street to his storage area so that they would not blow away after the garbage collectors emptied them.

I started charging them \$1 per month and they have given me a 50¢ raise since then. I have gotten another customer, too. I charge \$2 per month but they usually give me a few dollars extra.

I have to work really hard in the winter. There wasn't too much to learn about the job, though.

I need the money from my jobs because my allowance is only \$1 per week and most of the toys that I want are fairly expensive.

I don't think it's really hard for kids to make money. At least it hasn't been for me. I think that if you really want money you can find quite a few jobs.

## Picking Up Trash for Bank

---

*From Michael Fortunato (KS):*

I am 9 years old. I started my job in September 1990, when my Uncle Pat told me that Bank IV was looking for someone to pick up the trash around the building. So one day I told them I would like to pick up the trash every Tuesday. I chose the day that I wanted to do it. They didn't ask me about whether I had done this before, they just said, "OK, you can have the job." They explained what I had to do: just go around the bank and pick up all the trash, and make sure that I get every little piece. My mom drives me to the bank and then sometimes she waits while I do the job, or sometimes she does an errand. It only takes me fifteen minutes to do the job. They don't check to see whether I got every piece; they just assume I did.

When I am done picking up trash I get five dollars. Sometimes I get a 2-dollar bill or 50 cent pieces or 5 dollar pieces! I like my job. I like to put money in my bank account. I would like to have some lego pieces that come with a motor, but it costs about \$62, so I pretty much have to work to get the money to buy it.

## Paper Route Washing Cars

---

*From Micah Martin (PEI):*

I'm 10 years old and these are the ways I make money:

I have a paper route. I make around fifteen dollars a week with tips included. I have seventeen customers. The newspaper keeps two dollars a week which I will get when I quit. When I was 8 I had a paper route with my sister. I made around five dollars a week. I only had seven customers then.

My family has a yard sale twice a year. I usually make around seven dollars there.

I used to help my sister with Regal. It's a catalog that sells cards and fancy stuff. Their address is 939 Eglinton Ave. East, Toronto, Ont., M4G 2L6. I made seventy dollars if I sold a lot of stuff.

Recently my friends and I went around the neighborhood and collected bottles. We gave some of the money we made from that to a soup kitchen and used some of it to buy supplies for washing cars. Then we got car washing jobs in the area.

I invest some of my money in basketball cards.



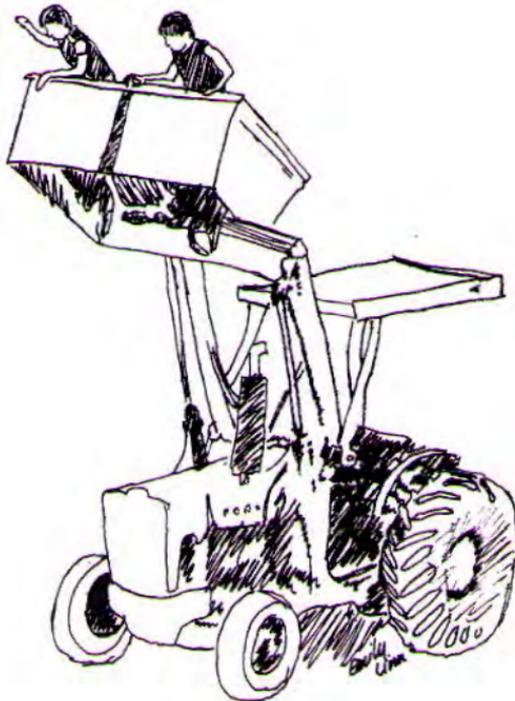
## Hauling Scrap Metal

---

*From M.J. Serignet (LA):*

I'm 12 years old. My brother and I worked with my grandfather this past summer. What we did was ask the local farmers if they wanted their piles of scrap metal hauled away. We would haul the metal away for free, and then sell it at the salvage yard. It was my brother's and my job to sort out the different kinds of metal and pile it in the semi truck. We did this for two months from 6:00 AM until it was dark, every day. My brother and I made seven hundred dollars. It was hard work but it was worth it.

I like being able to make my own money and not having to ask my parents all the time. I think there should be more opportunities for kids my age to be able to make money.



# Babysitting

## Making Radio Commercials

---

*From Cora Nielsen (VT):*

I'm 11, and I have two steady mother's helpers jobs, one on Mondays and one on Wednesdays. I earn about a dollar an hour, unless I have both children at the same time (they are best friends). Then I earn \$1.50 per hour.

I got the jobs when I was at the public library and a woman we knew came in. She talked to me about a babysitting job once a week. I started the next Wednesday. Frequently I had the woman's daughter and her best friend together. For a while I babysat for that family, and then the mother of the girl's best friend asked if I would come to their house every Monday. Then I had two jobs!

Another thing I do is radio commercials. There is a company near where I live that records commercials. I have done three of them so far and had a good time at it. I usually earn around a hundred dollars each time. I didn't even know the company that does the commercials existed until they called me! Apparently someone told them about me. I still don't know who it was!

Mostly adults do the commercials. That's why they needed me, because they had some kids' commercials and there weren't many kids around who could do that kind of stuff.

I think that other kids could do this if they really wanted to. They could look around to find out if there were any companies in their area and get in touch with them.

At first I spent the money I earned right away, but lately I have been saving it to go to a homeschooling camp for a week. I am excited to go!

## Shoveling Snow Taking Care of a Dog Babysitting

---

*From Myles Ahearn (IN):*

I'm 8 years old. I shovel snow for all the people in my neighborhood. I make about \$7. I water my mom's flowers in the summer. I get 50¢ a day for that. I stamp my mom's envelopes after she writes letters. She pays me 15¢ an envelope. It's not hard to earn money. My dad makes me put some money in the bank.

*From Brendan Ahearn:*

I'm 11. I earn money by letting a dog out and shoveling snow for my neighbors. I got the job of letting my neighbors' dog out when I was playing in the driveway with my friends. My neighbor said, "Is anyone here an Ahearn boy?" I said yes. Another neighbor had recommended me for the job and said that because I was a homeschooler I would probably be more responsible and would have more time. My neighbors work and that is why they need me to let their dog out. I earn a dollar a day from that. (I do it five days a week.)

Sometimes people ask me to shovel their sidewalks. I get \$3 and if I do the driveway too I get \$5. If I'm doing it with a friend we'll split the money.

I like earning money because I can buy my own stuff. I bought my own bike last year. Now I'm saving for roller blades or ice skates. Usually I don't have to ask my parents for money.

*From Bridget Ahearn:*

I'm 14. I started babysitting when I was 11 1/2. My first job (besides my two younger brothers) was two little girls who I babysat five days a week before the family moved to Las Vegas. Now I have five babysitting jobs and they all pay differently because they all have different-sized families.

In addition to babysitting in people's homes, I take care of my dance teacher's baby at the dance studio while she teaches.

One summer I babysat three boys all day while their mother worked at an office. I'm not going to do it again because it ruined my summer. Babysitting full time in the summer does not leave me much time for my personal activities.

But I love kids so in general I enjoy babysitting a lot, and it's a nice way to make money.

## Selling Stationery

---

*From Tina Adams of Pennsylvania:*

I'm 11. I sell stationery out of a catalog I got in the mail. You can get prizes like a microscope or a chemistry set and many other things. You can also get money. That is what I mostly get. You go door to door and most people will buy something. If anyone is interested you can write to this address: Olympic Sales Club, PO Box 1800, Enfield CT 06083-1800.

I also get money by shoveling sidewalks. I go around and offer to do it, and most of the time I get one or two dollars.

I also sell anything I make or don't want. I crochet bracelets and necklaces and sell them to people, and whenever I have old books or other things that I don't want anymore, I try to sell them too. I set the prices in advance and go door to door. It works pretty well, but sometimes people don't want to buy what I'm selling, or they don't really need it.

My mom knows somebody who sells M&Ms so I get some and sell them. We give the profit to my mom's friend, and I get some of it, too.

Whenever I want something, instead of asking my parents for it I think, "It would be nice if I could make the money myself for it." My parents wouldn't always want to buy it for me because most of the things I want are pretty expensive - I bought a camera, and now I'm saving for a bike.

# Making Greeting Cards

---

*From Jolte Lampkin (NY)*

I'm 11, and I've been interested in calligraphy ever since one of my friends showed me her calligraphy set. I got one of my own and now can write quite well. That was when my 6-year-old sister and I had the idea to make our own greeting cards and sell them in our father's piano studio for 25¢ apiece.

Daddy gave us a little corner in his studio where we sell our cards. We set up a small table and put out a money box, so if we aren't in the studio to make the sale, the customer can leave money in the box for us. Also, we don't have cards in stock on some days, and sometimes the customer wants a specially made card, so we have an order form ready.

We draw a design or scene on the front of the card and, using my calligraphy pen, write a short message on the inside, such as "Happy Mother's Day!" The cards sell very well.

Recently, I was employed by Kids' Rep, Inc. (a children's playwriting group started by my father) to draw up, in calligraphy, certificates for a playwriting contest they had run. I got 10¢ a certificate and there were 87 certificates - thus, my pay was \$8.70. I was overjoyed.

## Babysitting Delivering Phone Books Breeding Hamsters

---

*From Jenny Kapp of Maryland:*

I'm 11 1/2. I have a little brother and sister so I've babysat since I was about 7. I first got paid when I was 10 1/2. I get \$3.50 an hour. When I was 11 we lived in Hawaii for six months and we were staying in a hotel. We put up an ad at the desk and said I was willing to babysit. It's really hard to get jobs like this started, though. If I asked people to call back, often they wouldn't.

My siblings and I also delivered phone books. We found out about the job from an ad in the paper. It was very hard and the pay wasn't good. We had to bag the phone books and then my mom drove us around and we had to run out and deliver them. We made \$18 apiece after two days, but we figured out that came out to only one dollar an hour, so we quit.

Now we're breeding hamsters, and selling the babies to pet shops. We get about \$2 for each one. My older sister got the hamsters free from the lab at her college. We knew that the people in the lab had just gone into a pet shop and sold the babies, so we knew we could do that. We have to pay for the hamsters' food and for aquariums to keep them in, but it's worth it and it's a lot of fun raising the babies.

# Pruning Brush Picking Blueberry Picking

---

*From Max Harvey (ME):*

Right now I earn money by pruning and picking up brush. During the summer I pick blueberries. I pick apples sometimes too. This past blueberry season, when I was 10, I earned \$2400 in eight weeks, but that was an especially good season. The year before that I earned about \$600, and the year before that less than \$100.

My father is employing me, so he's the one who decides whether I've worked hard enough. If he doesn't think I did it hard enough I don't get the full rate. I usually get 49¢ a quart, and on a top day I brought in 215 quarts. My father pays me and everyone else at the end of the season. It's not like we get paychecks at the end of every month.

When we go out picking we go out for the whole day, from about 6 or 7 in the morning until the evening. But even during the season we don't work all the time. It depends on the weather. And I have lots of time during the year to play and do other stuff. If other kids want to do this I'd suggest starting with brush picking, because it's easier. It isn't a whole day's work, and you don't have to carry pails of blueberries. You earn less, but it's easier.

I like to earn my own money because I go to basketball practice, and I bought some sneakers for that. I also bought a new jacket, and a bike. My parents buy stuff at the Salvation Army that I don't really like, so I like to be able to buy my own things.

## Selling Soda Pop

---

*From Salim Furth (MA):*

I have been interested in earning money since I was about 6. I am now 8. I've tried selling candy, popsicles, soda pops, cookies, crafts, pussy willows, and hot chocolate. Also, me and my sister sold some of our old little toys.

The best seller is soda pops. We live near a field with four baseball diamonds, and I go there selling soda once a week in the summer and make sometimes up to \$12 a day. I buy the things I sell at the store, and then I sell them for three cents more than I paid for them. No one would buy them if I sold them for twenty cents more, but they don't mind paying three cents more because if you're playing baseball it would be hard to go up to the market to get a soda. It's easier to buy it from me.

My advice to others who want to do this is to find a store with not very expensive things to buy from.

I have a sign because I'd be embarrassed to yell, "Soda for sale!" I go right up to the baseball diamond, or right behind the fence (I don't like to get hit by baseballs!). I like to sell because it's something to do, and it's fun. I give some money at church. **Earning** money is a good idea if you're trying to save up for something that you really need.

## Giving Foot Massages Making Potholders

---

*From Daniel Hollister of Pennsylvania:*

I'm 9, and I have a business doing foot massages. I charge \$1 for one hour and for that you get a foot bath, massage, and foot cream. My mama helped me learn different ways of foot massaging and I wrote it all down. Then I practiced.

I got started when my brother Lucas had a pot-holder business and was making lots of money. I wanted a business too. We talked about foot massages and I decided this was the business for me.

People come to my house and I tell them about my foot massages. Then they come back for more. It's going well. I don't really want a big business but I like to make a little money here and there.

*From Lucas Hollister:*

I'm 7. My business is making potholders. I make them on a loom by stringing cotton loops onto hooks and then weaving them. I got started one day when our friend Nancy was here and I decided to give the pot-holder I was making to her. Nancy said, "I feel like giving you money for this. You should have a business." I thought about it a little while and decided I should have a business.

The first thing I did was to find out how much the loops cost. We counted the amount of loops in one bag and how many loops it took to make each potholder. We decided the cost was 50¢ for materials for each potholder. I charge \$2.50 so I make \$2 on each potholder.

My business has been very successful. So far I have made \$90. I have been doing this for seven months. I make the most money around Christmas. Right now I am taking a break because after Christmas I got tired of potholders because my business was so high. I will start again soon.

I get customers mostly by making potholders and when people see them they want them. I also do a little bit of advertising. I send out notes and order forms to friends and relatives to get business.

I think my potholders are special because they are a thing people need. They are good because I use good colors and the loops are very thick, which makes strong, thick potholders. People say they are the best potholders they've ever had.

{Note: Lucas sent along the order form he uses. It says, "Lucas Potholders! Now available in 100% cotton. \$2.50 each. If you'd like to order one, fill out the form below and mail it soon." There is a space for the customer's name, address, and phone number, and then a choice of available colors from which the customer can choose. One choice is, "Leave it up to Lucas to choose." Then Lucas includes his own address so people know where to send the order.}



## Making Hot Pads & Bead Bracelets Selling Plants

---

*From Nathan Westheimer of Ohio:*

I'm almost 8. I think it's a good idea to make money. It's a way to get ready to be an older person. I make hot pads on a small loom. My brother is making bead bracelets on a bead loom. We plan to make lots of them to sell.

I need money to buy things that interest me. Now I'm saving for a horse.

*From Gabriel Westheimer:*

I'm 10 1/2. When I was 5 I made money by selling lemonade. We were visiting my grandparents in Florida. There was a lot of construction on the street and it was hot. My brother and I took advantage of the workers' thirst and set up a lemonade stand. Our parents helped us by buying the lemonade concentrate and the paper cups.

When I got older I started selling things that I made, like waterproof matches. I got the idea from a science book. My brother and I bought clear fingernail polish and matches. We stuck the matches in upside-down egg cartons and painted the tips with the nail polish. Then we advertised the matches in our home-school network newsletter and our food co-op newsletter. It didn't end up being as successful as we would have liked it to be.

Now my brother and I have taken on a much bigger job. We are selling little plants to people to plant in their gardens so they don't have to do the hassle of planting them and all the stuff you have to do with

seedlings. The plants come from our greenhouse. We made a price list for lettuce, green peppers, broccoli, tomatoes, and cabbage. Again we told people about it through our co-op and homeschool network.

Making money is important to me, sort of for fun and also because I need it. I have purchased an electric guitar and a bow with my savings (Christmas and birthday and allowance money).



## Selling Baked Goods Children's Garage Sale

---

*From Amanda Bergson-Shilcock (PA):*

When I was almost 8 (I'm 14 now), I started my own bakery. It began when my aunt asked me if I would bake her some cookies because she was having a party. She knew that I loved to bake. I sat down with my father and figured out how much it cost me for all the ingredients, and how much it would be reasonable to charge for my time, and then I figured out what price I would charge her for the cookies. (This actually became a source of argument between me and my parents, because I was perfectly happy selling the cookies for \$1.25 or so per dozen and getting fifteen to twenty cents profit per dozen, and they thought that I could hike my price a good deal more and still be far under the price of commercially sold products. However, after a discussion, they realized what I had known from the minute I stepped into this - I wasn't doing it to get profit, and I didn't even care if what I got was "due me" for my time. I enjoyed the baking so much that it was fine with me just as long as I broke even.)

After I had done that initial batch of cookies for my aunt, I decided that I liked all the aspects of it - shopping for the food, cooking, the math work that was involved. It grew into a business. I had lots of friends and family members asking for cookies. I made up a flyer, using calligraphy, to advertise the bakery, and I put the flyer up in Open Connections, my parents' family resource center. I soon had almost more orders than I could handle. At my busiest, I was **making** about 12-16 dozen products per week (I had expanded and was now selling muffins also). This sounds like a lot until you realize that a double batch of cookie dough made eight dozen cookies.

I ran my bakery, which I called A's Bakery, for about two years, until I was about 10. Then I took a break from it for about six months. I was enjoying it, but I had other things that I really wanted to fit into my schedule but didn't have time for with the bakery. Then, when I was 11 and my sister Emily was 9, she suggested that I start the bakery up again, and that I take her on as a partner. So I did, and A & E's Bakery was born. Emily and I ran the business together for about a year and a half, and then we stopped. I really enjoyed having a partner, mostly because if I was tired and didn't want to clean up, I'd go to bed and she'd do it, and I'd return the favor by doing a whole order the next time. While she was out at something she especially wanted to do.

To those of you who are considering starting your own bakery: don't put too much emphasis on advertis-



ing. Word of mouth is the best kind there is, and you won't believe how fast you can get orders from a friend of a friend of a friend! Also, most people are willing to pay for quality. Charge what you think is reasonable, and if you're in it for a profit, make sure you add enough on for that, but, most of all, have fun!

When Emily was 7 and helping the rest of the family get ready for a garage sale, she said, "I wish we could have a garage sale where there wouldn't be any adults selling anything. It would be only children, and only children would come buy things." She came up with the idea to have a children's garage sale, and had a lot of different suggestions for how we could run it. We asked all of our friends to let their friends know about it. Only children had tables, and we had a wonderful time. We ended up doing that once a year for three years.

## Teaching an Art Class

---

*From Sophie Larrimore of Maryland:*

I'm 10, and I taught an art class to 4 and 5 year olds once a week for a month. Each class was two hours long. There were six kids in it. I only had to call up three kids that I knew, and they each had a friend they wanted to bring. I charged each family \$15 for four classes. I had to spend some of the money on supplies, so I ended up making about \$60.

I had wanted to make money, and this seemed like a good idea because usually there aren't many art classes for kids that age, and we have a pretty big backyard so I knew we could do it outside. I love playing with little kids, and I love art. I think it was worth it. This was the first time I had ever earned my own money. I made as much as I had wanted to, but I didn't do it just for the money.

I wanted to earn money because I collect expensive dolls. I was saving up for a special doll that was too expensive for my parents to buy. When I bought it, my father wasn't too happy about me wasting all my money on one doll, but I said that it's my own money and I can do what I want with it, so he said OK. I don't think it was a waste. I'm really happy with it.

My mother helped me think of things to do with the class. We thought of what kids liked to do, and what wouldn't be too complicated. We worked with chalk, and did some painting. I think the kids liked it a lot. My mom was there to help with snack time and to help the kids if they needed to go to the bathroom or something like that.

I think now I might teach two classes at once - they would meet at different times, of course. I've already asked two people that were in it last time, and they said they would ask some of their friends, so I don't think I'll have to advertise.

## Helping at Ice Skating Classes

---

*From Jamie Smith (MD):*

I'm 13. When I was 9, I got a letter from the ice rink where I skate. They needed responsible kids to help group lesson teachers with their classes. In return, the kids would get a certain amount of ice skating time free. I was interested in being a helper, so I filled out the attached form and sent it in. I started helping on Saturday mornings and really enjoyed it. Later on, the main skating coach asked me to help on other days, too, and since I homeschool, I could help during the day. All these credits for ice time really helped my parents out, because ice skating is an expensive sport.

When I got older, I became more of a second teacher than a helper. In fact, next year I'll probably have my own class!

I love coaching skating and I want to teach as a profession when I'm older. If I hadn't been given that chance to teach when I was 9, I might never have found out how much I enjoy teaching.



## Teaching Spinning

---

*From Gretchen Pfeil (CA):*

Every Friday for six weeks we sat in my living room, poring over wool and books, splashing each other as we worked to clean the wool. This was my spinning class; the class I teach. Two adults and five kids (not a constant by any means!) come to learn to produce hand-spun yarn. I haul out samples of my hand-spun, samples of fiber, and odd equipment.

My major source of income is these classes, but I don't just teach for money. I teach simply because someone will listen to my talk of wool. I teach simply because I LOVE spinning and would like to share the joy of it! The profit that's left after wool is bought and lessons learned I save to go to Convergence, the national fiber conference.

This is one way for kids to make money, by teaching what they know. The students don't always have to be younger than the teacher.

(This letter was originally printed in the Northern California Homeschool Association News, and then in GWS #75.)

# Taking Care of Church Grounds Giving Banjo Lessons Performing

---

*From Harrison Hamill of California:*

I got my first job around my eighth birthday. I was volunteering at a soup kitchen where homeless people could come and get a hot shower or they could wash their clothes or they could get a hot breakfast or they could just sit and watch TV. This was in a church in our neighborhood. When the pastor saw how hard I was working he offered me a job as the groundskeeper. I accepted the job and do it once a week. I mow the lawn and rake the leaves and that kind of stuff. I get paid \$31.50 at the end of every month.

Our whole family has a job doing all kinds of stuff at a place where musicians play. We do gardening and we help mail calendars that tell you what kind of music is going to be playing there. Instead of paying us money they give us a free pass so we can go to any of the shows for free.

I also have a job teaching banjo lessons to a 6-year-old homeschooler. I give him a half-an-hour lesson for three dollars every week.

I saved up my money and bought a guitar last year and now I pay for my own guitar lessons. Now I am saving up my money so I can go to banjo camp in Colorado next summer.

(This letter was originally printed in the Northern California Homeschool Association News, and then in GWS #75.)

*About a year later, Harrison wrote:*

Now I make money from playing the banjo at

various places. I played at the open house of a neighborhood artist. He invited me and my brother and we made about \$15. I opened for a big bluegrass band at a festival and got paid with seven complimentary tickets. I've also played at parties of friends, relatives, and people in the bluegrass community. At the parties I didn't expect to get paid, but afterwards they passed a hat and collected quite a bit. I haven't had to advertise to get performing jobs, but I think if you wanted to you could advertise and say that you were willing to perform at parties.

I enjoy playing music a lot and it's nice to earn money from doing something I like.

I did go to the banjo camp. It was a week long and a lot of fun. I think it's important that kids be able to make money for our own uses and for the freedom of it. I think kids do have sources of income but it can be hard to find the jobs.



## Giving Harp Lessons Performing

---

*From Emily Linn (MI):*

I have been playing harp publicly for a fee since I was 10. I play a few engagements each year. My fee is \$35 an hour, but that includes preparation for the performance. Because we're leasing a harp, I can't expand this aspect of my work now due to the risks of moving the instrument, but we'll buy a used harp this year (we've been looking seriously) and then I plan to advertise and expand the business. For now I use my smaller folk-type harp to play engagements.

In addition to playing publicly, I began teaching last year when I was 12. I charge \$12 an hour for teaching time, although that includes preparation and tuning the harp each time (ten minutes).

I have found students and jobs through personal contacts, which include family friends and my teacher, and through repeat business. I put all the money I make playing and teaching toward my new harp since, even used, it will be very expensive.

*From a later letter:*

Since I last wrote, we have bought a used concert harp. Therefore, I can look toward expanding my business, since I will have a full-sized instrument with a bigger sound.

I will place ads in local, city, and neighborhood newspapers, make up business cards and a promotional brochure, and, for students only, contact local public and private schools which have instrumental music programs. On the brochure I will emphasize my rates since they are substantially lower than profes-

sional fees because I am less experienced and a student harpist.



**From the introduction to  
*Earning Our Own Money:***

**"We have compiled the stories in this booklet so that you can hear about how other kids have earned their own money, and maybe use their experiences to get some ideas of your own. There are so many different *kinds* of experiences described in this booklet that even if none of them seems exactly like something you could do, you'll probably be able to use them to think of something else that *would* fit your abilities and your situation."**

\$4.50

ISBN 0-913677-09-4