

## Party Your Way Out of the Mortgage Doldrums

Switch on the TV news or open a newspaper these days and there is almost certain to be a story about housing affordability or mortgage stress. 'Latest interest rate rise another devastating blow to cash-strapped families' is an all-too-familiar headline. Figures from the Australian Bureau of Statistics back up this bleak picture, with the number of families struggling with higher mortgage repayments having almost doubled in five years. So where can families find that extra money to service their burgeoning mortgages? You might be surprised to discover that party plan is a very viable option.

Type "extra income" into an internet search engine and you will be inundated with dubious-sounding opportunities. "Online business opportunity – no selling" is a popular one. Apparently, all you need is a PC and you can be earning up to \$1500 a month working from home. Other sites offer books and CDs for sale claiming to reveal the "insider secrets" of how to earn \$200,000 a year working only a few hours a week. These websites are invariably filled with testimonials from single mothers who have become overnight millionaires after buying the CD for just \$2.95. Of course, despite the "true" stories, the sites make pains to point out that they are not touting a get-rich-quick scheme - it is a legitimate business opportunity. Uh-huh.

So where are all the legitimate ways to earn extra income to help pay the mortgage while still having time to spend with your family? Do they actually exist? Do some digging and party plan soon emerges as a real contender. The hours are flexible and the income potential is great, and there are lots of extra incentives to keep you motivated and happy.

Take the experience of Gemma Shield, a Consultant with The Chefs Toolbox, an Australian party plan company selling high quality [kitchenware](#) through home [cooking parties](#). Gemma has been supporting herself since she left home at the age of 17, which initially entailed working in a variety of dissatisfying part-time jobs while she finished her studies. After completing her accounting qualifications Gemma secured a full time position as a finance officer. However, after a year, Gemma realised that the job was not paying enough for her to achieve her dream of buying a house within a couple of years.

By chance, Gemma was invited to a Chefs Toolbox cooking party around this time. She was immediately hooked by the concept of earning money by demonstrating recipes to groups of friends, and signed herself up soon after.

"I'd never done anything remotely like this before and had no real expectations of it," says Gemma. "I was completely surprised when I found that I was earning more from The Chefs Toolbox than from my full-time job! It's perfect for me because every day is different – a different location and a different group of people. I think of it as having fun whilst earning good money."

Gemma threw herself into her new role, averaging 3-4 parties per week on top of her day job. She quickly rose to the top, becoming the best selling consultant in Tasmania and recruiting four new consultants to work under her. This additional income allowed Gemma, at the tender age of 22, to purchase a three-bedroom house within six months, despite having to also help support her student partner. "The extra income from The Chefs Toolbox has allowed me to pay off \$3000 per month to my home loan," Gemma says. "In the 11 months since we've had the loan, we've already paid off \$40,000."

So, forget the online work-from-home opportunities. If you need extra income to pay your mortgage, party plan could be just the ticket. You might even find yourself a whole new career!

### About the Author

The Chefs Toolbox offers a great range of [kitchenware](#) through party plans and home [cooking lessons](#). Visit [www.chefstoolbox.com.au](http://www.chefstoolbox.com.au) to find out more.

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