

## **Praise for *Six Figures in School Hours***

An honest, enjoyable, practical look at what it takes to make money in your business and be the parent you want to be without losing yourself.

JODIE THORNTON | PARENTING COACH

Any parent and entrepreneur will tell you they were never handed a roadmap for what unfolded after the birth of their babies. (Yes, our businesses feel like our babies too.) Kate has done a pretty stellar job in this book of highlighting the terrain, the bumps and turns, stop signs, red lights and green lights when it comes to the journey of running a business and being a parent. I highly recommend putting this on the must read-list for any parent juggling a business and kiddos.

SAM JOCKLE | FOUNDER AND CEO | PARENTTV

It's about bloody time someone wrote this book. For far too long, people with a business and kids have been suffering in silence without a map to navigate this merciless minefield. Kudos to Kate for finally putting it all out there in such an intelligent, insightful and humorous way. If you want to make significant money around kids, this book is for you.

DALE BEAUMONT | FOUNDER & CEO | BUSINESS BLUEPRINT®

This book is a delightfully honest blueprint (with touches of perfectly timed humour) to banish parent guilt and work on your terms. It's affirmation from the business-parent trenches that you don't have to work like you don't have kids or parent like you don't work. I wish I had this when I started my business while pregnant with a toddler in tow, surrounded by five piles of laundry waiting to be folded just out of vid-conferencing view.

CARRIE KWAN | CO-FOUNDER | MUMS & CO

I had to keep checking behind me while reading *Six Figures in School Hours*. Surely Kate was somewhere in the house looking over my shoulder? I felt seen. She has perfectly captured what it's like to manage the competing pressures, priorities and pleasures of being a parent and a business owner. This is a book I'll return to again and again – so practical, so readable and so wise. It's truly a gift.

ERIN HUCKLE | CHUCKLE COMMUNICATIONS

As a parent and business owner, this is the book I didn't know I needed. Filled with Kate's humour, easy-to-implement tips and stories of her own struggles, this book is real, kind and genuinely helpful. *Six Figures in School Hours* will gently sit you down, hand you a pen, notepad and a cup of coffee, then guide you towards less stress, less guilt and more success – for you, your family and your business.

LAUREN MINNS | LUMINOUS COPY


I just wish I had read the book 50 years ago. Really looking forward to seeing the published version.

DAD



## **SIX FIGURES IN SCHOOL HOURS**



**SIX**  
**FIGURE** \$  
— IN —  
**SCHOOL**  
**H**  **OURS**

**How to run a successful business  
and still be a good parent**

**KATE TOON**



**MAJOR  
STREET**



I dedicate this book to my son, Orion,  
who is just a wonderful human.

And to my Viking, Tony Cosentino,  
who reminds me every day I can do whatever  
I set my mind to, and for being my recharge mat.



First published in 2023 by Major Street Publishing Pty Ltd  
info@majorstreet.com.au | +61 421 707 983 | majorstreet.com.au

© Kate Toon 2023

The moral rights of the author have been asserted.



A catalogue record for this book is available  
from the National Library of Australia

Printed book ISBN: 978-1-922611-73-4

Ebook ISBN: 978-1-922611-74-1

All rights reserved. Except as permitted under *The Australian Copyright Act 1968* (for example, a fair dealing for the purposes of study, research, criticism or review), no part of this book may be reproduced, stored in a retrieval system, communicated or transmitted in any form or by any means without prior written permission. All inquiries should be made to the publisher.

Cover design by Tess McCabe

Author photo by Jade Warne

Internal design by Production Works

Printed in Australia by Griffin Press.

10 9 8 7 6 5 4 3 2 1

**Disclaimer:** The material in this publication is in the nature of general comment only, and neither purports nor intends to be advice. Readers should not act on the basis of any matter in this publication without considering (and if appropriate taking) professional advice with due regard to their own particular circumstances. The author and publisher expressly disclaim all and any liability to any person, whether a purchaser of this publication or not, in respect of anything and the consequences of anything done or omitted to be done by any such person in reliance, whether whole or partial, upon the whole or any part of the contents of this publication.



# Contents

Introduction 1

## **PART I: MINDSET**

**Stop feeling torn in two 11**

Chapter 1 Why start your own business? 15

Chapter 2 The biggest business killer 24

Chapter 3 What is a successful business? 31

Chapter 4 What is a good parent? 39

Chapter 5 How to banish parent guilt 58

## **PART II: PRODUCTIVITY**

**Squeezing the most out of your day 69**

Chapter 6 Getting real about your time 73

Chapter 7 The sweet joy of schedules and routines 87

Chapter 8 Easy-peasy planning 103

Chapter 9 Simple productivity wins 116

Chapter 10 It takes a village 131

## **PART III: MONEY**

**Get real with your numbers 147**

Chapter 11 My money mindset 151

Chapter 12 Getting real about your numbers 165

Chapter 13 The P word 178

Chapter 14 Simple business money wins 188

**PART IV: FAMILY**

**When it all feels too close to home 205**

Chapter 15 Finding your space 209

Chapter 16 Insourcing 219

Chapter 17 Putting the kids to work 234

**PART V: COMMUNICATION AND SELF-CARE**

**Put your own oxygen mask on first 247**

Chapter 18 Difficult conversations 251

Chapter 19 The empty cup 265

Chapter 20 Banishing burnout 278

Conclusion: So... what next? 293

Extra bits 299

About the author 301

Acknowledgements 303

References 305



# Introduction

The sun is setting in my back garden, and my desk is cluttered with the remains of a busy day: three coffee cups, half a bowl of soup and a keyboard full of biscuit crumbs.

I'm talking to Barry in my Facebook group. Barry doesn't understand some aspect of marketing and I'm trying to explain it to him, but it's not going well. So, we go back and forth in the comments. Barry is being a little bit rude, but he's a potential client, so I need to keep him happy.

I consider my next post, letting out a deep puff of coffee breath and looking through my home office window. Across the back garden, I can spy the lounge room. My four-year-old son is on the sofa in furry pyjamas watching *In the Night Garden* on TV, the garish colours of Upsy Daisy lighting up the walls and his face.

He looks a little small and a little sad.

'I'll just be five minutes,' I'd told him. But it has not been five minutes. It's been way longer.

Barry's notification pings again and my heart sinks.

I should be in that lounge room. Because it's not Barry who deserves my time right now. It's my son. And I'm slapped with the slightly vomity realisation that I'm sacrificing my family on the altar of my business.

I'm trying to be a successful businessperson and a great parent, and right now I'm doing a terrible job of both.

Barry pings again.

\*

Now that memory feels like, well, a distant memory. Back then it felt impossible to find any kind of balance. I'd been brought up on the idea that 'if you work hard, you can have it all', and I was pushing myself to the absolute limits to get that 'all'.

My priority was to be a good parent – the sort who does craft with their child and bakes homemade oatmeal biscuits. My *other* priority was to be a killer businessperson who does impeccable marketing, feels confident about their cash flow and relentlessly dreams big. (*The irony that 'priority' means one thing does not escape me.*)

These two goals fit together like two ill-fitting, damp jigsaw pieces.

I was exhausted, wracked with guilt, struggling with debt and piling on the pounds. I had a constant anxious feeling in my chest and a to-do list longer than a long thing. There were never enough hours in the day, and I felt like too little butter spread over too much bread (*I'm a big Bilbo Baggins fan*).

Something had to change. And so, I changed it.

Over the next few years, I worked hard to re-evaluate my ideas about parenting, quality time and 'parent guilt'. I managed to improve my productivity and squeeze the maximum amount of juice out of my short days. I got comfortable with my money and stopped kidding myself about my cash flow. I learned smart ways to explain my business needs to my son, helped him understand and even got him involved. I focused on my own mindset, managing my ego, dropping the 'burnt chop' martyrdom and learning to prioritise my own self-care and mental health.

Of course, I made mistakes. And I faced some hideous challenges along the way. But here I am today with a business I'm proud of and a teenage son who genuinely wants to spend time with me. (*Well, sometimes.*) And I call that winning.

That's why I wanted to write this book. Because for me, having a small business while having a family was impossibly hard for a long time, and then I found a way out – and I want to show you that way out.

While it may look like I'm all about digital marketing, copywriting and getting to grips with Google, those aren't my *real* superpowers. Rather, those skills are just the basic bricks I used to build my business powerhouse.

My true skills – the real reasons I’ve been able to build a financially successful and fulfilling business in between pick-ups and drop-offs – have more to do with persistence, productivity, profit, persuasion and practical parenting. All the ‘P’s’. I love me a P list.

My success is about my values and my why – which I’ll touch on later – and the ability to be flexible and learn from my mistakes. I also don’t beat myself up too much – not just as a business owner but also as a parent.

And finally, it’s down to the fact that, while I take my business seriously, I don’t take myself too seriously. When all else fails, the tumble dryer breaks and I accidentally burp on an important Zoom call, my sense of humour will see me through.

### The big question

If you’re flicking through this book in a shop or reading it in the few minutes you get to yourself at the end of the day, I’m betting you’ve asked yourself this question:

Can I have a successful business *and still* be a good parent?

Perhaps you’re already running a business and trying to balance everything, but you feel as though the business you’re supposed to love is eating you and your family alive.

Maybe you have a ‘real job’ and hate every living minute of it. You desperately want to start your own thing, but you’re worried you’ll never be able to match your current salary.

Or, you could be about to start a family of your own and wondering whether having your own business could make life a bit easier.

You’re not alone.

I’ve worked with thousands of business-owning parents, and very few of them are trying to build a global empire or make a gazillion dollars a year. (*I’m not saying it wouldn’t be nice, but let’s get real.*) Most of us (*yes, me included*) are simply trying to earn a decent income and have time to read our kids a bedtime story without having a meltdown in the process.

But instead, we’re trying to sound professional on business calls while our kid throws a hissy fit in the supermarket. We’re wrestling with gut-wrenching guilt as we pop our small humans in front of whatever

device is available so we can just finish that ‘one last thing.’ And we’re struggling to make enough money in the precious few hours a day we can work without distraction.

What makes it worse is the business world can’t see us. While Australia has around 2.4 million small and medium-sized businesses<sup>1</sup> and no shortage of business-owning parents, there’s precious little help out there for the likes of us.

And the challenges of the past few years have seen more parents working from home, bringing the struggle into sharper focus.

Do you remember the dad on the BBC newscast during COVID? (If you don’t, google ‘kid interrupts dad’s live TV interview’.) Just a parent, working from home. Books neatly arranged on the bed, serious expression, shirt and tie. He was desperately trying to look professional on a newscast but I’m guessing he had pyjama bottoms on.

His ridiculously cute, pigtailed, yellow-jumpered daughter had different ideas. Despite the closed door and probable firm warnings not to enter the office, she wanted to talk to her dad. She strides in, pigtails wiggling, full of confidence, not a care in the world. And we see her dad frantically trying to remain composed, to keep talking – even as his wife, accompanied by a baby in a mobile play gym, bursts through the door to remove the small intruder on all fours.

It’s both hilarious and horrifying. Because we’ve all been there. (*Sidenote: I highly recommend locking yourself in the loo to take Zoom calls. Just make sure you blur the background.*)

This eternal piece of pop culture is a shining example of how hard it can be to juggle work and family. Yes, it’s funny. But it’s also deadly serious. The business and parenting struggle is having a massive impact on our wellbeing.

According to the initial findings of the *National Working Families Report 2019*<sup>2</sup>, 62% of respondents said they had difficulties managing their own physical and mental health as they juggled working and caring for their families. And around a third said it was contributing to stress and tension in their relationships with their partners and children.

But where’s the help?

Yes, there are plenty of business productivity books out there, and I’m sure you’ve looked at a few of them in your desperate search for

answers. But most of them assume we can all get up at 5 a.m., practice yoga and make ourselves a green smoothie. They totally ignore the fact that many of us were up until 3 *a.m.* trying to get our two-year-old to stay in their bed.

And then there are the ‘mumpreneur’ books offering trite advice about working while the kids nap and manifesting success through journalling. This approach not only excludes dads but also ignores the harsh realities of business life that can’t be fixed with a mantra and a mood board.

That’s where this book comes in. *Six Figures in School Hours* will help you realise you don’t need to choose between a successful business and a happy family life.

Yes, running a business can be rewarding. But it seeps into every life crack, eating up your energy and leaving you exhausted, stressed and snapping at your kids. Yes, it’s possible to make amazing money with your own business, but it comes at a cost.

Over the coming pages I explain how I’ve managed to relieve the stress of juggling family and business, manage my time, improve my income and build a strong, loving and honest relationship with my son. I also provide an action plan to help you do the same. The tactics I recommend are tried and tested, and have helped me achieve a more balanced business and family life.

I start by asking you to look at your goals and challenge you to weigh up your ‘business why’ against your desire for an easy family life. Next, I dig into attitudes around parenting, including different parenting styles and what ‘good parenting’ actually means. We look at the development of ‘childhood’ as a historical concept and get honest about the real reasons for ‘parent guilt’.

We talk about time management and scheduling. I provide doable tactics to get the most out of even your busiest days. I also share some quick tips to help you be more productive, outsource, focus on what matters and basically get shit done.

We get real about money, financial mindset, budgets, cash flow and profit, and we talk about how we *can* dial that six-figure income up – or down – depending on the compromises we’re willing to make. We also cover communicating with your family, friends and business customers;

setting boundaries; and involving your family in your business in an enjoyable and useful way.

And, of course, we look at how to take care of yourself and manage your ego, expectations and self-talk. Because, without a solid, happy you, neither your family nor your business can truly thrive.

This book isn't a get-rich-quick scheme: I'm not going to sell you a pipe dream of making millions while working in a hammock for a few hours a week. You won't find any puffed-up success strategies or impractical 'hacks' here, nor will you find any philosophical deep dives, navel-gazing, woo-woo or fluffy, airy advice.

Instead, this is an honest, practical handbook that tells the truth about what it really takes for parents just like you to run a successful business, make decent money and avoid burning yourself to a frazzle in the process.

*Six Figures in School Hours* is a combination of 'I've been there' comfort and 'Don't go there' advice. And it will give you the skills, the tools and the confidence to create a flourishing business, always be present and never feel like the worst parent in the world again.

### **Important note: I'm not perfect**

I've read my fair share of self-help books over the years, and I wanted to drop a lot of them straight into the toilet because the authors seemed like such tiresome smugoons. They often spout forth their ideas from their sparkling white kitchens or standing desks, gritting their sparkling white teeth as they pretend everything is perfect. And their inspiration boards, trite mantras and hustle mentality often hide the unpleasant truth that they're struggling.

But that ain't me.

This is a warts-burps-snot-crying-and-all look at what it really takes to run a business while parenting a human. I've included real advice, along with true stories from both me and other business parents. Because, let's be honest: who doesn't love giggling at an embarrassing fail and the comforting feeling that it's not just you?

It makes us feel less alone.

I want to be honest from the get-go. So, let me address a few of the elephants (*and that rogue hippo*) in the room.



## I am not a parenting coach

I have zero qualifications as a parenting coach. I'm a parent – but, like most of you, I didn't really have a clue what that meant until it happened. And while I've read – and still read – all the books, the ideas and tips in this book are based on my lived experience, not on a degree in child psychology. (*I studied English literature and history at university, so I can quote you John Donne and list the Roman emperors, but that's about it.*)

I'm not here to judge your parenting skills or preach about the 'best' way to raise your kids. The ideas in this book worked for me and so may also work for you, but I acknowledge the following:

- **Every family is different.** I have one child, which has advantages and challenges. You may have two, three or eight. You may have big kids, little kids and stepkids, and there may be some wide age gaps.
- **Every child is different.** Your child may be 'easy' or 'not so easy', whatever that means. They may be neurodivergent. They may be super independent or want to stay close.

And, of course, not everything I recommend will fit your particular parenting style.

It's impossible for me to cover every eventuality. And I have to admit that even some of the easy strategies will seem impossible to sleep-deprived parents with tiny babies. So, if some of my ideas leave you scoffing, that's fine. Just as with business, there's no 'perfect plan'. Real life often gets in the way, and we have to roll with the punches.

Yes, this book is an action plan of sorts, but it offers suggestions rather than rules, and ideas rather than regimes. Take what you need, save some for later and feel free to stuff the rest down the back of the sofa cushion.

## I won't be digging into relationships

This book is about your business and your kids. It's *not* about your relationship with your partner. Of course, not every parent has a partner. And even if they do, that partner may not be supportive of their business or even involved in their day-to-day family life.

Also – drumroll please – while raising my child (*and my business*) I separated from my partner. So, it would be a bit hypocritical for me to offer any advice on the relationship front.

Yes, being both parents and business owners played a role in our separation. We've often wondered what life would have been like if one of us had had a 'real job'. But in truth we broke up because we grew apart, as so many couples do.

The split was amicable and illuminating and has informed a lot of the advice in this book. And if you think communicating with your partner is hard when you're married, imagine how much harder it is when you've split up.

Am I glad the split happened? No. I'd still love us to be happy, harmonious and wearing matching Christmas pyjamas.

Was it the right decision? Absolutely.

Thankfully, my son's dad and I are still the best of friends. We're still seriously co-parenting and still (*rather confusingly to some*) living together. We both have new partners, our kids have all met and we all get on rather well. It's actually quite lovely in a strange, modern, 'conscious uncoupling' kinda way.

So no, I won't be offering any romance or, God forbid, sex advice. (*We'll save that for my next book, okay?*)

Note: I'll be referring to my son's dad as my 'son's dad' and my new partner as my 'partner'. One has a beard and one doesn't. I hope that helps.

## **I'm still fighting lions**

In terms of business titles, you'd probably call me a business coach. But I prefer to think of myself as more of a business mentor, because most business coaches make my skin crawl and give me the icks.

I'm a doer. I'm still very much in the business gladiatorial pit, wrestling the same lions as you and facing similar problems.

(*Sidenote: As I write this chunk of the book, it's school holidays and my son is happily playing ping pong with his friend on the veranda near my office. I'm very happy for him but also wish he'd shut the hell up so I can concentrate. And I just posted a Reel on Instagram about how to write when you're not motivated, despite sitting here battling my own motivation.*)

So, again, while I give you my action plan in this book, there's zero expectation that you will implement every single aspect of it, or even that every single aspect will suit you. Because, just as every family is different, so is every business and every business owner.

Even if we set aside privilege, prejudice, education and wealth, the playing field clearly isn't even. Many business owners suffer from disabilities, chronic illnesses and mental health issues. Others work with neurodiversity, which can be both a blessing and a curse. It would be absurd for me to say 'Do this' (*in a rumbling Morgan Freeman voice*) and guarantee you'll have immediate success. Instead, I'd rather offer 'Try this' advice (*in a soft Cate Blanchett voice*) while patting your bottom encouragingly and making you a nice cup of tea.

I know that, as a middle-class, middle-aged white woman in Australia with only one child, I have it easier than possibly 99% of parents. (*I believe 98% of statistics are made up on the spot.*) So, I've been careful *not* to include smug advice like 'only cut your organic zucchinis on a Wednesday' and 'six ways to get more out of your hessian tote'.

### How this book works

The book is broken up into five parts:

1. Mindset
2. Productivity
3. Money
4. Family
5. Communication and self-care

Each section includes chapters that outline core ideas, advice and little snippets of insight from other business-owning parents.

Here are a few things to look out for:

- **Toon Tips:** Occasionally I highlight a point to really drive it home.
- **Member quotes:** This book is peppered with comments from members of my business mentoring group the Digital Marketing Collective (DMC), as well as from guests on my *Six Figures in School Hours* podcast (available on iTunes, Spotify and all good

podcast players). I think they add a lot of interesting perspectives and flavour.

- **TL;DR (too long; didn't read):** If you're busy (*of course you are*) and had to skip or skim a few sections, I sum up the entire chapter in one line.
- **Exercises:** I've set short 20-minute exercises to complete at the end of each chapter. They're optional, but they'll really help the information stick.
- **Benefits:** I summarise the benefits of doing the work I suggest you do in each chapter.

### **After you've read *Six Figures in School Hours***

My hope is that, by the end of this book, you'll be able to reach the nirvana of business parenting and eradicate parent guilt, be present for both your family and your business, and build a business that supports and enhances your life. Yes, there's hard work to do. But I know you can do it.

### **Get involved**

If you're loving the book and want to get more involved, here are some fun ways to do so:

- **Listen to the podcast:** Search for 'Six Figures in School Hours Podcast' to hear interviews with other business parents on topics covered in the book.
- **Follow on Instagram:** Search for '@sixfiguresinschoolhours' or post your own content using the hashtag #6fish
- **Grab the accompanying workbook:** You can grab a copy of the *Six Figures In School Hours* workbook that goes with the book at [sixfiguresinschoolhours.com](http://sixfiguresinschoolhours.com).
- **Join the Facebook group:** Hunt for 'The Misfit Entrepreneurs' Facebook group to share your experience of reading the book.