
SHOULD I START A NON-MEDICAL HOME CARE BUSINESS?

*A Business Readiness & Risk Evaluation
Workbook for Entrepreneurs*

*Before you invest money, file paperwork, or commit
publicly—get clarity first.*

Sheila D. Jones, RN

S. Jones Home Care Academy™

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First Edition

Printed in the United States of America

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INTRODUCTION

THIS WORKBOOK EXISTS TO HELP YOU DECIDE, NOT PERSUADE

Starting a non-medical home care business is a **serious entrepreneurial decision** with legal, financial, and operational consequences.

This workbook was created to help prospective owners determine whether starting a home care agency makes sense **based on capacity, risk tolerance, leadership readiness, and financial reality**—before committing time, money, or reputation.

Many people enter this industry without fully understanding:

- Staffing volatility
- Regulatory oversight
- Cash-flow pressure
- Owner availability requirements

This workbook addresses those realities directly.

By the end, you will know whether to:

- Proceed now
- Prepare further
- Or wait and pursue a different path

Clarity before commitment reduces failure.

WHO THIS WORKBOOK IS FOR

This workbook is for you if:

- You are considering starting a non-medical home care agency
- You want a realistic understanding of ownership
- You value structure, compliance, and sustainability
- You want to avoid costly startup mistakes

This workbook is not for:

- Anyone seeking passive income
- People unwilling to manage staff
- Those avoiding regulations or accountability

WHAT NON-MEDICAL HOME CARE REALLY IS

Non-medical home care is a **regulated service business**.

It involves:

- Hiring and supervising caregivers
- Scheduling and coverage management
- Payroll before profit
- Written policies and procedures
- Client complaints and quality control

It is NOT:

- Medical care
- A hands-off business
- A quick income solution
- Low-responsibility ownership

Key Question:

Am I prepared to operate a structured service business that requires consistency and accountability?

Comment:

EMOTION VS STRATEGIC DECISION-MAKING

Many people are drawn to home care due to personal experiences, job dissatisfaction, or perceived opportunity.

Those motivations are common—but they should not drive final decisions.

Emotion-Driven Thinking

“I’ll figure it out”

“I want flexibility”

“I like helping people”

“This seems stable”

Owner Reality

Systems are required

Availability is required

Managing people is required

Operations are demanding

Reflection:

Am I deciding based on emotion or based on readiness?

Comment:

TIME REALITY (EDUCATION)

Home care ownership requires **time flexibility**, not just time availability.

Owners are often needed for:

- Caregiver call-outs
- Client issues
- Schedule gaps
- Compliance matters

This is especially true in the first 12–18 months.

Comment:

TIME CAPACITY WORKSHEET

I can realistically commit:

10–15 hours/week

15–25 hours/week

25+ hours/week

I am available for after-hours issues:

Yes No

My current obligations that limit availability:

Comment:

TIME READINESS SCORE

Rate yourself (1 = very unprepared, 5 = fully prepared):

- Schedule flexibility ____
- Availability for emergencies ____
- Ability to reprioritize time ____

Time Readiness Score: ____ /15

Comment:

FINANCIAL REALITY (EDUCATION)

Home care is not immediately profitable.

Common early-stage realities:

- Payroll precedes revenue
- Clients may pay late
- Staffing costs fluctuate
- Owner income is delayed

Financial pressure—not lack of demand—is a leading cause of failure.

Comment:

FINANCIAL WORKSHEET

Available startup funds: \$ _____

Monthly personal expenses: \$ _____

Months I can operate without owner income: _____

I am comfortable covering short-term cash gaps:

Yes No

Comment:

FINANCIAL READINESS SCORE

Rate yourself (1–5):

- Cash reserves ____
- Comfort with delayed income ____
- Risk awareness ____

Financial Readiness Score: ____ /15

Comment:

LEADERSHIP REALITY (EDUCATION)

Home care success depends more on **leadership** than compassion.

Owners must:

- Enforce policies
- Correct behavior
- Address conflict
- Make unpopular decisions

Avoiding leadership responsibilities creates operational risk.

Comment:

LEADERSHIP SELF-ASSESSMENT

Check all that apply:

- I give clear instructions
- I enforce rules consistently
- I address problems directly
- I can separate emotion from decisions

Leadership area needing growth:

Comment:

RISK TOLERANCE SCORE

Rate comfort level (1–5):

- Managing employee issues ____
- Client complaints ____
- Liability exposure ____
- Regulatory oversight ____

Risk Tolerance Score: ____ /20

Comment:

STAFFING REALITY

Caregivers:

- Call out
- Quit unexpectedly
- Require supervision
- Bring personal issues to work

Question:

Am I willing to manage people consistently—even when it's inconvenient?

Yes Not yet

Comment:

COMPLIANCE & POLICIES SHOCK

Non-medical home care requires:

- Written policies
- Ongoing documentation
- Updates as regulations change
- Readiness for audits or reviews

Compliance is not optional—and cannot be delegated away entirely.

Comment:

CASH FLOW BEFORE PROFIT

Scenario:

A client delays payment, but payroll is due.

How would you handle this today?

Ignoring cash-flow planning creates immediate instability.

Comment:

BURNOUT RISK CHECK

Check any that apply:

- I over-function
- I struggle to say no
- I take on too much personally
- I avoid asking for help

Unchecked patterns lead to burnout quickly in this industry.

Comment:

READINESS SCORE SUMMARY

Add your section scores:

- Time ____ /15
- Financial ____ /15
- Leadership ____ /10
- Risk ____ /20

Total Score: ____ /60

Comment:

SCORE INTERPRETATION

- **45–60:** Ready to proceed
- **30–44:** Prepare 3–6 months
- **Below 30:** Do not start yet

Circle your result.

Comment:

FINAL DECISION PAGE

My decision:

- Start now
- Prepare and revisit
- Do not start at this time

Primary reason:

Target timeline (if applicable):

Comment:

IF YOU ARE NOT STARTING

Waiting is not failure.

Alternative options:

- Industry employment
- Caregiver training
- Partnership or acquisition later
- Business preparation phase

Next step I will take:

Comment:

PAGE 23 — IF YOU ARE STARTING

Before proceeding, I acknowledge:

- This is a business, not a shortcut
- Leadership is required daily
- Structure protects growth
- Preparation reduces risk

Comment:

OWNER COMMITMENT

I commit to approaching this business with:

- Professionalism
- Structure
- Financial discipline
- Accountability

Signature: _____

Date: _____

WHAT COMES NEXT

If you've completed this workbook honestly, your next move should not be guesswork.

Serious entrepreneurs move forward with:

1. Structured Guidance

Clear direction on business formation, licensing preparation, and operational setup—without trial-and-error.

2. Compliance-Based Frameworks

Policies, procedures, and systems built to meet regulatory expectations and protect your agency from avoidable risk.

3. Experienced Industry Insight

Support from professionals who understand non-medical home care operations, staffing realities, and startup pitfalls.

S. Jones Home Care Academy™ exists to provide structured, compliance-driven training for entrepreneurs ready to build responsibly.

ABOUT THE AUTHOR

Sheila D. Jones, RN is a home care business trainer and consultant specializing in **non-medical home care startups, operational readiness, and compliance-based business models.**

Their work focuses on helping entrepreneurs:

- Decide wisely before launching
- Avoid costly startup mistakes
- Build structured, compliant agencies
- Transition from idea to execution

This workbook is part of a larger framework designed to support **clarity before commitment** and **structure before scale.**

DISCLAIMER

This workbook is provided for educational and informational purposes only.

The content within this workbook does not constitute legal, financial, accounting, regulatory, or professional business advice. While every effort has been made to ensure the accuracy of the information provided, laws, regulations, and industry requirements vary by state and are subject to change.

Readers are advised to consult with qualified legal, financial, and licensing professionals before starting or operating a non-medical home care business.

The author makes no guarantees regarding business success, income level, licensing approval, or operational outcomes. Business results depend on numerous factors including market conditions, execution, leadership, compliance, and financial management.

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Use this workbook at your own discretion and responsibility.

Before You Launch— Know If You're Ready.

Starting a non-medical home care business is not just a good idea—it's a serious operational commitment.

This structured workbook helps you evaluate:

- Time capacity
- Financial readiness
- Leadership strength
- Risk tolerance
- Operational pressure

*Clarity reduces risk.
Preparation prevents regret.*

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