



# HOME INCOME SECRETS

## TRAINING GUIDE



**Unlock the Money-Making Secrets & Enhance  
Your Earning Potential with Our Brand-New  
Home Income Secrets**

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# Home income secrets

**Introduction**

You might wonder why someone would want to learn “Home Income Secrets”?

Well, the answer is, why not! What benefits does it not have? You can be your own boss. You don't have to worry about meeting deadlines. Some people work 9-5 and get exhausted from life by following the same routine and feeling the same pressure all day. They feel a lack of work-life balance and think they are not giving enough time to their families.

Also, the Recession can hit the economy anytime. So, what can be the best option than creating your own business and making it successful when you have the right time and resources?

This guide will teach you how to start generating natural income streams from various online methods like freelancing writers, becoming a virtual assistant, podcasting, an eCommerce website, starting a money-making blog, affiliate marketing, and so many other new ways that have emerged recently.

It is jam-loaded with future ways to make money online, not the traditional, outdated tactics of making money online.

Happy Learning!



## CHAPTER 1

# //// HOW TO MAKE MONEY ONLINE FROM HOME: AN OVERVIEW





The concept to make money online has become a way for many people to make ends meet and earn extra money, extra fast. Consequently, more and more are becoming self-employed and spending all their time browsing through the Internet in the search of the next money-making gig.



## **All About Earning Money Online**

Online earning is a method of making money with the help of the Internet. It includes owning a website, beginning an online business or opting for other options of online earning that are obtainable from the Internet. It is convenient to earn online as it doesn't need any investment or proper scheduling of time.



Online earning is considered one of the best and relevant means of making money apart from your primary income. We can define online earning as an earning made using various sources of the Internet.

But, first things first before thinking to work from home and earn online, you first need few things to get started. When it comes to landing – and keeping – a work-at-home job, there are a few basic tools you should have in your bag. Here are few of them:

- **A quality computer and other hardware.**

If you want to work from home, you need to have a computer – and a few other things too. When you first start out as a remote worker, you may not have a lot of capital to pour into buying the latest hardware. That is okay; just make sure that you buy smart.

Purchase a new or refurbished computer that will last you for some years and has sufficient space to keep up with changes in office suite software and Internet-based apps.

Some work-at-home jobs, like customer service, will have a list of equipment requirements that need to be met. This is to ensure you have a stable and secure connection when processing customer requests. Other jobs, like freelance writing, may have no equipment or internet speed requirements at all. You can literally do your job anywhere anytime.



- **A functional self-management system.**

Working from home takes a lot of self-discipline. Before you become a remote worker, make sure you have a good system for keeping yourself organized and on task. Use whatever works for you – make a bullet journal, organize your duties on Trello, keep a detailed Google Calendar with Calendly for setting meetings. Just make sure you have a self-management scheme that keeps you going.



- **A comfortable workspace.**

Many work-from-home jobs that you find will require you to sit at your computer for long periods each day. So, it is super important that you have a comfortable space to work! Even if it is just a comfortable chair pulled up to an old table that is the right height, or a spot on your couch, put some thoughtfulness for your future self into your home office. Your body will thank you.

You're going to learn the top most ways in the next few chapters that will surely help you to get started with your gig.



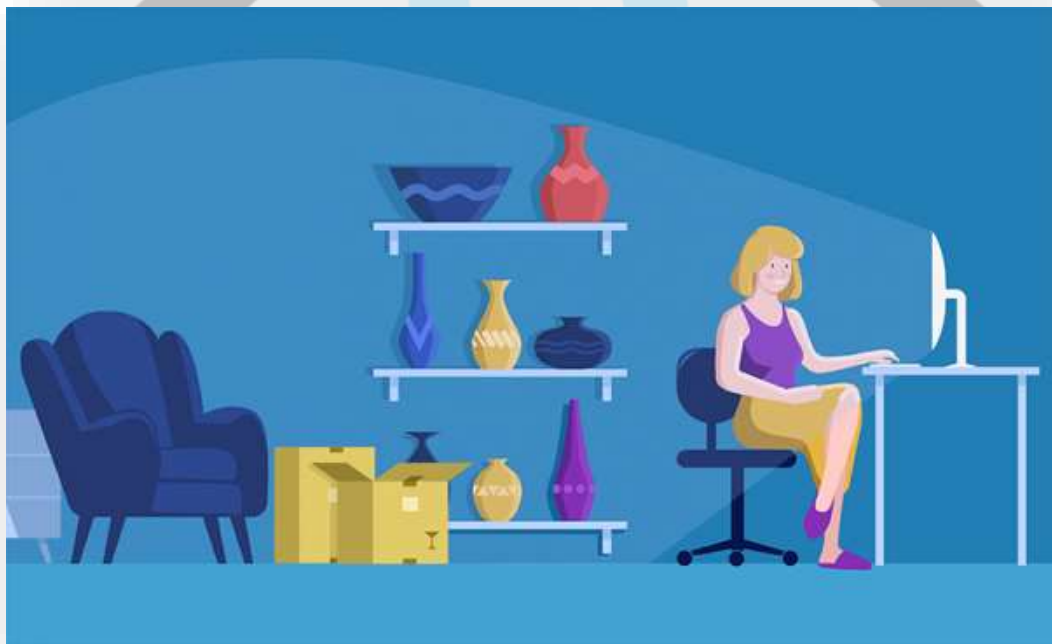
## **Importance of Earning Money Online**

You will not get tired quickly through online work as you can earn even when you are sleeping, from home, or anywhere worldwide with an internet connection.

Moreover, earning money online allows you to spend some free time without needing to follow up on people, as there are innumerable people online already looking for what you are offering.

This will allow you to reach great people and learn valuable skills. To make money quickly, you still have to put in some effort. You can't do one thing, cross your fingers, and hope that the money will come rolling in. You don't have to put in a full-time effort. A few hours a day can be enough to help you earn some extra money quickly.

We can't talk about it less as we know that there are plenty of things to consider in the fence of significance. We know that recession could hit our economy anytime, and inflation can happen. In that case, having your own successful business and a full-time job is like icing on the cake.





## Advantage & Disadvantage of Making Money Online.

The concept of making money online is becoming a common way for most people to make ends meet and earn money quickly. Consequently, more people are becoming self-employed and spending a lot of time online searching the internet for the next gig

But have you wondered about the possible advantages and disadvantages of making money online?

Well, here you can have a look at them...

### ADVANTAGES

- **Endless opportunities** - If you've ever asked Google how to make money online, you probably ended up with a thousand ways to do this. Apart from the traditional concept of copywriting, online selling, and online surveys, new websites are emerging and offering to pay you for doing simple things.

Today, you can earn up to ten pounds by simply clicking through a site or sharing something on social media platforms. As the internet becomes a fighting ground for marketers, users have several advantages.

You can earn loads of cash by reviewing and promoting businesses or answering simple questions. The best part is you don't need much to start. You should check out these opportunities if you have a lot of free time.

- **Flexibility** - Working online means there are no schedules to follow. You can organize your work around other activities that you enjoy doing. You can work anywhere, anytime, so long as you have a reliable internet connection. You can forget about begging to leave early or a free day because you are your own boss. This is a great advantage, especially for people with small children. Writing blogs or paid online surveys are flexible ways to earn money so that you get more time to spend with your family.
- **Safe** - Most online payments are made through PayPal, a safe and simple platform for online transactions. The money will be processed and converted for you to withdraw. You don't have to go to banks or do anything much apart from clicking the withdraw button. Apart from PayPal, there are other reliable platforms that offer secure transactions.
- **No need for investment** - Of course, it depends on how you will make money online, but most cases require only a computer and internet connection, which can be found in every home. You don't need to have an office; you can designate a working space at your house and turn it into an adorable home office. Legitimate online gigs will not require payment in advance, so you can start now without hesitating.

## DISADVANTAGES

- Be Careful of Scammers** – You must have heard this once in your life that one can't copy something if the original version of that doesn't exist. So, fakers exist because the original exists too. And you need to be careful of them, so you don't lose more money than you actually earned.

Never agree to pay anything; after all, it's a job, and they should be paying you, and There's no such thing as a free meal- don't fall for ads that are just too good to be true. Always do a background check on the company you're interested in

- Isolation** - When you are self-employed and make money online, you most probably work from home or some secluded place where you can be alone and do your tasks. This may lead to a lack of social contact and loneliness, and isolation.



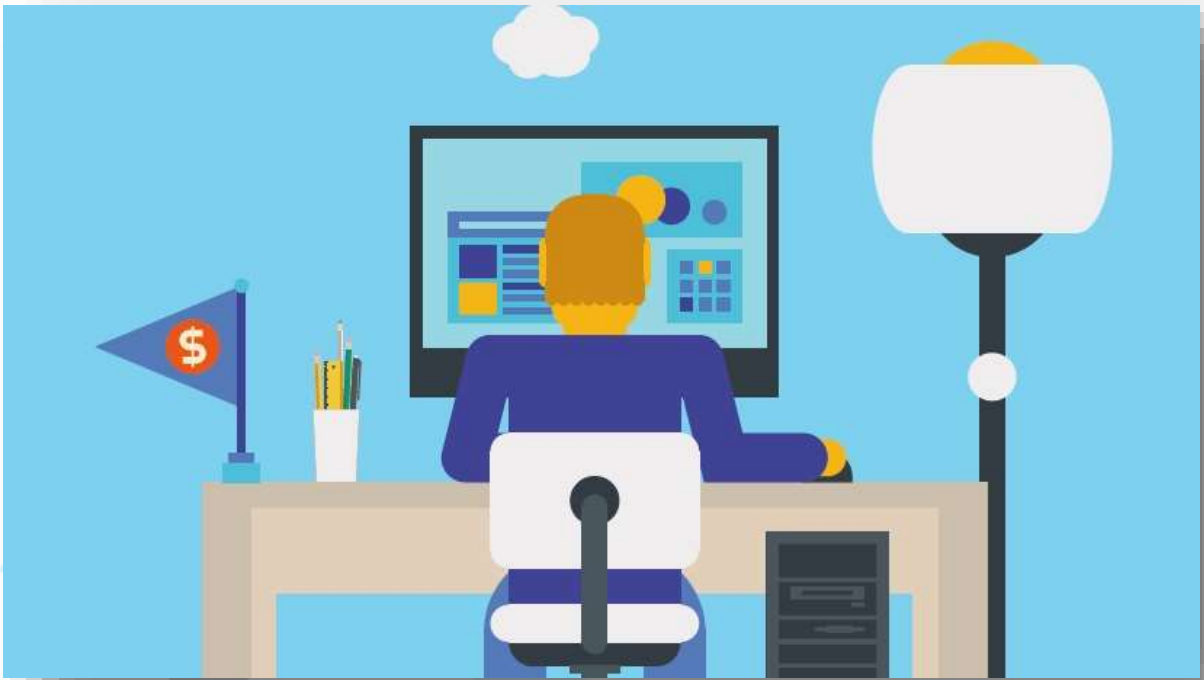
# **Top Ways to Make Money from Home in Modern Times**

## **CHAPTER 2**





In this chapter, you'll learn about the Top Reasons to Start Making Money Online and List of Various Ways to Start Your Online Money-Making Journey.



Well, one can surely ask for the top reasons to make money online, especially in these competitive and challenging times.

## **Below are Some Top Reasons to Start Making Money Online.**

- **You can work from anywhere** – Working from home provides you with the facility that you become location independent while working from home because you get to decide everything. Much of

the digital nomad hype revolves around sharing photos of laptops at the beach.

Yes, that is entirely possible. But it's about working where you're most comfortable. No more cubicles. No more boardrooms. When you can access everything online, you can cozy up in your favorite cafe, hit up the cool new co-working space downtown, and work from the airport lounge as you hop on your next flight - endless options.



- **You are your own boss** – You become your own boss while you work for yourself or when you side hustle. Being your own boss means working for yourself instead of an employer and having more control and flexibility over your work activities.

To be your own employer, you need to own and run a business and make all the decisions for it. You don't have to listen to everyone. You can work on your own terms and conditions.

One of the most rewarding things about working for yourself is knowing that every move you make is your decision and every success

you have is entirely your own. There's nothing more freeing than that - except maybe our next point.



- **You don't have to worry about your clothes** - When you work from home, no one knows if you put pants on today. If you have video calls with a supplier or partner, just ensure you're appropriately dressed. This will save you a considerable part of your earnings in the name of self-maintenance.

More time for what you value most – When you choose to build a business from home or any side hustle, you tend to gain some benefits that could become the top reasons to take this action now.

And this is one of the top reasons you get to spend more and more time with your family as you become location-independent.

A lot of entrepreneurs with young families are turning to things like selling on Amazon to make more time for their families. Working from home means you have more flexibility to pick them up from school or daycare or forego daycare altogether!



- **No more commuting** – There are many people who work in big cities, out and distant from their hometowns. They don't have vehicles to travel to their workplace, so they spend a certain amount of money commuting from one place to another. An average of people spend an hour of their day in transit to and from work. When you have a home office, or you can pick the nearest co-working space, your commute basically disappears.





- **A healthier lifestyle** - If you set up a standing desk in your corporate cubicle, a few heads might turn. You aren't restricted to the same cube every day when you work from home. You can have a standing desk or work from an exercise ball. You can easily follow your exercise routine if you're working from home. This enables you to go for a walk, run in the middle of the day, or visit the gym in the middle of the day when you can have the place to yourself!



- **Creative freedom** - If you've ever had a wild new idea at a corporate job, you know there are usually a lot of hoops to jump through and a lot of people editing that idea down before it becomes a reality.

In the end, it may not even feel like your idea. With your own Amazon product, you can build something from scratch, brand it yourself and market it to customers creatively.



- **Unlimited earning potential** - Working for yourself means setting your objectives and measures of success. You are responsible for your income, which means no more salary, but it also means your income isn't capped by a corporate structure or decided by someone else. Hence, it all depends on you how much effort you're putting into it to monetize better.

These were the top reasons to start making money online. Now you'll have a look at the list of various ways to make money online...



## List of Various Ways to Start Your Online Money-Making Journey

**Become a High-Paid Remote Freelancer** - Remote jobs are in high demand these days. If you have digital skills, you can get started with a high-paying freelance career online. Step one is to sign up for the sites that provide freelancing opportunities to find remote jobs that you can perform instantly.

**Try Content Writing Jobs** - If you're good at writing, you can even look to make money online through content writing. Lots of companies these days outsource their content work. You can register yourself on websites that offer this online work, such as Internshala, Freelancer, Upwork, and Guru.



There, you can set your preferences as a writer and then start to get paid work from companies to write about things like brands, food, travel, and other topics, or even just correct existing articles.

**Start Blogging** - If you enjoy writing but don't want to work as a content writer for others, you can also start your own blog. Blogging sites like WordPress, Medium, Weebly, or Blogger offer free and paid services. Once you know your areas of interest, like book reviews, food recipes, travel, arts and crafts, etc., you can start writing about them. Once your site gets visitors, you can earn money through ads. Depending on the traffic to your site and your readership, you can earn up to 2,000-15,000 bucks a month for your ad space.

**Try Mystery Shopping** – If you love shopping, becoming a mystery shopper is an excellent way to make extra money. Retailers and market research companies hire mystery shoppers to shop at specific locations and report on the overall consumer experience. They monitor customer service, store conditions, and product quality without the company's employees knowing they're being examined.

You can do some mystery shopping work remotely and register at Market Force, Best Mark, and Secret shopper.

**Become Voice-Over Artist** - Voice-over work is an excellent way to make money fast. Since most voice-over jobs are project-based, a long-term commitment isn't required.

Companies are always looking for new voice-over talents to narrate audiobooks, advertisements, commercials, trailers, demonstration videos, and audio guides.

How much you earn from voice-over projects depends on your experience, the project's type, and the script's length.

The average salary of voice-over artists in the United States is around \$30/hour.

On the other hand, experienced audiobook voice talents can earn up to \$200/finished hour – which refers to a book's reading time.

One of the easiest ways to get started is by creating a profile on a freelance marketplace like Upwork and responding directly to voice-over job ads.

Joining freelance websites is an excellent way to test the waters and compare available jobs.

**Sell Art and Designs** - Selling on social media is an excellent way to make money fast, especially if you promote your art on specific networks. Selling digital products is one of the best ways for artists to make money. List your creations on art marketplaces like DeviantArt and ArtStation. This is a great way to gain exposure in the creative online community and reach potential clients.

Alternatively, sell artwork and designs independently via another sales channel like your social media account. As of January 2022, Facebook had two billion+ monthly active users, and Instagram had one billion+. Such numbers make these platforms great for increasing exposure.

**Tutor Students Online** – Many students today actively look for remote lessons. Independent tutors often offer their services via video communication apps like Zoom or Skype and accept payments via PayPal. So, you can consider doing that.

Figure out what your expertise is and start educating people on that.

Evaluate your knowledge before choosing a topic to teach. Some popular tutoring subjects include math, languages, and computing. Make money by creating learning modules, giving on-demand lessons, and providing personalized feedback.

You can even consider getting certifications for your expertise to gain more credibility, and it will be good for you to charge descent.



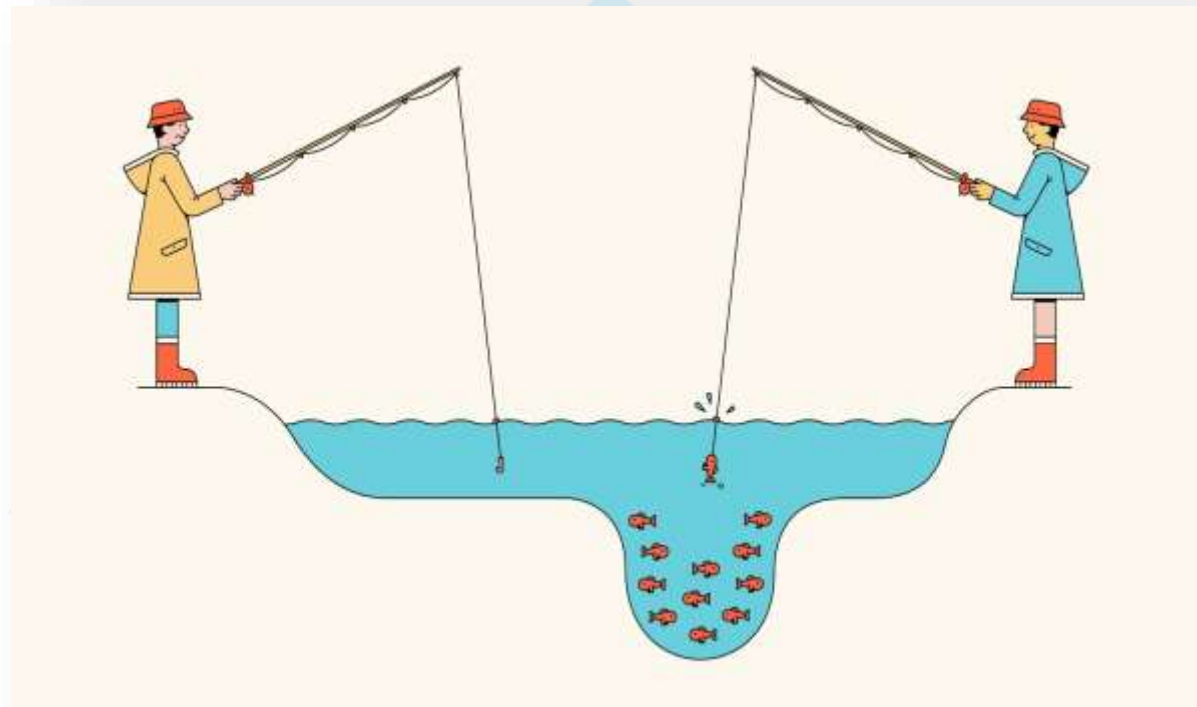
## CHAPTER 3

# HOW TO SELECT THE RIGHT NICHE FOR ONLINE WORK





People can't think of starting an online business and get on board. It requires proper research that includes figuring out and knowing, What is a Business Niche, How to Find Right Niche for Online Work and Benefit of Finding a Niche for Your Professional Life.

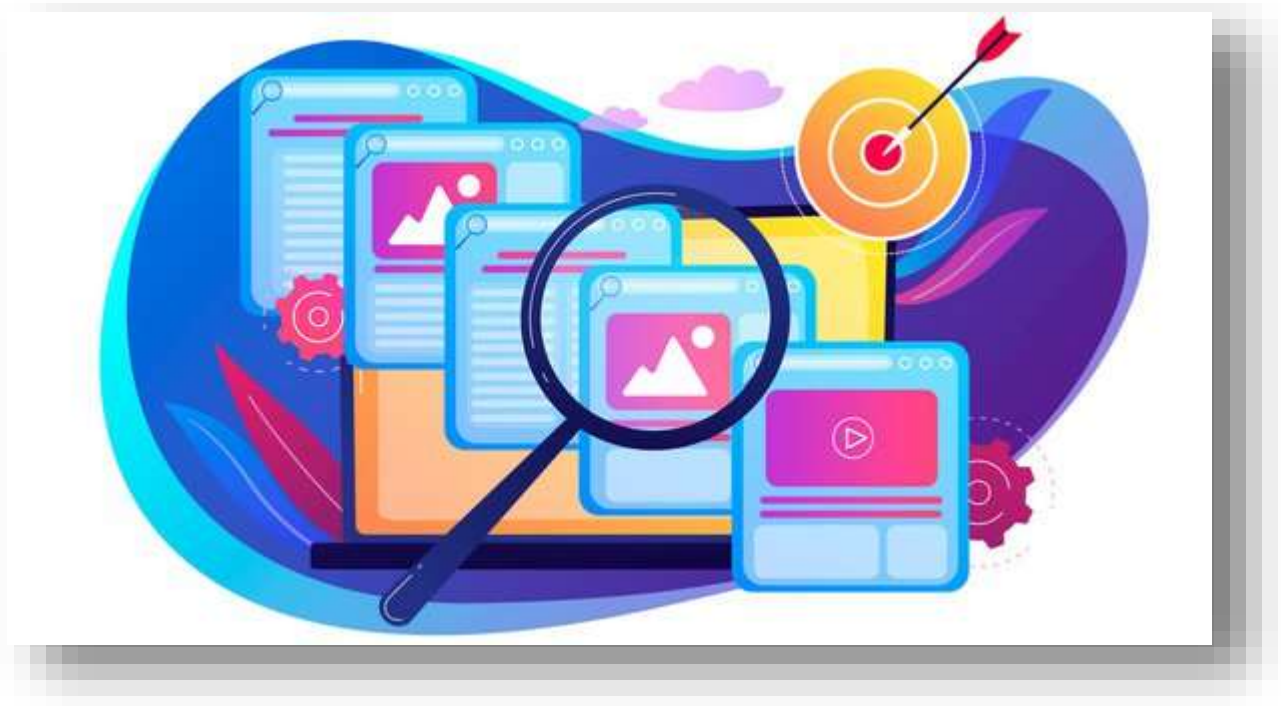


Whether you open a business in a unique industry or a saturated market, it's critical to differentiate yourself from the competition to win over your audience. To do this, entrepreneurs should find a specific business niche where they can target and modify their market strategy to accommodate that audience. We'll explain how to find your business niche and build an effective niche strategy.

## What is a Business Niche?

A business niche is a specialized or focused area of a broader market that businesses can serve to stand out themselves from the competition.

Business owners should find a niche with underserved or unmet needs in their industry so that they can target needy audience and get good business because business is only successful on the concept of Demand & Supply. If you're thinking of just entering the market without any research then there are good chances that you won't survive and will sink in!



Now, the next question is how can you identify that what could be the right niche for you?

Come, let's figure out,

## **How to Find Right Niche for Online Work?**

Entrepreneurs should consider a few key consumer elements when trying to identify and dominate a niche market, trying to think from the customer's perspective. That would help you to think of a better strategy.

Finding a niche perfectly suited to your business can help differentiate your brand, build a loyal customer base, reduce competition and increase profits. Identifying a perfect niche might not always be obvious, but once you research the market, target audience, and your business strengths and resources, you can narrow down your options and determine the optimal course of action.

Look for the following characteristics in your potential market audience:

- **Easily identifiable customers** - Potential customers who are easy to see are a hallmark of a great business niche. It should be easy to identify who would do business with you based on a set of reliable characteristics. If you can't put your ideal customers into an identifiable segment, your business plan is a no-go.



- **Easily accessible customers:** For a business niche to be profitable, your potential customers must be accessible, and accessing them

must be affordable Otherwise, all your excellence that you put in your idea will be of no use.



- **An underserved or neglected market:** There are a lot of people ready to jump on board with their start up in the most crowded niches and they aren't even successful. They are struggling everyday with their competitions. But for a business niche to really stand out, it should support an underserved or even neglected segment.

You can use Google Analytics and Google Ads to find searches that are not returning results to find markets or groups whose needs are not being met and served. Another way to find your niche is to search consumer ratings indexes and sites to find areas with poor customer service.





- **A large potential market:** For a business to be profitable, your market and niche must be vast enough that you can make money selling your products and services because The potential market for any business must have the size and mass to warrant the investment to enter that market as a small pool of potential customers means little or no growth potential, another critical characteristic of a profitable business niche.



# Benefit of Finding a Niche for Your Professional Life

A niche is a specialization in your field of expertise, and it can help set you apart from others. Finding a place for your professional life is crucial because you have to stand out from others to survive in this competitive digital world.

When you figure out your niche, you become unique in the market. It can help in many ways since it gives people something to relate to and understand more about whom they are listening to. In addition, people follow those they can identify with, making this a much stronger advantage for success by marketing yourself better through social media channels such as Facebook, Instagram, and Twitter.

It creates a sense of clarification for the audience, and it helps them decide whether they want your product. This eventually saves time for both parties.

One more reason could be there is a greater chance of succeeding if you work with your strengths. It allows for growth and self-improvement, making the person who created the place unique and better than anyone with similar interests or skills.

When you work in a niche where you have the expertise, you get to explore more about yourself, and it is easy for you to discover who you are and what makes you unique, allowing you to grow even further as an individual.

And with time, you will start realizing how amazing it is to work in a niche that you like and has expertise in. Because after a period of time, people get exhausted fast and lose hope.

Happiness comes when you can make the best of what you have. If you can fully utilize your strengths and build a career around them, then there is no doubt that you will be happier in life.



## CHAPTER 4



# Best Selling Niches to Makes Money Online



In this chapter, you will learn about the Top Most Profitable Niches List to Make Money Online and How to Get Started Making Money Online with Niche Marketing.



## **Top Most Profitable Niches List to Make Money Online**

If you want to start a profitable online business with the best chances of succeeding out the gate; you cannot go wrong entering a market that is already proven to be profitable.

- **Health & Fitness** - For centuries, people have been obsessed with losing weight and getting in shape. And they are always looking for the next fad diet, exercise program, or magic pill to help them do it. Companies have been right there with them with products helping them do just that: supplements, diets, weight loss programs, exercise programs, and more. As a marketer, you cannot ever go wrong on this niche. Just about every demographic in every country in the world is into this.

Health & Fitness will always be a proven niche market that sells, and anybody can grab their piece of the pie. People these days more than ever are taking their health into their own hands.

They don't automatically trust what the government or their doctor tells them about their health or what they should do to be healthy.

You've seen products in this niche everywhere: gluten-free, herbal remedies, supplements, detoxing... healing arts and products of all types. Anything that will promote a healthy lifestyle that helps avoid disease and makes you live longer.



- **Make Money on the Internet** - This is a way you can share your expertise in making money on the internet. You could create your own information products, courses, ebooks, or coaching programs. And if there are any programs or courses from other big-time marketers that have been extra helpful... you can promote those too as an affiliate. You could be part of the next big launch campaign. You could also get into network marketing (no, not all these “multilevel” marketing companies are scams). Some are valid ways to make money if you do it right.



- **Digital Marketing** - Digital marketing covers a broad range of strategies, from search engine optimization (SEO) and email campaigns to social media and influencer marketing. As the eCommerce world continues to grow, more online businesses are seeking the expertise of marketers to help them reach new customers and boost their conversion rates and turn them into blog income.

If you decide to monetize your blog with affiliate programs, you'll find plenty of relevant products and services to promote. This includes marketing tools, such as SEO plugins and email lists and platforms.





- **Personal finance and investing** - Credit scores, mortgage refinancing, debt relief, personal loans... there is a shortage of needs regarding the personal finance & investing niche. People need help managing their money or securing money for necessary expenses. Maybe they're in debt and need help paying it down or getting a lower interest rate. Perhaps they're facing bankruptcy and need help navigating that process. In severe cases, maybe they've gotten that dreaded letter from the IRS saying they owe back taxes. In any case, you won't be offering legal help. But you can connect your prospects with expert providers, promote information products as an affiliate, or offer products like credit monitoring as an affiliate. This is a huge niche with a lot of opportunities. About Investment, Whether the market is going up, down, or sideways... whether it's a recession, depression, boom time... bull or

bear market... investment products do well. Because people always want to make money in the markets and do so no matter how the economy is doing.

Even this field is constantly seeing new opportunities; now, Bitcoin and crypto currency are hot topics people want to learn more about.

## What is Personal Finance



- **Recipes and food** - Food is an evergreen topic and one of the most profitable blog niches. It also offers various sub-niches to explore, from quick and easy meals to information on specific diets. One food topic that has become increasingly popular in recent years is home cooking. In fact, in the midst of the pandemic, interest in online cooking classes skyrocketed by over 1,177%.

People's awareness of healthy food has increased, and they are looking for more easy and simple yet delicious and mouth-watering recipes every day. So, you can be the one to fulfill the needs of these ravenous people and earn some big bucks by getting on board and

starting doing business in this excellent niche. But only if you keep an interest in cooking.



## How to Get Started Making Money Online with Niche Marketing.

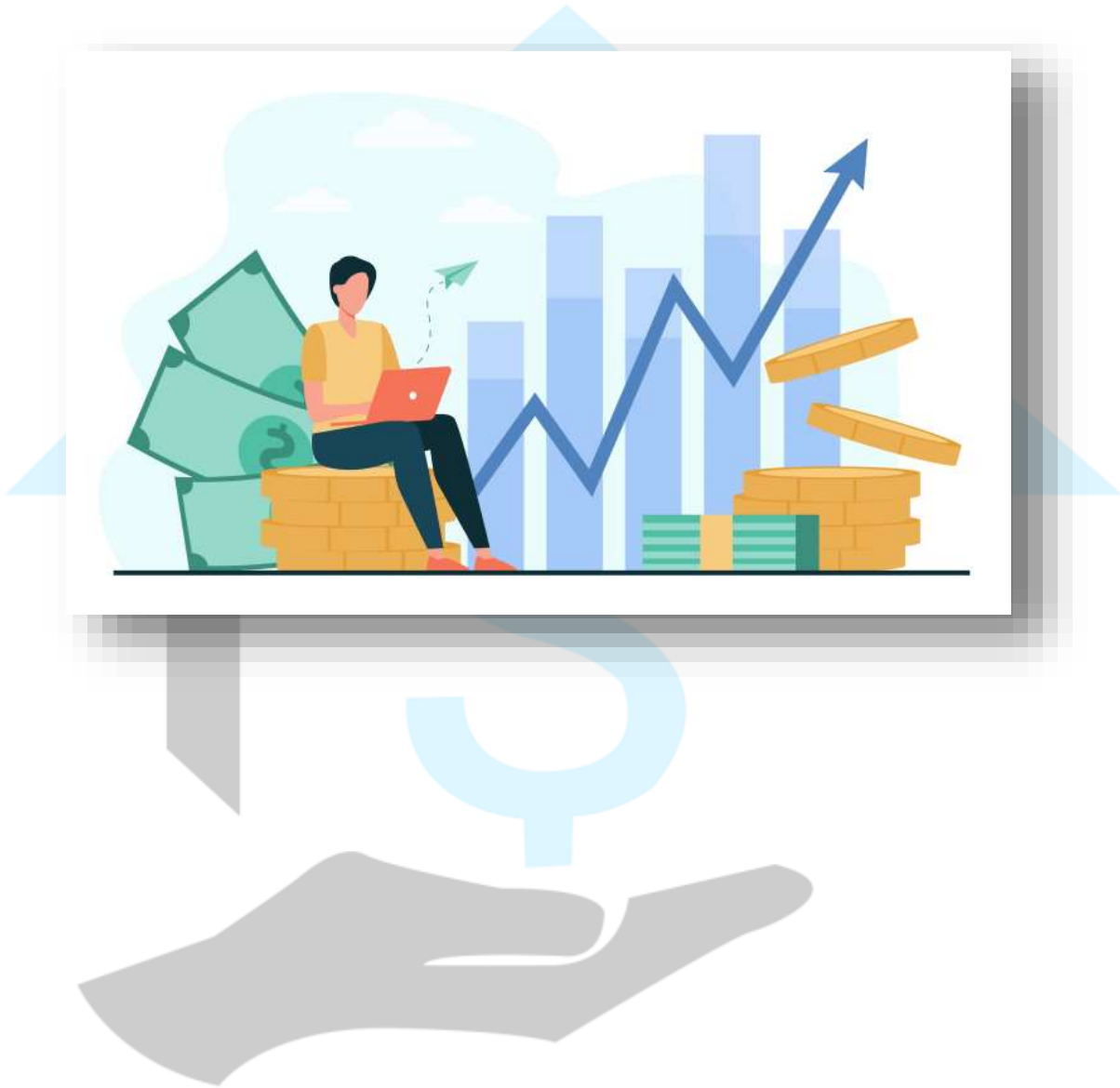
At first thought this would probably be the hardest part of using the niche content site technique – how do you come up with content for a niche site that very likely you have next to no interest in or experience with?

Now if you are not the writing type and can't waffle on and bang out a few key pages of content yourself by utilizing what's already available online, then you can use articles from public article repository sites such as Ezine Articles and GoArticles.

Making money from home with niche websites is one of the most realistic and practical for most people. As a result, it's one of the first

things we recommend if you are just getting started and looking for a way to make some money online. But it takes work and some patience.

There are plenty of ways that we will discuss in further chapters that will cover this topic too.







## CHAPTER 5

# How to Make Money via Social Media Platforms?

In this chapter, you'll learn about Hype of Short Videos on Social Media, How to Make Money on Instagram, How much money can you make on Youtube, How much money can you earn as a Business and How to make money as a Creator.



## Hype of Short Videos on Social Media

As we all are aware of the fact that how short videos are going viral on social media. If you are directly or indirectly linked to videos, then you've definitely heard of explainer videos incredible ability to engage audiences. No matter whether you want to explain the product or boost your online presence, animated videos will help you to achieve the same.

It's no secret that, with so much data available online, people's attention spans are shortening.

Because 5% of viewers will stop viewing videos after one minute, and 60% will stop watching after two minutes. With this in mind, it's critical to

realize how important it is to keep your audience's attention. If you don't, they'll most likely turn off.

If your purpose is to get your message through quickly, a shorter video may be preferable. This is especially true if your goal is just to raise brand recognition or increase social media shares.

Because short videos have a higher retention rate, they perform better in terms of SEO and engagement.

The shorter a video is, the more likely it is that viewers will watch it all the way through — which is the same as saying that fewer people will leave in the middle.



So, this is the concept of behind the hype of short videos.

## **How to Make Money on Instagram**

You've probably heard stories of instagrammers who share the pictures they snap and share every day. You might've even looked at your own sizeable following and thought, "Maybe I can do that too".

Well, ofcourse you can do it too. But you might have this question in your mind that,

## **How Many Followers Do You Need To Make Money On Instagram?**

If by now you're wondering how many followers you need to make it happen, the short answer is "not as many as you think".

But it does depends on some various factors listed below-

- 1.** What niche you're in and how comfortable you are with the product category (fashion, food, beauty, and fitness are popular niches, based on top Instagram hashtags)
- 2.** How engaged your followers are. For instance, If you have 100K fake followers, then it won't amount to much.
- 3.** Which revenue channels you explore.
- 4.** While top Instagrammers make thousands per post on the photo-sharing platform, even those with a smaller-but-engaged following of 1000 have the potential to start making money.



Depending on your unique brand of Instagram content, your audience, and your level of commitment, you can make money on Instagram in the following ways:

- You can do sponsored posts for brands that want to get in front of your audience.
- You can Become an affiliate and make a commission selling other brands' products.
- You can Monetize your videos or content with advertisements
- You can Go live with badges is another way of making money on Instagram
- You can Create and sell a physical or digital product, or offering a paid service.
- You can Sell licences for your photography or videos.
- You can Pull people with powerful content

So, going by that rule let's start with the most common approach to Instagram monetization: partnering with brands as an influencer.



Now, Moving o to Youtube, we will discuss about

## How Much Money Can You Make on Youtube?

You might think that how much do YouTubers make?

Well, That's what we're going to tell you. If you're wondering how much money YouTubers make, you're in the right place.

So, Are you Curious about how much money YouTubers make per view?

YouTubers can make anywhere between \$0.01 to \$0.03 per view with AdSense, with an average of \$0.18 per view. However, the amount of money YouTube.com will pay depends on a variety of factors, such as-

- The number of views your video receives
- The number of clicks an ad receives
- Ad quality
- Adblockers
- Video length

With the average YouTube pay rate hovering between \$0.01 and \$0.03 for an ad view, a YouTuber can make around \$18 per 1,000 ad views, which comes out to \$3 to \$5 per 1,000 video views. Forbes also estimates that for top talent, a YouTuber can make about \$5 for every 1,000 video views.

Creating a YouTube channel can be a great side hustle, especially if you produce high quality and engaging content that attracts a large audience. However, getting to this point can be tough work but it's worth it.

YouTube does not pay you based on the number of subscribers you have on your channel. Subscribers are people who choose to follow your account so that they can have easy access to your latest videos. When you post a video, it will automatically show up on their homepage.

The amount of money a YouTuber can make per video depends on a variety of factors, such as the number of views they accumulate and how many Google ads that are displayed throughout their videos.

Using Forbes's estimated pay rate of \$5 per 1,000 views, a YouTube video with 1,000,000 views can make upward of \$5,000, which makes being a modern-day influencer a pretty lucrative job!

To get paid by YouTube, you first need to reach a balance of \$100 or more from views. This means you'll need to garner 20,000 views if you receive \$5 per 1,000 views. To make this happen, YouTube created the YouTube Partner Program, which allows you to get paid through advertisements on your page. To be accepted into the YouTube Partner Program, you must:

- Have at least 1,000 subscribers
- Reach 4,000 valid public watch hours in the past 12 months
- Sign and agree to the terms and conditions
- Have an AdSense account
- Get reviewed and approved
- Once you're in the YouTube Partner Program, you'll be able to start bringing in money through advertisements.

It's done in two ways, either cost per thousand views (CPM) or cost per click (CPC).

- With CPM, you can earn money based on every 1,000 views you accumulate
- While with CPC, you can earn money based on the number of people that click on the ad placed on your page or video.



## **How much money can you earn as a Business?**

Small businesses are growing at an accelerating rate across the globe. First-time owners and business enthusiasts are eagerly investing in their dream projects. Small businesses play a significant role in the creation of job positions. Small companies help local economies develop by bringing growth and innovation to the community where they are located.

It is not possible to discern a definite number as it is going to vary depending on the following multifactorial factors:



- Geographical factors
- Sociocultural factors
- Gender
- Experience
- Industry

So, there is no fixed amount that can be predicted because it involves various factors.

## How to make money as a Creator?

In this digital world, you can become a creator and grow your empire in a unique way. It's possible to make money online as a content creator. You can produce many different types of content and get paid for your creativity, whether you decide to complete work or sell goods.

Online content creation is a great way to make money from home, helping you start a business and earn a living that fits well around your lifestyle. The content creation and influencer industries are experiencing a boom, so there's never been a better time to get started and try out new online money-making ideas.

- **Start a podcast** - Starting a podcast is a great way to make money online! In just a few simple steps, you can start sharing your content online, via your website, social media accounts, or well-known podcast directories.

Producing a podcast is a lot of fun, and with audio content rising in popularity, it's one of the best ways to earn money online! We recommend you also try video podcasting, which is popular on YouTube and recently launched on Spotify.

- **Teach an online course** - Online learning is a huge market, offering plenty of great earning opportunities! Platforms like Skillshare, Udemy, and Thinkific make it easy to launch and sell your own digital course.

Do you have special skills? Are you great at painting, singing, baking, or dancing? Do you know something amazing about math, science, or politics? You could become an online tutor and sell a course to help others learn from you!

Online courses allow you to put your skills and knowledge into action, supporting others as they learn new skills too. When you work cleverly, online courses can be lucrative. Top-earning course creators sometimes generate as much as \$100k per year! This is definitely one of the best ways to earn money on the web.

- **Social media campaigns** - Social media advertising is an important part of the marketing world, and now you can get paid for being a part of the action! If you're an influencer with a reasonable social media following, your voice can be a valuable part of a marketing strategy for companies in your niche. You can help other business owners sell their products, all while boosting your own earning capacity.
- **Become a service provider** - In today's world, working from home is becoming increasingly common, which means there are more ways to make money online than ever before!

Do you have a useful skill that you could offer as a service? Common online business ideas include those that offer content writing, graphic design, business coaching, and voice recording.

Think about how you can use your skills and abilities to adapt to the online environment. If you play your cards right, you could soon be on your way to a thriving enterprise! Take note of skills that could be valuable in the service industry, and then prepare to sell!

Online service providers often make much more than just extra money doing side gig jobs. In fact, many generate enough payment working online that they can switch to full-time work-from-home instead of working an in-house job!

- **Review websites & surveys** - Another option is to explore website review opportunities, which often allow you to make money online quickly and efficiently. These are a great option if you're new to digital work. You can even make money online, you can approach established companies that work on reviewing websites, checking domain names, or even verifying website domain names.



Income secrets





2

## CHAPTER 6

# HOW TO MAKE MONEY FROM STOCK MARKET?

In this chapter, you will learn, What is Stock, Tips to Invest in Stocks for Beginners, How Stock Market Works, What are Investment options in Stock Market, Strategies to get rich in stock market and Risk & Benefits to Invest in Stocks.



## What is Stock?

Stocks are a type of security that gives stockholders a share of ownership in a company. Stocks also are called “equities.”

Stocks represent ownership in a publicly traded company. When you buy a company's stock, you become part-owner of that company. For example, if a company has 100,000 shares, and you buy 1,000 of them, you own 1% of the company.

Stocks are bought and sold predominantly on stock exchanges and are the foundation of many individual investors' portfolios. Stock trades have to conform to government regulations meant to protect investors from fraudulent practices.



## What Is Shareholder Ownership?

What shareholders own are shares issued by the corporation, and the corporation owns the assets held by a firm. If you own 33% of the shares of a company, it is incorrect to assert that you own one-third of that company. However, you do own one-third of the company's shares. This is known as the "separation of ownership and control."

Owning stock gives you the right to vote in shareholder meetings, receive dividends if and when they are distributed, and the right to sell your shares to somebody else.

If you own a majority of shares, your voting power increases so that you can indirectly control the direction of a company by appointing its board of directors.

This becomes most apparent when one company buys another. The acquiring company buys all the outstanding shares.

The importance of being a shareholder is that you are entitled to a portion of the company's profits, which is the foundation of a stock's value. The more shares you own, the larger the portion of the profits you get. Many stocks, however, do not pay out dividends and instead reinvest profits back into growing the company. These retained earnings, however, are still reflected in the value of a stock.

## Tips to Invest in Stocks for Beginners

### What is trading in share market?

It is a highway that leads you to opportunities for wealth creation. The stock market has the potential to give you enormous profits. On the other hand, volatility is a critical part of the share market. As an investor or trader, you may see profits and losses, ups and downs. So, it becomes essential to learn and understand how to trade in the share market, especially if you are a beginner.

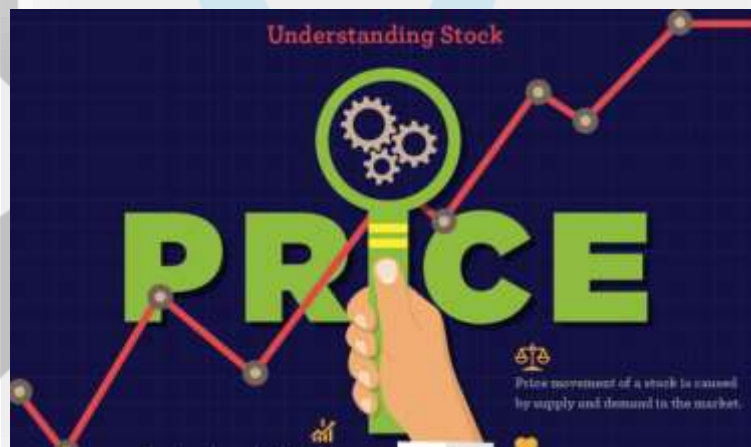
- **Open a Demat account** - To enter the share market as a trader or investor, you must open a Demat account or brokerage account. Without a Demat account, you cannot trade in the stock market. The Demat account works like a bank account where you hold money to



use for trading. The securities you buy are maintained electronically in the Demat account.



- **Understand stock quotes** - The price of a stock moves based on any news, fundamentals, technical analysis, and so on. By gaining knowledge about these aspects, you can enhance your knowledge of stocks and stock markets. This will help you to figure out the right price to enter or exit a trade.



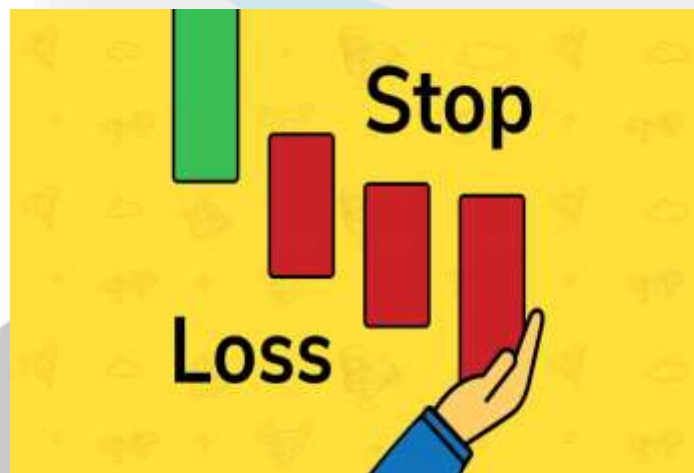
- **Bids and asks** - A bid price indicates the maximum price you are willing to pay to buy a stock. The ask price is just the opposite. It represents the minimum price at which the seller is willing to sell the stock. To ensure a profitable trade, it is important to decide on the correct bid and ask price.



- **Fundamental and technical knowledge of stock** - Study the fundamental and technical analyses of the stock to plan your trading. Fundamental analysis evaluates security by measuring its intrinsic value. It considers various dynamics including earnings, expenses, assets, and liabilities. Meanwhile, the technical analysis evaluates the stock based on the past price and volume chart of the stock to predict future potential.



- **Learn to stop the loss** - Volatility is an implicit characteristic of the share market. So, a beginner needs to understand the way of preventing heavy loss. While executing a trade, you need to set a stop loss price to minimize the loss. Failure to put a stop to loss may damage your capital heavily.



- **Ask an expert** - The share market is unpredictable. Nobody can predict a stock price accurately. But taking advice from an expert

helps beginners make the right trading decision. It guides you to make the right choice.



- **Start with safer stocks** - A big capital loss, in the beginning, may bring your confidence down. A wise choice is to start with the less volatile stocks. That may give you a slow start. But those stocks are more likely to sustain a good performance even in adverse conditions.



Share market investments can be tricky. You can take the first step to Trading success by opening a demat account. Next, work on developing



adequate knowledge of the stock market. This will help you to work against the odds and beat stock market volatility.



## How Stock Market Works

The stock market helps companies raise money to fund operations by selling shares of stock, and it creates and sustains wealth for individual investors.

Companies raise money on the stock market by selling ownership stakes to investors. These equity stakes are known as shares of stock. By listing shares for sale on the stock exchanges that make up the stock market, companies get access to the capital they need to operate and expand their

businesses without having to take on debt. In exchange for the privilege of selling stock to the public, companies are required to disclose information and give shareholders a say in how their businesses are run.

Investors benefit by exchanging their money for shares on the stock market. As companies put that money to work growing and expanding their businesses, investors reap the benefits as their shares of stock become more valuable over time, leading to capital gains. In addition, companies pay dividends to their shareholders as their profits grow.

The performances of individual stocks vary widely over time, but taken as a whole the stock market has historically rewarded investors with average annual returns of around 10%, making it one of the most reliable ways of growing your money.



## Stock Market VS Stock Exchange

Although the terms are used interchangeably, the stock market is not the same as a stock exchange. Think of a stock exchange as a part of a whole—the stock market comprises many stock exchanges, such as the Nasdaq or New York Stock Exchange (NYSE) in the U.S.

When people talk about how the stock market is performing, they mean the thousands of public companies listed on multiple stock exchanges. And more generally, the stock market can be thought of as encompassing a very broad universe of bonds, mutual funds, exchange-traded funds (ETFs) and other securities beyond just stocks.

## What are Investment options in Stock Market

International investing, however, has its flip side. In terms of volatility, emerging markets in general are considered riskier. They can experience dramatic changes in market value, and in some cases, political risk can suddenly upend a nation's economy.

Furthermore, it should be noted that foreign markets can be less regulated than those in the U.S., increasing the risk of manipulation or fraud.

Today's investors have extraordinary access to 24-hour global news, yet there is also a risk of inadequate information from a market that is often thousands of miles away. This can limit the investor's ability to interpret or understand events.

Also, there is currency risk stemming from changes in the exchange rate against the investor's home currency. Of course, currencies move both ways and can also be in the investor's favor.

If you're up for the opportunity and risk of international investing, there are six ways to gain exposure to growth outside the U.S.

- **American Depository Receipts (ADRs)** - American depository receipts (ADRs) are a convenient way to buy foreign stocks. Foreign companies use ADRs to establish a presence in U.S. markets and sometimes raise capital. One example is Chinese e-commerce giant Alibaba (BABA), which raised \$25 billion in 2014 (what was then the largest initial public offering) and listed its ADRs on the New York Stock Exchange (NYSE)
- **Global Depository Receipts (GDRs)** - A global depository receipt (GDR) is another type of depository receipt. A depository bank issues shares of foreign companies in international markets, typically in Europe, and makes them available to investors within and outside the U.S. Many GDRs are denominated in U.S. dollars, though some are denominated in euros or the British pound. They are typically traded, cleared, and settled in the same way as domestic stocks.

GDRs can be found on the London Stock Exchange and Luxembourg Stock Exchange, as well as on exchanges in Singapore, Frankfurt, and Dubai. GDRs are typically placed with institutional investors in private offerings before public trading.

- **Foreign Direct Investing** - There are two ways for investors to buy foreign stocks directly. You can open a global account with a broker in



your home country, such as Fidelity, E\*TRADE, Charles Schwab, and Interactive Brokers. The other option is to open an account with a local broker in the target country. For example, the MONEX BOOM trading platform based in Hong Kong gives investors access to Hong Kong stocks in addition to 11 other markets.

Going direct is not suitable for the casual investor. There are additional costs, tax implications, technical support needs, research needs, currency conversions, and other factors to consider. In short, only active and serious investors should participate in foreign direct investing.

- **Global Mutual Funds** - Investors keen to explore global markets—but don't want much hassle—can opt for a mutual fund that focuses on international equities. Simplicity is one of the several advantages of mutual funds.

Internationally-focused mutual funds come in a variety of flavors, from aggressive to conservative. They can be region or country-specific. They can be an actively managed fund or a passive index fund tracking an overseas stock index. But be careful of fees: Globally focused mutual funds can have higher costs and fees than their domestic counterparts.

- **Exchange-Traded Funds (ETFs)** - An international exchange-traded fund offers investors a convenient way to access foreign markets. Picking the right exchange-traded fund (ETF) can be simpler than constructing a portfolio of stocks by yourself.

Some ETFs provide exposure to multiple markets, while others focus on a single country. These funds cover a number of investment categories such as market capitalization, geographical region, investment styles, and sectors.

- **Multinational Corporations (MNCs)** - Investors not comfortable with buying foreign stocks directly, and even those who are wary of ADRs or mutual funds, can seek out domestic companies that derive a significant portion of sales from overseas.

Multinational corporations (MNCs) are best suited for this purpose. This could mean buying The Coca-Cola Company (KO) or McDonald's (MCD), both of which generate the majority of revenue from global operations. This is a back door approach and does not provide true international diversification, though it does give investors international exposure.



## Strategies to get rich in stock market

Ask any financial expert, and you'll hear stocks are one of the keys to building long-term wealth. But the tricky thing with stocks is that while over years they can grow in value exponentially, their day-to-day movement is impossible to predict with total accuracy.

which raises a crucial question that How can you make money and build wealth in stocks?

- **Buy and Hold** - One common way to make money in stocks is by adopting a buy-and-hold strategy, where you hold stocks or other securities for a long time instead of engaging in frequent buying and selling. That's important because investors who consistently trade in and out of the market on a daily, weekly or monthly basis tend to miss out on opportunities for strong annual returns.
- **Opt for Funds Over Individual Stocks** - Most investors gravitate toward two investment types—individual stocks or stock funds, such as mutual funds or exchange-traded funds (ETF)—experts typically recommend the latter to maximize your diversification.

While you can buy an array of individual stocks to emulate the diversification you find automatically in funds, it can take time, a fair amount of investing savvy and a sizable cash commitment to do that successfully. An individual share of a single stock, for instance, can cost hundreds of dollars.

Funds, on the other hand, let you buy exposure to hundreds (or thousands) of individual investments with a single share. While everyone wants to throw all of their money into the next Apple (AAPL) or Tesla (TSLA), the simple fact is that most investors, including the professionals, don't have a strong track record of predicting which companies will deliver outsize returns.

- **Reinvest Your Dividends** - Many businesses pay their shareholders a dividend—a periodic payment based on their earnings.

While the small amounts you get paid in dividends may seem negligible, especially when you first start investing, they're responsible for a large portion of the stock market's historic growth. Nifty 50 has had around 12% returns since inception and when dividends were reinvested, however the percentage jumped to almost 16%. That's because each dividend you reinvest buys you more shares, which helps your earnings compound even faster.

- **Choose the Right Investment Account** - Though the specific investments you pick are undeniably important in your long-term investing success, the account you choose to hold them in is also crucial.

That's because some investment accounts give you the benefit of certain tax advantages, like the National Pension Scheme (NPS). It lets you avoid paying taxes on any gains or income you receive while the money is held in the account. This can turbo charge your



retirement funds as you can defer taxes on these positive returns for decades.

## Risk & Benefits to Invest in Stocks.

Stock market seems fancy and it's known to be a wealth builder but at the same time it's very complicated and risky.

Let's discuss its risks and benefits.

- **Risk:** You could lose your entire investment. If a company does poorly, investors will sell, sending the stock price plummeting. When you sell, you will lose your initial investment. If you can't afford to lose your initial investment, then you should buy bonds.
- **Common stockholders paid last:** Preferred stockholders and bondholders or creditors get paid first if a company goes broke.<sup>7</sup> But that happens only if a company goes bankrupt. A well-diversified portfolio should keep you safe if any company goes under.
- **Time:** If you are buying stocks on your own, you must research each company to determine how profitable you think it will be before you buy its stock. You must learn how to read financial statements and annual reports and follow your company's developments in the news. You also have to monitor the stock market itself, as even the best company's price will fall in a market correction, a market crash, or bear market.
- **Taxes:** If you sell your stock for a loss, you may be able to get a tax break. However, if you sell your stock for a profit, you'd be liable to pay capital gains taxes.

## Benefits-

- Takes advantage of a growing economy: As the economy grows, so do corporate earnings. That's because economic growth creates jobs, which creates income, which creates sales. The fatter the paycheck, the greater the boost to consumer demand, which drives more revenues into companies' cash registers. It helps to understand the phases of the business cycle—expansion, peak, contraction, and trough.
- Best way to stay ahead of inflation: Historically, over the long term stocks have yielded a generous annualized return. For example, as of January 31, 2022, the 10-year annualized return for the S&P 500 was 15.43%. That's better than the average annualized inflation rate. It does mean you must have a longer time horizon, however. That way, you can buy and hold even if the value temporarily drops.
- Easy to buy: The stock market makes it easy to buy shares of companies. You can purchase them through a broker or a financial planner, or online. Once you've set up an account, you can buy stocks in minutes. If you're a small business owner, you may even be able to invest in stocks through your business.
- Don't need a lot of money to start stock investing: Most retail brokers such as Charles Schwab, let you buy and sell stocks commission-free. Some brokers such as Fidelity also don't require account minimums. If the stock you want to buy is too expensive, you can also buy fractional shares if your broker allows for such investment

## CHAPTER 7

# HOW TO MAKE MONEY FROM FREELANCING?





In this chapter, you will learn, What is freelancing, Why to become a Freelancer, Tools necessitate to Start Freelancing and will Learn to earn money by Freelancing in 7 Simple Steps.



## What is freelancing?

An individual who makes money on a per-job basis is a freelancer. They usually earn on a per-task basis and generally work for a short time. In simpler terms, they do not work for a firm. Thus, they enjoy the liberty to work on various jobs for different clients simultaneously.

However, if they're in a contract to work exclusively for a particular client, they cannot accept other projects till they've completed that project.

As per freelancer definition, they work in various fields, including creative and skilled. For instance, they are present in film making, copywriting,



journalism, tourism, photography, tutoring, marketing, music, event planning, acting, catering, computer programming, and many more.

To become a freelancer, one has to define the service they're offering. Then, find out their target audience and make up a pricing structure. After that, make a portfolio with your previous jobs and formulate a convincing proposal. Start looking for clients and create a relationship with them. Continue to hone your skills.



## Why to become a Freelancer?

People can choose from so many reasons to start their own business that it would be impossible to list them all. One can opt for freelancing due to the following reasons-

- **Freedom:** They enjoy choosing the clients they're interested in working with. Thus, they can work with one client or with many clients simultaneously.



- **Control:** In corporate rat race, people tend to have a huge work load on their shoulders but Freelancing allows people to control their workload. They can choose how much they want to work by taking up projects of their liking. Similarly, there's also more focus on the job than distractions that come with full-time employment, such as politics.



- **Flexibility:** Freelancing doesn't bound you like the corporate sector with time and deadlines. You have gets flexibility in freelancing. Flexibility is one of the biggest pros of freelancing. Freelancers choose how their working hours. Some of them work full-time during weekdays and part-time during weekends or don't work at weekends to take out time for other things.



- **Independence:** There is a lot of autonomy in freelancing. You are not confined to a little cubicle and a fixed time. You get to work independently and in a more comfortable space.



- **Exposure:** Freelancers enjoy a lot of exposure by working on various projects and topics. When people work with a company in-house, they do not get to hone their skills in other areas. But with freelancing, one can broaden their horizons.





## Tools necessitate to Start Freelancing

When you start your freelance business, you will quickly find out that you are not only responsible for delivering great results for your clients, but you are also in charge of your own project management, invoicing, taxes, business organisation, and more.

So, for that, Luckily, there are a number of (free) tools out there that help you complete these tasks without the need for an extensive education in accounting or bookkeeping. We have compiled a list with some of the best tools that will help you kickstart your freelance business—and won't break your bank account.

The tools we are going to discuss can make freelance life a lot easier, they can also be a big cost factor, especially if you are just starting out and trying to establish your business. That's why knowing what you really need and using free software whenever possible can save you a lot of time and money.

1. Time management
2. Project management
3. Cloud storage
4. Communication
5. Design
6. Accounting
7. Invoice management

Let's get into a bit more depth and enlighten you about it's wonderful effects.

- **Time management** – It's very common for freelancers to work with tight deadlines.. In order to not miss a deadline or simply keep track of the time spent on different projects, you should be looking into a few different tools.

Calendars like Google Calendar or Calendly are great ways to organise your time and get a quick overview of your tasks and to do's for the next week. They also allow you to schedule meetings and create recurring events to manage on-going tasks.

If you want to keep track of the time you spent on a project, you should check out Toggl. The free software allows you to create projects and time how long you work on them. You can even install their browser extension to start timing with just one click.



- **Project management** - There are many project management tools out there, but Trello still is a fav for many freelancers. It's easy-to-use and intuitive interface allows for the quick creation of tasks and lists, while also allowing you to add members to a board, allocate deadlines and save files. And it is completely free of cost!

If you are looking for a way to organise your tasks (and are also using Google Calendar) Google Tasks might be a great solution for you. You can create tasks and subtasks, allocate deadlines and even have the rewarding feeling of ticking something off your to do list.

Finally, Workflowy is another great tool to help you manage different tasks and projects. Simply create different lists with tasks and

subtasks and invite your client or other freelancers to collaborate on projects.



- **Cloud Storage** - You don't want the stress of saving all your files and documents locally on your computer and then having a heart attack when your laptop crashes. Cloud storage tools save you the effort of copying everything onto a hard drive, while being easy to use when connected to your desktop applications. On top of that, they allow you to collaborate on files and see changes in real-time.

Dropbox is one of the most common cloud storage options, with a free version allowing for limited but still decent cloud space. Google Drive works pretty much the same way, but automatically includes a range of other tools that allow you to quickly create spreadsheets, documents or presentation slides.





- **Communication** - Communication with clients is a major part of every freelancer's life and while you might think sticking to emails is the way to go, there are some free tools out there that help you be more efficient with your communication.

Slack is commonly used by both freelancers as well as companies to organize their communication and allow for chats to connect with people. You can create different channels depending on a topic or project and even have the ability to send direct messages to team members.

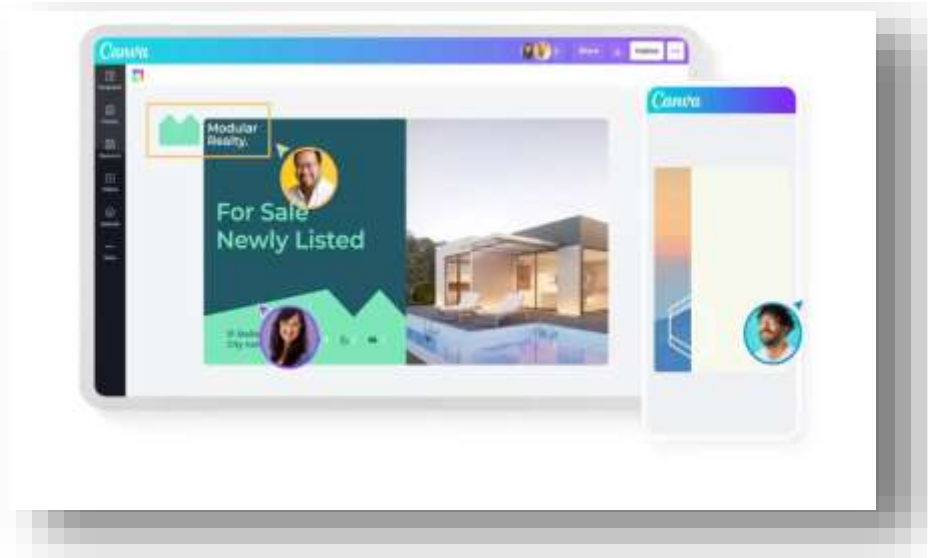
If you want to find new prospects and potential clients, you might find [hunter.io](https://hunter.io) to be very helpful. The tool enables you to find professional email addresses and connect with people who matter for

your business. You get 25 searches per month for free and can upgrade anytime.



- **Design** - Whether it's presentations, a copy deck or a social media post, the free tool Canva is great app that allows you to create unique designs in seconds and even get inspired by hundreds of free and paid templates for all sorts of projects.

If you are more interested in web and app design, Figma will give you all the amazing design freedom you need to create awesome online appearances for yourself and your clients and also collaborate on projects with other people.



- **Finances** - Keeping track of your finances, taxes and invoices is also a major part of the life of every freelancer, and probably the most helpful area to use tools and software for as well. If you are looking for free software that allows you to create and send invoices and proposals, Wave might be worth a look.

But if you want to make the most out of your business, Lano's free contractor option may be more up your alley. Lano allows you to not only organise your tasks and projects and create timesheets for them, but also create both invoices and proposals and even send automated payment reminders.

Finally, if you need help with your taxes, Accountable is a free app specifically designed to help freelancers with their taxes and

bookkeeping. You can submit tax returns and VAT notices with only a few clicks and automatically organize your expenses. They also have a lot of helpful blog content focused on taxes for freelancers.



## Learn to earn money by Freelancing in 7 Simple Steps

Freelancing offers an incredible opportunity to control the way that you work. As a freelancer, you can work from anywhere, at any time. Appealing perks like these are leading to the growth of the freelancing industry.

But you must wonder, how do you get started as a freelancer? If you want to take the first step toward becoming a freelancer but aren't sure how and where to start, you're in the right place.

- **Define your service & offering** - Turning your skills into a service is the first step to becoming a freelancer. To do this, you'll need to understand how your skills can help a prospective client. Try to put yourself in the shoes of your ideal client. What problems do they have, and how can your skills be used to resolve the issue?



It's essential to recognize that clients are looking for a solution to a problem. To be a successful freelancer, you need to understand the client's situation and use your service to address their issue.

- **Find your target audience** - Now that you have a freelance service to offer, you'll need to find a target audience. Start by figuring out the type of clients that will be ideal for your service. Do these clients have a shared problem and common characteristics? Are they in a specific industry?

As a new freelancer, merely being great at what you do is not enough to automatically have clients seeking you out. It's crucial to position yourself in front of your potential clients so they can learn about your services.

- **Develop a pricing structure** - Once you have clearly defined your service and your target market, it's time to set your price. The goal is to maximize the amount you're paid without losing out on potential jobs. So, start by looking at your competitors in the market. What are they charging for similar freelancing services?

But being realistic, there is no perfect formula for pricing your freelancer services. There are many factors that affects the amount of clients that will willingly pay you such as experience, industry, project duration, deliverables, project complexity, client's geographic location, urgency.

- **Create your portfolio with past jobs** - Creating a compelling portfolio is an integral step to becoming a successful freelancer. As a

freelancer, your portfolio establishes your work quality by showcasing your accomplishments and past projects. This is your chance to show—not just tell—clients what you are capable of doing and the value of your expertise. Your portfolio represents your work so, highlight your best work related to your service offering. It should be nice, short, and simple.

- **Write a great proposal** - To make sure a successful start as a freelancer, your first project should closely match your work experience and capabilities. When you find a project that you're confident enough that you can provide excellent service for, it's time to submit a proposal. The right proposal can mean the difference between securing a job or not, so it's critical to have a proposal that works for you.

Creating a template can help you organize your proposal, but the most successful freelancers tailor it to the specific client and project. Taking that extra up-front time and effort demonstrates your sincerity, enthusiasm, and professionalism. So, it will eventually help you in your whole freelancing journey.

- **Create a relationship with your client** - As a freelancer, your clients are your business. While it may seem obvious, it's important to develop a positive working relationship with your clients. Successful freelancers establish relationships with clients rather than thinking of the work as a one-and-done deal. Building a long-term partnership can lead to repeat business and new client referrals.

So, don't take your projects as a one project deal. Create long term relationships. That will bring you more and more leads.

- **Continue developing your skills** - Freelancers are hired for the service and skills that they offer to their clients. As a result, it's crucial for freelancers to consistently improve their skills and keep learning new things, adapt to changes, and expand their knowledge. Keeping up with current trends is also crucial to providing your clients the highest service level.



## CHAPTER 8



# HOW TO MAKE MONEY WITH AFFILIATE MARKETING



In this chapter, you will learn What Affiliate Marketing is, What You Need to Start Affiliate Marketing, and How to Make Money with Affiliate Marketing.



## What is Affiliate Marketing?

Affiliate marketing is an advertising model in which a company compensates third-party publishers to generate traffic or leads to the

company's products and services. The third-party publishers are called affiliates, and the commission fee incentivizes them to find ways to promote the company. It's a part of digital marketing.

Digital marketing, analytics, and cookies have made affiliate marketing a billion-dollar industry. Firms typically pay affiliates per sale and less frequently by clicks or impressions.

Affiliate marketing is a flourishing industry and internet has added its prominence to it. Amazon popularized the practice by creating an affiliate marketing program whereby websites and bloggers put links to the Amazon page for a reviewed or discussed product to receive advertising fees when a purchase is made.

In this sense, affiliate marketing is essentially a pay-for-performance marketing program where the act of selling is outsourced across a vast network.

Visitors who click the ads or links are redirected to the e-commerce site. If they purchase the product or service, the e-commerce merchant credits the affiliate's account with the agreed-upon commission, which could be 5% to 10% of the sales price.



## What You Need to Start Affiliate Marketing?

To get start with affiliate marketing, here are the 7 simple steps that you need to follow.

- 1. Decide on a platform** – Affiliate marketing can be done from any platform, for instance, take Instagram. Bjut it will take you more time to build an audience.

So, you can start by a blog or by a YouTube channel.

Once your site is up, optimize it for search engines so that you have a better chance of ranking. From there, you're free to add affiliate links in your content.

The other platform is YouTube, Creating and uploading content to YouTube is free, which makes it ideal for many people. Optimize your videos for SEO, and include affiliate links in your description.

**2. Choose your niche** – Selecting a niche is significant because you can't step forward in an industry without fixing a niche. You can't build an audience if your niche is not decided. Choose a topic that focuses on a specific category. For example, the topic of "food" is an enormous category. Rather than tackling that, try something more specific, like grilling food.

Choose a niche of your interest. Otherwise, you'll end up being inconsistent, and you might not know, but many people's dreams of being in this industry have died due to inconsistency.

**3. Find affiliate programs to join** – There are 3 affiliate programs to choose from,

- High-paying, low-volume affiliate programs
- Low-paying, high-volume affiliate programs
- High-paying, high-volume affiliate programs

If you're going after a business audience, you'll likely go for the model: high-paying and low volume. The most popular programs here are for software and web hosting-related products.

**4. Create great content** – If you want your program to succeed, you need to create high-quality content where your affiliate links can fit



in. Don't just blindly curate products from Amazon's best sellers. Go the extra mile to ensure your content solves the visitor's problem.

## 5. Drive traffic to your affiliate site – There are multiple ways to drive traffic.

- **Paid traffic** - This is where you pay for traffic to your site. You can do this using PPC ads.

The advantage of paid traffic is that the moment you start paying, you get traffic.

However, there are some downsides.

First, running ads will dig into your profits. It's quite normal for advertisers to lose money before they make it... if they ever do.

The worst thing about paid traffic is, it will stop the moment you stop paying.

- **Search engine optimization (SEO)** – SEO is the practice of optimizing pages to rank high in search engines like Google.

For as long as you can rank high in the search engines for your target keywords, you'll get consistent and passive traffic.

SEO is about Understanding what your target customers are searching for and Creating content around those topics (blog posts, product pages, etc.)

- **Build an email list** – Building an email list of ideal buyers can help you monetizing greatly. You can sell it to tell your customers about new content and products with advanced and premium changes and keep them coming back to your site for more. This leads to more affiliate clicks and sales.

**6. Get clicks on your affiliate links** – The more clicks you get, the more good it will be for you. Now, if you place the links at the bottom, where rare audience scrolls down, you'll be at a loss. For the most results, you'll need to learn the tactics of link placement. You can also use callouts like buttons, tables, and boxes can help attract your readers' attention and make the post more optimized.

**7. Convert clicks to sales** – In this, you need two kind of conversions to take place.

The first conversion is the click to the product page. Now, you must be thinking that how would you do this, but this all in your control. You just need to know a few techniques to execute it.

- **Public income reports** - Look at public income reports where bloggers publicly reveal how much money they're making from their affiliate deals. You can find these reports on Google.

For example, if you search for “income report amazon affiliate”, you'll see a few blog posts showing how bloggers have made money from Amazon Affiliates.

You can learn from them and understand that how is it working for others and how are they making money from it.

- **Ask questions** - If there isn't much information available about an affiliate program you want to join, sign up and ask questions.

For example, you might want to find out what their average conversion rates are, or a ballpark figure of their top earners' monthly commissions.

This will help you determine ,if the affiliate program is worth promoting.

- **Use your intuition** - Sometimes, it's best to accept and go with your gut feeling. If you feel that any product you're going to promote is not good or you're feeling something off about that product then don't promote it. This will create a sense of trust between you and your audience.

So, this is how you can get started with affiliate marketing.



## How to Make Money with Affiliate Marketing?

Affiliate marketing is a great way of promoting products and earn a descent commission. I know from experience that beginners find it difficult to understand how to make money from affiliate marketing. There are so many resources on the Internet about this topic and people making all types of claims like how to make money while you sleep with affiliate marketing, which creates a big confusion.

But, it doesn't have to be this way. Affiliate marketing is a great way to make money online and it's for real provided that you follow the right strategy.



- **You Can Promote Products That People Are Actively Searching to Buy-** Once you're done with keyword targeting, your next focus should be, which products to promote. The first is to promote affiliate products that are in high demand consistently. The concept behind this is basic. You need to promote products that people are actually searching for if you wish to generate sales from your marketing efforts.

When you are creating your plan to get targeted traffic, you will naturally get an idea of the types of products people are searching for. The process will also expose you to specific solutions and brands so that you know the top options in your niche.

- **Promote Products That Sell -** It is essential that you promote products that sell and by this, we mean promoting products with a high conversion rate so that you can generate some revenue from it. A high conversion rate means you are drawing maximum value from your web traffic.

Price is another important factor that you'll need to consider. Generally, lower-priced products convert at a higher rate than more expensive ones. Consider promoting High-quality products from trustworthy brands will naturally perform better than those that aren't as good.

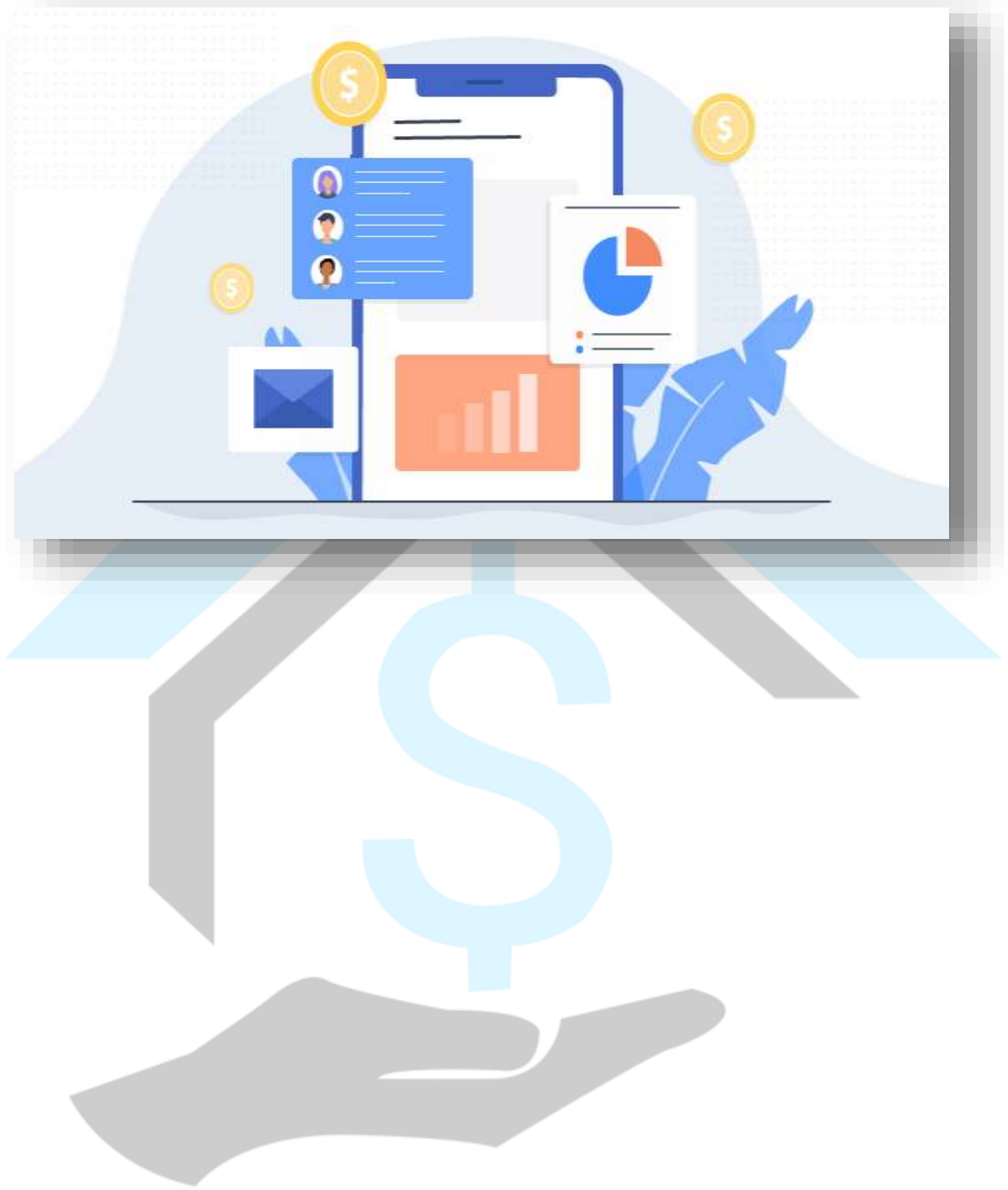
- **Promote Products That Offer High Affiliate Commissions -** High-converting products will help you make money with affiliate marketing but it is also important to promote products that pay high commissions. If you earn higher commissions for each sale, you need fewer sales to hit your income goals.

There are three key factors that will determine your level of affiliate commissions; product price, commission rates, and recurring payments.

- Sales price
- Commission rate
- Recurring payments

You can make money as a blogger, digital marketer, SEO, and YouTube via affiliate marketing.

Making money with affiliate marketing starts with understanding what people are searching for and finding the best high-paying products that match their interests. You can then create high-quality content that brings these people to your site and direct them to your affiliate offers.



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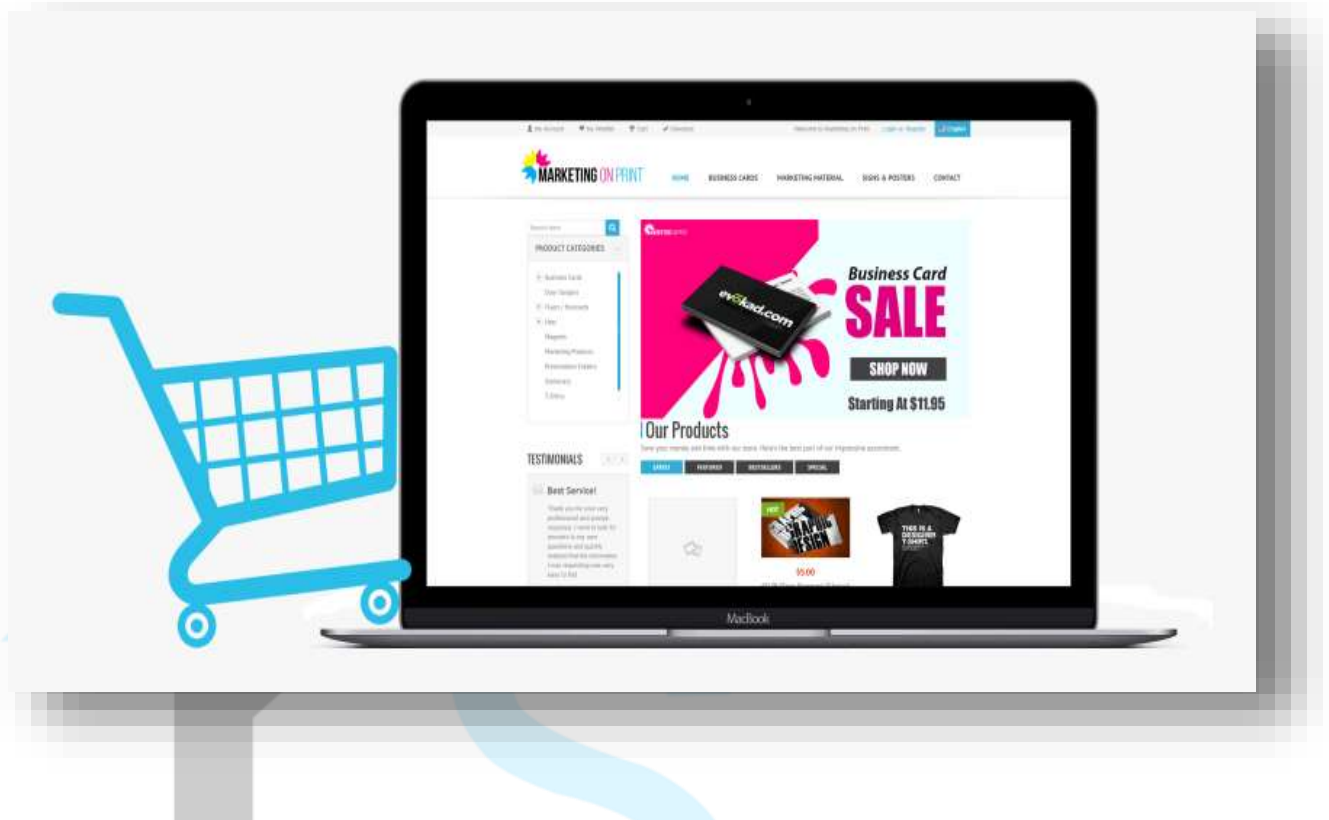
## CHAPTER 9

# ***HOW TO MAKE MONEY WITH ECOMMERCE WEBSITES***





In this chapter, You will learn how to monetize a website and Different Strategies that help you make money from eCommerce Websites.



Before discussing about how to monetize a website, let's discuss,

## What is an eCommerce Website?

E-commerce websites are much like a traditional physical retail store that allow consumers and businesses to buy and sell to one another on a designated platform. The main difference between e-commerce and physical commerce, however, is that e-commerce transactions occur entirely over the internet rather than at a brick-and-mortar location.

## Types of eCommerce websites-

The scope of e-commerce is vast, but the types of sites that host electronic transactions can be broken down according to the parties involved.

- **Business-to-business (B2B):** A B2B platform facilitates electronic transactions between two businesses. If you own a company that sells hardware or any electronic items, for example, you might buy those items from an online wholesaler.
- **Business-to-consumer (B2C):** It's the most familiar to the average person, a B2C site enables an exchange of goods or services between a business and a consumer, such as buying a T-shirt from your favorite online shop.
- **Business-to-administration (B2A):** A B2A site facilitates electronic exchanges between an organization and a public institution, like the website of a company that designed your city's web portal, for instance.
- **Consumer-to-consumer (C2C):** A C2C site, often known as a marketplace, hosts an exchange of goods between 2 or more consumers. Examples include websites like Etsy and eBay.
- **Consumer-to-business (C2B):** On a C2B site, individuals offer goods or services to businesses. This could be a freelance SEO expert who works with companies in a certain industry or an influencer paid to promote a company's products.
- **Consumer-to-administration (C2A):** Similar to B2A, this type of site allows a consumer to provide information, goods, or services to public administration and governmental organizations—think paying a parking ticket on your city's web portal.

## How To Build an eCommerce Website?

It requires research, planning, and passion. With the right tools, you can tap into the market of online shoppers seeking products from the comfort of their own homes.

Here are the steps to build an eCommerce website-

Step #1: Choose your product

Step #2: Find your target audience

Step #3: Validate your product

Step #4: Shape your business

Step #5: Pick a name

Step #6: Build your website

Step #7: Develop a marketing strategy

Let's take a look at these steps in a bit depth...

**Step #1: Choose your product** – Before getting started, first you need to figure out your niche. It helps to consider what you want to contribute to the market and begin with a vision of the items you want to sell.

Once you've landed your decision on a specific product or service, take your time and do some research. Start by looking into your competitive businesses in your industry. Pay attention to what they're doing well and

what loop holes they're having that you think you could improve on. Carefully examine their business model, marketing techniques, and the functionality of their website. These observations can help shape your own plan.

**Step #2: Find your target audience** - Once you know what you want to sell, you can easily identify your target audience. Consider who your ideal buyer is and what qualities they have. It can be helpful to develop a customer persona during this part of the process.

A customer persona is basically an explanation of how you want to be your customer to be ideally. This persona can help you predict customer behavior and understand your future clients more deeply. Factors you might want to consider when developing a persona are age, location, income level, and personal goals or values.

**Step #3: Validate your product** - Even with a vision of your product and a clear picture of your target audience, you still have some significant hurdles to clear before you can launch your brand.

First, you need to figure out whether your idea will be successful in the actual marketplace. You'll want to consider both market-based criteria like market size, competitors, and industry trends and product-based criteria like price point, markups, sales tactics, and regulations.

When validating your product, you should come away with a firm understanding of the costs you'll face as a business owner. For e-commerce sellers, you often have more flexibility in your pricing since you won't have



the cost of a storefront or, in the case of digital products, warehouse and manufacturing expenses.

**Step #4: Shape your business** - Once you've prepared how you'll move your product, it's time to write a business plan. Think about the type of business you're starting, your product, your ideal audience, your income source, your staffing needs, and your operations model.

**Step #5: Pick a name** - Your e-commerce store needs a memorable name. A great business name should be compelling, descriptive, and one of a kind.

After you've made a decision, you'll want to:

- Claim your domain name.
- Consult with an attorney to legally register your business as an LLC, corporation, partnership, or proprietorship.
- Apply for your employer identification number (EIN) through the IRS.
- Apply for any necessary business permits or licenses, including sales tax permits, health and safety permits, and more.

**Step #6: Build your website** – After you're done with all these steps, now it's time to build a website.

The basic steps of website-building include:

- Purchasing a domain
- Choosing a website builder

- Mapping out your sites
- Designing your aesthetic
- Building out your pages
- Connecting your payment processor
- Optimizing your SEO
- Launching your e-commerce store

**Step #7: Develop a marketing strategy** – After all these steps, you need to develop a marketing strategy for how you will tell people about your services. So, for that, either you can hire some marketing experts, or you can post it on different social media platforms about it.



## How To Monetize it?

There are many ways to monetize a website; the best one for you depends on your niche, personal interests, and the resources available.

Here you will learn how to monetize a website in a way that will be sustainable and boost your brand image among your readers.

Here are our favorite ways to get started-

- **Affiliate Marketing** - When affiliate marketing is done right, it helps readers to make informed decisions and compare various products or services.

Strategically, you place affiliate links inside your website's content and get people to click on them. In affiliate marketing, you're putting in a good word about products and services that suit your website's overall content.

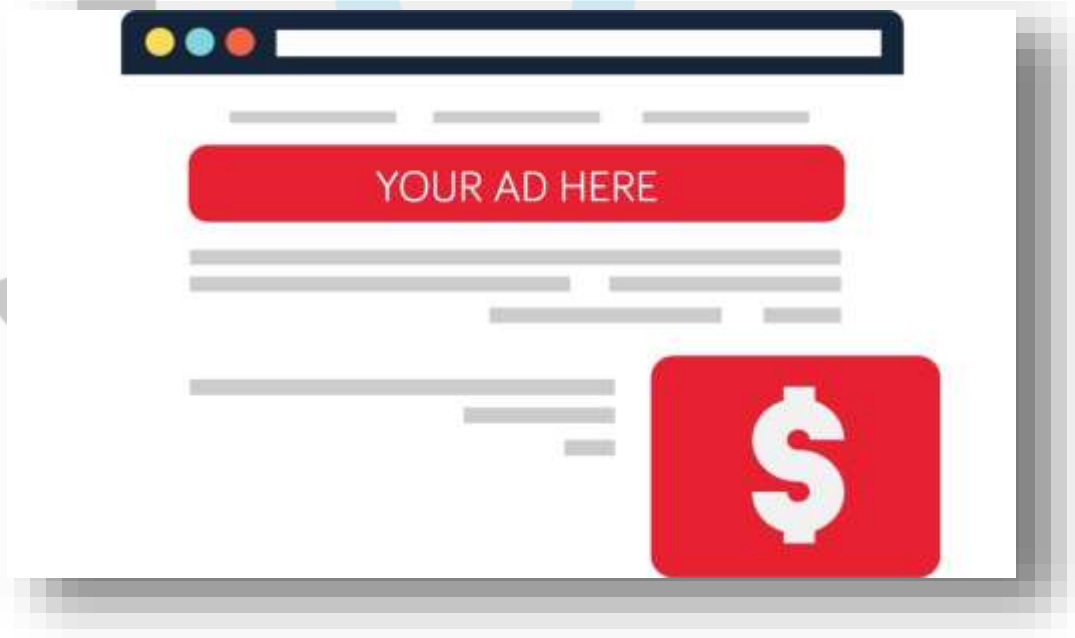
Remember to be mindful of your audience and the products you want to promote for a successful campaign.



- **Make Google AdSense your best buddy** - Using pay-per-click advertising to monetize your website might seem counterintuitive at first. But this is a website monetization strategy all website owners should know about because if your website's not ranking high on search engines, running pay-per-click ad campaigns with Google AdSense can help to get more traffic for your website and increase your bottom line.

Paid advertisements sit at the top of the search results page, so you'll have an easier time getting your site noticed – especially if you have a bit of money to spend upfront. Google's paid adverts operate on a cost-per-click model, meaning you pay for each click your advert gets.

The more traffic your website receives, the better your SEO will look; before you know it, you'll rank organically for all the essential keywords.





- **Start selling ad space** - You should sell ad space directly to those interested in the product and make money without lifting a finger. Being in charge of your own ad space has benefits over using an ad network – you have complete control over the types of advertisers you work with, and can usually negotiate better deals, too. Picking and choosing who gets to advertise on your website are essential if you're building an audience with whom you share a close interaction and relation. You can approach companies and brands that suit your website's overall purpose and values: if you run a lifestyle blog, advertising for furniture companies is a natural fit – sports car ads not so much. Also, you need to set strict guidelines for the best ad formats for your website.



**Different Strategies that help you make money from eCommerce Websites.**

There are a lot of different strategies that help you make money from eCommerce websites. Below mentioned are some of the ways that you can consider for monetizing.

- **Keep premium content behind a paywall** - When it comes to website monetization strategies, paywalls have become commonplace in recent years.

You can offer premium content behind the subscription paywall. News outlets often offer premium news content for readers with a subscription, and there's no reason why you can't do the same. Pay attention to your pricing and consider what added value your premium content gives the readers.

If you're able to, use a competitor's pricing as a benchmark for yours, and conduct surveys with your existing readership. This way you'll be able to find out the limit people are willing to pay to access your content.

- **Build an email list** - If you're good with words or have a great idea for a niche newsletter, this could be the best way to monetize your blog.

Building an email list is a great way of getting a hold of readers and people who are still on the fence when it comes to buying your products or services. This could be the most beneficial thing for you, if you're good at pitching. Because having leads is what matters initially.

- **Be open to sponsored posts** - Sponsored content could be a great way to monetize a website with a blog or other content platform, because partnering up with industry experts and other thought leaders strengthens your own expert status in your field, your site and brand gets better exposure, and your content gets introduced to new readers.

Sponsored posts are especially popular on social media, and if you have the traffic and the correct niche audience, you can expect them to bring in quite a bit of money.

- **Create a membership website** - creating a membership website might be the perfect way to monetize your site.

Especially if you have a niche target audience who's willing to pay money to view your content, a membership site is one of the best ways to make money online.

You'll build trust and credibility in the eyes of your audience.



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## CHAPTER 10

# CASE STUDY ON HOME INCOME SECRETS

In this chapter, you'll go through the success story of a person who took the action of pursuing their passion and making it a successful business besides all the risks one can have.

These kind of people decide to choose getting themselves out of the corporate rat race and execute their planning for their plans.

This is a story of a woman named Joanna Kim. She now owns a company called Cyssan.



Joanna's life's been a portrait of unconventional, and this is reflected in Cyssan. Before launching Cyssan, she'd moved around the world working as an English teacher, from Italy, to China to Switzerland.

Wherever she lived, her attention was drawn to fashion, art and design, and to women – how they live, what they do, what they love. She met many inspiring women, many inspiringly unconventional, and she'd always had the idea at the back of her mind to launch a business focussing on this kind of woman.

Her passion for fashion, jewellery, and watches developed while living in Milan and Switzerland, but it wasn't until they were stuck at home during the pandemic that she decided to start working on a side-hustle.

She'd already decided on the name Cyssan because of its meaningful significance, and, with some creative and technical support from her husband, they began working on designing and creating a collection of women's watches.

Initially aiming to launch in July 2021 in time for International Kissing Day – She had her website and social media accounts all ready, but due to manufacturing delays, they launched in September 2021.

Since then, She has attended workshops to learn about running her own business, joined different networking communities, and launched a YouTube channel to share short interviews with incredible women in a series called, Inspiring Women, and in a second series called A Woman and Her Watches – you always hear about men and their watch collections, but rarely women and theirs, so she wanted to raise awareness of women working in this field and their collections.

Cyssan is now stocked at Wolf&Badger, Immaculate Vegan, and soon on The Accessory Circle. In July, she'll be at London Accessory Week, and she

plan to do other pop-up events to raise brand-awareness and let people try on their limited-edition timepieces. While she's still a long way from making this her full-time job, She have big plans for Cyssan!

So, this is how she got succeeded in her life as a business person. If she can do it, you can do it too.





# Conclusion





There are quite literally hundreds of clever ways to make money online. From taking online surveys, to renting or selling your old clothes, flipping your iPhone to someone in a different country, and even buying low-cost products locally, just to resell them for a higher price on Amazon. There's truly no shortage of unique ways to make money online.

Hence, simply follow the easy, detailed steps, tips and tricks for marketers in this guide and select the best niche to suit your desired online business goals.

