



**Getting Out of Debt
By Working Online**

Getting Out of Debt By Working Online

Real Ideas to Get You Started!

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The following pages are a compilation guide I have written about how to get out of debt using your computer. We are not talking about get rich quick schemes or scams. These are the ways that I make a full-time income working at home! So, sit back, grab a cup of coffee or tea and get reading!



Tips To Become Debt Free - Realistic Ideas To Dig Out of Debt

If you are looking for tips to become debt free, you're likely to be getting all kinds of advice from different people. In fact, even the experts don't agree on the best way to dig your way out of debt. However, a lot of this is just common sense when you think about it.

My first tip when it comes to getting out of debt is to pay attention to who you listen to for advice. You've probably heard of the debt free guru Dave Ramsey. One of my favorite quotes from him says that you shouldn't take advice from broke people. I totally agree with that mentality!

If your mom or dad has spent their whole life working, have no retirement and are barely scraping by, then why in the world would you want to take any financial advice from them? It would be the same thing as driving down to the local grocery store and asking the bag boy to give you medical advice. It just doesn't make any sense.

While they may be very well-meaning, if they haven't figured it out for themselves then they are unlikely to give you really good advice on how to create wealth and reduce debt. Surround yourself with people who have done well or are doing well. If you don't know many people like that, search them out. Start listening to self-development CDs in your car, find good blogs online to read and immerse yourself in a different way of thinking.

Are You Being Real?

The second one of my tips to become debt free is to start being real with yourself. Make a list of all of the expenses you are incurring on a daily basis. It's very easy to say that you just don't make enough money, but when you look at what you're actually spending on a daily and weekly basis you might be shocked. If you're going out every day for lunch at work and spending \$10, then that is at least \$50 a week that you're throwing away.

What could you do with an extra \$50 a week? A lot, most likely. You could pay off credit card debt a lot

faster if you were throwing an extra \$50 a week at it, couldn't you? When you're trying to pay off debt you have to get militant about it. You have to put yourself on a very short chain, and force yourself to get rid of some of life's little luxuries until you can actually afford them.

Remember that these tips to become debt free will only work if you put them into practice regularly.

Make Extra Money To Supercharge Your Finances

My final tip for this article is this: You have to start making extra income while you're saving money in order to double your ability to pay off debt. Unless you want to spend the next five or 10 years of your life trying to pay off your credit cards and other debt, then you need to ramp up the process quickly.

Blogging For Beginners: Make Money In Your Jammies

Want a crash course on Blogging For Beginners? Have you thought about starting your own blog but had no idea how to get started or how to make money from it? Well, this quick and easy blogging for beginners tutorial will put you on the right path to making money from a blog. I will tell you what to do, in what order and what mistakes to avoid along the way.

Step 1: Decide on your topic: What are you an expert in? What are you good at? What do you have strong feelings about? What can you write about until the cows come home (sorry, that is my Southern upbringing coming out)?

Blogging is one of those things that you have to love. What topic would get you out of bed each morning ready to write your content?

THAT should be your blogging topic. Are you an avid gardener? Do you love golf? Are you a homeschooling mom who wants to share her knowledge? Do you love to travel?

Any topic can be turned into a blog. Your personality and passion for the topic has to show through, so pick wisely!

STEP 2: Setting up your blog: Now, I am about to tell you one of the BIGGEST mistakes people make when setting up a new blog. There are two main choices that you have when creating a new blog. The first one is using a free service such as Blogger or Wordpress.com. I have nothing against either platform except when it comes to someone trying to earn money from a blog. If you want to make money, do NOT use a free service! Why?

When you use someone else's platform to set up your blog, you are at THEIR mercy. If you do something they don't like or violate some obscure rule, they will remove your blog without notice. All of your hard work will be down the drain. I have had personal friends who made this mistake and lost all of their work overnight.

Bam! Business and income gone for good. That is definitely not a good thing.

So what should you do? You need to build your blog on your own hosting account. Now, if that sounds

too technical to you, don't worry. It is not hard.

You simply need to find a good hosting company (I recommend Hostgator) and set up an account for less than \$10 per month. Then, use Wordpress.org to set up your blog.

Then you will OWN your blog on your own hosting and no one can make you play by their rules. Hostgator makes it simple. Installing Wordpress.org will take about 3 clicks and you will be ready to go!

STEP 3: Monetize: Once you get your blog set up, you will start adding your content. At that point, you will need to monetize in whatever way you desire. This might be through AdSense ads, affiliate products, offering services or a multitude of other avenues.

Now, you have a simple blog up and running! There is much more to the process of earning income from blogging, though.

Blogging For Dollars Can Help You Pay Off Debt And Have Fun

Have you thought about blogging for dollars? You have probably heard of blogging and wondered how in the world people actually make money talking about their thoughts and opinions. The truth is that blogging has become a force to be reckoned with. Bloggers all over the world are making substantial incomes all from the comfort of home. In fact, some of them do it from coffee shops while traveling. I even know bloggers who drive around the country in their motorhomes while writing for their blogs (my personal dream!)

A few months ago, I tried to explain to my 63 year old mother how blogging works. She didn't really "get" how these people are making money. I realized that many folks also don't understand this concept of blogging and how a person is creating an income with it. She needed a little blogging for beginners tutorial.

First, let's talk a bit about what blogging is. That is actually hard to answer because everyone approaches it a different way. Some people blog about their lives and families while others blog about business or a hobby. Here is a hard concept to believe: Whatever you know about, someone is willing to pay to learn. Blogging for dollars is the way of life of thousands of people around the world.

For instance, let's say rose gardening is your passion. You can blog about that and become what is commonly referred to as an "infopreneur". People will come to your blog to read all about rose gardening. They will start to long for your information and respect your expertise. But how do you make money?

Well, here are a few simple ways you can make money:

AdSense: These are simple ads that Google places on your site. Whenever someone clicks on an ad, you make money.

Products: You may decide to create your own ebooks or reports about rose gardening. You can then

charge a fee for people to download them.

Affiliate sales: You can sign up to become an affiliate for companies that offer products related to rose gardening such as books, roses and planters. You would then make a commission each time someone clicked on an ad and bought a product.

These are just a few of the ways you can make money blogging for dollars. The advantages of blogging are many, but it does take some time to generate a stable and reliable income from your efforts.

Blogs are a fantastic way to make money. They perform well in search engines, they're easy to promote, and they can offer very sticky content. If you blog often, and you're good at what you do, you could develop a pretty large following of readers who subscribe to your RSS feed and read your content on a daily basis.

One of the biggest keys to success with blogs is posting in them regularly. If you don't post regularly, you probably won't get much traffic, and people won't return. Posting frequently also keeps your content fresh, and search engines love fresh content.

The more often you post, the more often the spiders will visit your site. And every time you post, you can ping your site at the various ping locations. This can also bring in more traffic. Another major key to blog success is creating sticky content. This means you have to write posts that people will actually be interested in reading.

Readers probably don't care what you had for dinner, unless you're John Chow or you're running a food blog. They want to read about stuff related to your niche. If you're running a blog about golfing, at least 75% of your posts should be related to golf. Preferably 100%.

You should talk about golf courses you've recently played on, tournaments you've watched, and clubs you've tried. You might occasionally post about family matters, or your dog, or your favorite restaurant as a way to connect on a more personal level with your readers, but most of your posts should be on target with your niche.

Blogs are great for people who sell services. If you're a graphics designer or writer, having a blog is a good way to keep in touch with your clients. You can offer updates on your schedule and availability, current prices and special offers, and when you'll be taking some time off.

You can also post samples of your latest work. If you have a number of clients subscribe to your RSS feed, you'll be able to keep in contact with them so they'll order from you more often. People also tend to follow blogs more carefully than websites.

Don't start a blog with the intention of letting it sit dormant and earn money. It probably won't work. If you're going to start a blog, you need to be prepared to commit yourself to growing the blog, posting often, keeping it updated, and not giving up on it.

They offer multiple selling opportunities – from text links woven throughout the content to image ads like banners you strategically place in between blog posts. The sidebar can also be utilized as affiliate or direct sales revenue space.

Make sure you take the time to transfer your blog over to your own domain instead of hosting it within

the blogging community. This makes it more professional to the person who lands on your website and lends credibility to your efforts as the go-to person in your niche.

Having An eBay Home Business - The Real Truth

If you have been thinking about opening your own eBay home business, you need to know the real truth about how it all works. I was a very successful eBay business owner for many years, and I still sell on eBay to this day. However, it's not all a bed of roses, see you need to understand some of the advantages and drawbacks of having your own online auction business.

The first drawback of working with eBay is that you are at the mercy of a very large company. Anyone who has sold on eBay for any length of time knows that they can change their rules at the drop of a hat. Many times, the sellers really get the short end of the stick. eBay is very pro-buyer which is great except for the fact that the buyer is not always right. Unfortunately, there are many scammers online, and that includes eBay buyers.

It's important that you always keep your online businesses diversified. You never want to put all of your eggs in one basket. Therefore, don't let all of your income rely completely on eBay because their changes can directly affect your bottom line. Some people have full-time, robust eBay businesses that make them tens of thousands of dollars or more per year. That's great, but always keep your eyes open for any major changes that could take away your main income source.

Another disadvantage to having an eBay home business is that you have to have products to sell. Some people use methods like drop shipping to make it easier to find products and deliver them. However, I never used drop shipping because I loved the thrill of the hunt. I loved to go out and find items that I could turn around, resell and make a big profit. Everyone finds their own niche when it comes to selling on eBay, but be aware that it does take time, patience and money to find just the right items.

Something else to keep in mind when you're selling on eBay is that you have to have room to store the things while they're up for sale. Not everything sells within the first 7 to 10 days. Some items may even have to be put on fixed-price listings that take 30 days or more to sell. Obviously, if you're selling larger items then you're going to need a spot in your home where you can keep these products while you wait for them to sell.

If you're looking to have your own eBay home business, I can tell you from experience that it can provide a lot of great income for your household. You just need to be aware of the potential drawbacks and ideas to work around them so that you are benefiting from the process.

Free Money for Debt: Is That Even Possible?

Free money for debt? I know you are probably saying what in the world does that mean? How can I get free money to use to pay off debts? Is this about pan handling or playing my guitar on a busy city street so I can get money from strangers? Or is this about raiding my friends' sofa cushions to find spare

change?

No, this article is not about any of those things (although checking sofa cushions occasionally is not a bad idea). This is about getting free stuff to turn around and resell online. Can it be done? You bet your sweet bippy it can (what is a sweet bippy, anyway?) In fact, I have done it many times in the past myself.

One great way to do this is to simply find free items on Craigslist to resell. Take a look at the screenshot below to see an example of free items you can sell on eBay that are easily found in the free section of Craigslist:

People are always giving stuff away for free! In fact, some people will put ads up to get rid of all of their garage sale leftovers. You can split those items up into auctions online and make some extra cash... all for free!

Here are some examples from today alone in my area:

Someone giving away a freewheel for a Shimano bicycle – These are selling on eBay for \$25-\$45 right now.

Free 75 gallon fish tank – selling on eBay for \$199.

Brother fax/scanner/copier in working order – selling on eBay for \$39+

These are just three quick examples from the day I am writing this. Free things are posted all the time on Craigslist, so you can have a never-ending supply of stuff to resell!

Another way to make some free money for debt payoff is by consigning items for other people to resell on eBay. A lot of people either don't know how to use eBay or don't have the time. They will gladly cut you in on a share of the profits if you will do the listing and selling of the item for them. This is a great way to make some extra cash without having your own products to sell.

For instance, let's say you charge 40% to list and sell items for others. Someone comes along with an antique case worth \$600. You sell it and make \$240 (minus eBay and Paypal fees). Let's say you net about \$220. Was it worth it to do a little work online and pocket some nice money to go toward your debts?

How To Write Ebooks and Make Extra Money

Have you ever wondered how to write ebooks and make extra income? You are probably like most people who think that they just don't have the skills or knowledge to write a book. But, guess what? You are dead wrong!

Everybody knows about something. What may be common knowledge to you is often something that

others will gladly pay to learn.

Let's look at some examples:

Do you know how to grow roses without using harmful pesticides? Other people will pay for a report or ebook detailing your methods.

Do you know how to potty train a 2 year old without pulling out your hair? Parents will hand over their hard earned cash to learn your process.

Do you know how to color coordinate home décor and create beautiful rooms on a budget? People who are not interior designers at heart will be more than happy to pay you for your knowledge.

These are just three ideas out of thousands of possible ebooks opportunities. We all know how to do something. Maybe you have a hobby. Maybe you have been a homeschooling mom for 15 years and can share your best tips with others. Perhaps you are a dog lover and want to type up your best pet grooming tips.

There are a multitude of ideas that could work if you will just stop being so modest! People will pay you for your experience. They don't want to go get the experience themselves if they can get a shortcut!

When looking at how to write ebooks, you have to know more than just how to write them. You also have to know how to market them. There are several ways to do this.

1. You can create a free blog or website and market your book there. That can be limiting because you would still have to have a delivery method. People like instant access and you are unlikely to be awake at 3am to deliver their ebook!

2. Clickbank or E-junkie are both good ways to deliver your products. Plus, you can have your own affiliate army who will be able to sell your ebooks for you! Clickbank handles it all and you make money while you sleep.

Obviously, there is more to this than just what I have written here. Whole courses have been devoted to writing and marketing ebooks.

While there are many ways to build a business online, building your own eBook empire is one method that creates long-term residual income that's truly an automated "set and forget" system. Of course eBooks provide many perks up front.

You don't have to stock any inventory. You can keep overhead costs low (no publisher and agent cuts like there are with print books). You have an endless supply that can be purchased at any time of the day or year.

But they also offer many benefits that aren't so obvious. While a tangible book in Barnes and Noble might sell for \$14.95, an eBook on the same subject could sell at anywhere from \$49-99 or more online as a digital download.

You don't have to be a professional writer to launch your own eBook empire. The writing is very different for an online audience – more like you do every day via email than what you learned in a

college-level English class.

Tiffany Dow, author of *Building an eBook Empire*, used to ghostwrite for dozens of top Internet marketers on a freelance site. Then she discovered how profitable her eBooks were and decided to learn the entire process of launching those eBooks herself.

Needless to say, she quit ghostwriting and now goes head to head with the very people who used to pay her \$1,000 to write a 50-page eBook and make that money back in a period of two days. You can find quality freelancers to create your products for you at a fraction of the price, and turn around and launch it with your name on it – and it's not only legal – it's standard protocol in this industry!

So what does it mean to launch an empire of eBooks? You start with one, and then branch out – branding yourself as the go-to person for that demographic's needs. You don't write one definitive guide to wedding planning.

You write one about picking the perfect wedding gown, another on wedding flowers, one on honeymoons, and so on. Each smaller, niche idea that you drill down into gives you more selling opportunities.

There's a step-by-step process for developing an eBook – which begins with finding your niche and ends with the launch of your powerhouse affiliate program. You want to have an army of virtual salespeople out there pulling in profits for you while you continue adding another building block to your empire with a follow-up product idea.

You can use many free and low-cost tools to launch your first and subsequent eBooks online. It isn't a business opportunity that requires a large investment of money, but you do need to commit some time to ensure it's properly launched in a way that bolsters your reputation in the community.

How Do You Find a Legitimate Online Business?

When navigating the wonderful world of the Internet, it can be hard to know the difference between a legitimate online business opportunity and a scam. There are lots of scammers online, and they hide easily behind flashy web pages and fake names. So, how do you tell the difference between a real, legitimate money-making opportunity and a scam?

Here are some tips to keep you on the right track when it comes to choosing a legitimate online business model:

Do they want your money? - If someone wants money up front or is trying to get your credit card number, be wary. You always want to be sure that you have protections in place in case the person is a scammer. For instance, we have all seen those supposed "business opportunities" that ask you for up-front money so they can teach you how to stuff envelopes or make a million dollars tomorrow. Don't hand over your personal information without knowing the reputation of a company. Check online for reviews, check with the Better Business Bureau and make sure you know what your protections are just in case they are not legitimate.

If it sounds too good to be true.... - We have all heard the phrase that if something sounds too good to be true, it probably is. Even though everyone wants to believe big promises of huge incomes by next week, it just isn't true. Anything worth having requires that nasty “w” word... WORK.

Check the domain age - When you are looking at a website, you can easily check to see when the domain was registered. Go to DomainTools.com and input the domain address. If the site was recently registered, that can be a sign that they are not legitimate. Look for a phone number or contact form too because a legitimate company will have contact information readily available.

What is the guarantee? - Check out the guarantee on the site. Are they offering a money back guarantee? Are you using a credit card where you can dispute it if the product or service is not delivered?

These are just some of the ways to protect yourself when trying to find a legitimate online business. As with anything, do your research. When you take the time to research, you will find that there are many online businesses that are not only real but profitable too!

Why Do You Need Multiple Income Streams?

When you want to become debt free, it is important to use multiple income streams. The main reason for this is that you never want to rely on just one source of income for your financial security. So many people have relied on one income – from a job – and ended up in a financial mess.

This new economy we are living in makes it necessary to think outside of the box when it comes to making money. Sure, you can have a regular job and put all of your eggs in that basket, but it just is not the wisest move these days. How many people do you know who were laid off or fired and then ended up losing their home or filing bankruptcy?

While it is great to have that stable source of income, remember that solely relying on the money you make at a job means you will always be trading time (hours) for money (paycheck). When you stop giving up your time, you stop receiving the money.

Also, an employer can decide that you are no longer needed which means that your livelihood is suddenly gone. In other words, you are putting your future and that of your family into the hands of an employer who really does not care about your personal issues. This is just business, and a business owner will do what is necessary to keep their own business afloat.

These are just a couple of the reasons why I recommend that you have multiple income streams. That way, if one stream gets shut off, you have another. So what are some possible streams of income you can have flowing at all times? Think of this example:

What if you had a “day job” where you earn \$35,000 per year. You also have a side business on eBay where you sell your own items and stuff for other people on consignment. In that business, you make about \$18,000 per year. Then, you have some affiliate marketing sites where you make about \$3000 per year. You also do a bit of freelance writing in your spare time that earns about \$5000 extra per year.

If your job goes south, you still have \$26,000 in other income that will help you get by while you look for another job. Or, you could even decide to further ramp up one of your other businesses and never have to work for an employer again!

Multiple income streams give you leverage and opportunities that you would not otherwise have without thinking ahead and doing some extra work. Use your j-o-b (just over broke) to give you stability while you build something that will pay you each month. And, in all likelihood, you will not every fire yourself!

What Is Niche Marketing?

Niche marketing is the process of choosing a niche where you will build websites to earn money. Many people also call this affiliate marketing, but I want to go into further depth about choosing a niche the right way. Without a good niche, you are destined to spin your wheels and get very frustrated.

Before you start buying domain names and building websites, you must first choose a niche. How do you go about doing this?

Here are a few tips to know when choosing a niche:

If you choose a broad niche, it will take a lot of work. For instance, if you choose “weight loss”, expect to spend 40-80 hours per week over the next few years to get anywhere. If you are new to the business, this is not a good way to go. Instead, go narrow. It will reduce your audience size, but it will also greatly diminish your competition.

Instead of choosing within a large niche, find a smaller sub-niche within it. Instead of “weight loss”, go for something like “weight loss for new mothers”. Instead of “dog training”, choose “dog training for Maltese puppies”. You get the picture. Of course, you will need to do your keyword research before you actually choose a niche because you need to make sure that it has plenty of searches each month and not too much competition.

Find out what questions people have within your niche. For instance, if your niche is postpartum depression, go to sites such as Yahoo Answers to find out what people are asking. This will give you tons of great information on how you can best serve the niche.

Offer value for free: Make sure that your website offers valuable information free of charge for your readers. You don't want to try to sell them everything under the sun and offer rehashed content. Your goal online is to give value and know that you will receive rewards back for that.

Even though niche marketing may seem like it won't work because your target market is narrow, the end result is less work, less competition and more sales.

The word “minisite” can refer to a number of different things. Some people call small niche article sites minisites, but that isn't the general use of the word. In Internet marketing, the word “minisite” is generally used to refer to very small websites that are set up to sell a product - usually an eBook or other digital download.

Most minisites are only 1-5 pages. Some of them are only a single sales pitch page, plus perhaps a thank you page for after the customer orders. Others have a contact page, a terms of service page, a frequently asked questions page, or other general pages.

For the purpose of this tutorial, we'll just work on creating a single page minisite, and we'll cover only the design - not the sales copy. Most minisites have several key parts. They usually have a header and footer, although some have only a header, or may have neither.

They also have a sales letter of some sort, which is used to sell the product. Finally, they have an order button that is clicked when a customer wants to purchase the product. Some minisites also have an eCover, which is a computer-generated image that mimics what the product might look like if it was a physical product.

For example, if the product is an eBook, the eCover might look like a hardcover or paperback book cover (sometimes a spiral notebook, too). If the product is a membership site, the eCover might be a membership card. Software products usually have a 3D software box as their eCover.

The first step in creating a minisite should be creating your eCover, if you intend to use one. Most people create their eCovers with Photoshop, because most eCover action scripts only work with Photoshop. If you don't have Photoshop, you may need to create it from scratch, or have it made for you by a professional graphic designer.

After you have your cover design, you'll need to create a header. Although some marketers don't use headers, most do. A well-designed header can draw attention to your headline, and it can make your site look more professional.

The header should contain your product's name and a tag line – like a one-sentence blurb that tells what your site's about. It should also contain a photo that's related to your niche, and it might also contain a small version of your ecover – all tied into a theme for your demographic.

Let's say you're creating a minisite to sell your dog-training eBook. Your header would potentially contain a picture of a woman pointing at a dog, and the dog sitting down. Then the text on the header might say something like the following: Dog Training 101: The Ultimate Guide to Training Your Puppy or Adult Dog!

Don't make your header too large. If the header is so large visitors can't see the headline without scrolling, it's too big! It should attract attention to the headline, not hide it. Headers are generally between 700 and 800 pixels wide and 100-200 pixels in height.

The footer is usually the same width, but about half the height of the header. It may only contain the product name or logo, but may also contain an image or copyright notice. Finally, you need an order button that draws a lot of attention. Your button might contain your eCover, plus a brightly colored button and a call-to-action, such as "Click Here for Instant Access!"

If you have the money to invest, you might consider ordering a minisite package from a professional designer. For about \$300, you'll get the header, footer, eCovers, and sometimes extra banners that you can use for off-site promotions.

Drilling Down a Niche

Finding profitable niches can be difficult. Finding one that isn't extremely saturated can be intimidating when you're just starting out as an Internet marketer. The key to finding niches that are both profitable and have little competition is drilling down a top-level niche to find profitable sub-niches with fewer competitors.

For example, let's say you're interested in creating a site that has to do with beauty. You can drill the beauty category down into several different sub-categories. You could choose hair care, skin care, fitness, organic beauty, cosmetics, or any number of niches related to beauty.

But these categories are still too broad to be profitable with small numbers of visitors. You need to drill down further. Let's say you decide to tackle the skin care demographic. Sub-categories of skin care might include eczema, acne, blackheads, wrinkles, age spots, psoriasis, and dry skin.

Now you have a list of smaller niches that you can begin to narrow down. Acne might still be too broad. You can drill down even more by targeting teenage acne, infant acne, and adult acne.

While you want to find niches that are narrow enough for you to dominate, you don't want to choose niches that have too little traffic available. Don't be afraid to spy on your competitors.

Go to your favorite search engine, like Google, and search for things like "how to get rid of acne." This is obviously a niche desperately seeking a solution. If you drill down *too* much, like targeting "blackheads," you might find it's an annoyance, but maybe not something people are desperate enough to spend money solving.

You should verify that your idea gets a decent level of search volume by using a keyword tool like WordTracker or Google Keyword External. When you look for the niche on Google, see if there are plenty of AdWords ads on the right sidebar of the screen.

If so, this means people are making money in this niche. Any time you can come up with an original slant on an idea that's already churning profits online, you're poised for instant success.

If you really want to get into the eBay niche, don't go after a broad, eBay for beginners niche. Target something unique such as "eBay Businesses for Baby Boomers." Pick a specific target audience and then cater to their needs instead of approaching the mass public with a broad idea.

Online Auctions: How An Ebay Online Auction Can Bring Big Income

One of the most amazing ways to make an online income is by using online auctions. You have probably heard of places like eBay where people can go online to sell their new and used items to make an extra side income. While this is great, I found that I could make a part time and close to full-time

income on eBay simply by buying and reselling items that I found at thrift stores and garage sales.

In fact, I did so well selling on eBay that I actually wrote a book about my experiences. In my book, I go into great detail about some of my biggest successes selling on eBay. For instance, I talk a lot about how I paid for my dog to have knee surgery by selling size 17, used men's shoes. My friends and family still crack up in laughter when we talk about that!

Selling on eBay can either be a monetary windfall or it can suck you dry of your time and money. So many people go out to the yard sales and garage sales, but they aren't trained on how to buy the right things. So, they end up sinking money into products that simply won't sell on eBay.

One thing I have found over the years of selling at online auctions is that you will very rarely sell the things that you think will sell. If you go around buying items that you like personally, they are very unlikely to sell for any substantial amount of money.

However, if you sell items that are ugly, old, vintage or uncommon, you have a much higher likelihood of being able to sell them.

One time, I found a simple black-and-white dinner plate in a thrift store. I thought I recognized the name on the back, so I decided to buy it and give it a try. The plate itself was in a box of other China pieces in the same set. The whole box cost me \$7.

When I got home, I started doing some investigating online and I found out the pattern name. Then, to my shock and astonishment, I found out that this same set of china was on display in a museum in New York City because it was so sought after. Bingo!

I ended up selling that one dinner plate within 24 hours for \$125!

Imagine that you go out of your house today with a \$10 bill in your hand. I train you on how to find the right kinds of items to sell on eBay, and you head over to the local thrift store.

You see a box of china similar to what I've described above. You use the methods that I teach to separate the china out into individual online auctions and sell them off for profit.

Can you imagine turning your \$10 into \$150, \$200 or more within just a few days? I guess my question for you is whether or not that would make a big difference in your life?

If you could regularly earn those sorts of incomes, would help you to pay down your bills in a quicker way?

Now, I have to make a disclaimer here and say that I can guarantee anyone's income from online auctions. That depends a lot on the amount of work you're willing to put in, how much research you do and your own individual set of skills.

So, please understand that I'm not telling you a specific dollar figure that you can earn each week, month or year. However, I can tell you from my personal experience that I never had any problem earning \$2000 or more each month part time while I was still working a full-time corporate job.

I spent a lot of time at garage sales and thrift stores, but I grew to enjoy it and thought of it like a treasure hunt. If you'd like to find the treasures and resell them, online auctions might just be the ticket you need to living that debt-free lifestyle.

What In The World Is Affiliate Marketing?

If you have never heard the term “affiliate marketing”, you might be missing out on a big income opportunity. We all want to find passive income streams, and affiliate marketing can be a great source of residual money that pays you each and every single month. But what is it?

Affiliate marketing is simple. You advertise a product or service for sale, and you get paid a commission if the item sells. For instance, Amazon.com has a very popular affiliate program. There are some drawbacks to it that I will discuss in a moment, but let's just say that you want to create a free blog or website that will promote lawnmowers.

You create your site and embed it with links from Amazon. Each link has your specific affiliate ID within in so that your sales are tracked. When customers click on your link and go to Amazon, you will be paid a commission on anything they buy for 24 hours. This is a great thing because people are much more likely to get on the Amazon website and go for a shopping spree (particularly around Christmas time).

The Amazon affiliate commissions are generally 4% to 8% depending upon how many sales you make in a given month. Each month starts back at 4%. Some items also have a commission cap such as electronics. However, it is still “free” money! So, back to our lawnmower example. If the lawnmower you sold was \$450, the least you would earn would be \$18.

You might be saying, “OK, so \$18? That's it? Why are you so excited, Debt Free Diva lady??” Here's why: affiliate income is on auto-pilot once you set it up. What if you sell 10 of those lawnmowers this month? How about 50 lawnmowers? As you can see, it can really add up!

One of the drawbacks for Amazon is that it has a 24 hour “cookie”. That means that if the customer does not purchase within 24 hours, your tracking ID disappears. If they come back later (or click on another person's site and end up under their tracking ID), you don't get credit for the sale. Amazon is a great affiliate program no matter what because of its brand recognition. People trust Amazon and buy a lot of stuff there. It is definitely worth it to be in their affiliate program.

Some people are earning over \$10,000 monthly with Amazon, so don't be quick to judge! There are hundreds (thousands probably) of other affiliate companies you can work with too. Check out places like CommissionJunction.com, Linkshare and Shareasale too.

When working as an affiliate, you are simply a middle man helping your customers find what they want while being paid a commission by the vendor. Of course, there is a good bit more information that you will need to have in order to make a full-time income with affiliate marketing because it is not a get rich quick scenario by any means.

However, affiliate marketing is a great way for you to make some extra income to go toward your debts without having to be a distributor or wholesaler of products.

An Introduction to Video Marketing

Video is a spectacular way to market on the Internet, especially now that so many Internet users have broadband access. More users are able to view and download video. Video sharing websites are more popular than ever.

YouTube is one of the most visited websites in the world, and other video sharing sites are growing in popularity, too – including niche specific sites, like those for Internet marketing. As a result of the gain in popularity of video sharing sites, more marketers are turning to video as a way to promote their products and services.

Almost any type of product or service can be promoted through video, but it's important to do it properly. People generally don't visit video sites to view commercials. There might be exceptions for people who want to watch classic commercials, funny commercials, or extremely popular commercials.

But for the most part, people don't *want* to watch commercials. They come to be entertained or to learn something. If you want your videos to be viewed a lot, you need to either be extremely funny, exciting, controversial or educational.

If your free videos offer a ton of quality content, they have a good chance of going viral and making you a lot of money. Video is so powerful - not only because of the sheer number of people who view video sharing sites every day, but because it can be much more persuasive than the written word.

Some people respond better to writing, but others respond better to video. Video can really help you to get your point across to people who don't read well, or people who really hate to read. Many marketers feel they don't look good on camera, or don't have the budget to produce quality videos.

That's one big reason behind the popularity of Camtasia. Camtasia is a great program that allows you to make videos by taking video screenshots of your computer. You can select a portion of your screen to be shown, and then you can make your video by simply moving from through your online presentation.

You can also use a microphone to record your voice explaining the process as you go through it. Camtasia is very easy to use, making it extremely popular for people who aren't very good with technical things.

Most people are able to make their first video with Camtasia within an hour of opening the software! This makes it perfect for almost any marketer. If you're promoting an eBook about Squidoo, then your video could be a short tutorial about one aspect of how to use the site – like adding images to a Squidoo lens or setting up your own Group own Squidoo.

You can do this with nearly any kind of product. If your product is a dog training DVD, you can post a couple of samples. Show how to teach a dog to sit, and another showing how to teach a dog to heel.

If your product is about how to make money with eBooks, you could have a couple of sample videos on how to get affiliates, or how to get more traffic to your minisite, making sure you show proof of

your results within the video production.

Even if you don't want to post your videos to the video sharing sites, you can post them on your own site or blog. You can even put video on your sales page for higher conversions. Video can be an important selling tool, but it's also effective as the primary media you use to create your product, too.

What To Sell on Ebay

Are you wondering what to sell on eBay? I often get this question from people who don't have a lot of experience with online auctions. The short answer is that there is no specific list that tells you every single thing that sells well on eBay. You have to do some level of research to find that out at any given time.

In other words, things change on eBay rather quickly. There are some items that do well over the long term, while there are other products that might sell well for a season or change over time. This is why it's super important for you to do some specific research when looking for a niche within eBay.

I do recommend that you choose some area of expertise when it comes to selling your items on eBay. In other words, you probably don't want to sell power tools and collectible dolls. You want to become known within your niche as being the "go to" person for your particular kind of product.

For instance, for a long time I sold dinnerware and china on eBay. I even wrote a book about it which can be found on Amazon.com.

However, I realized that the dinnerware niche is not perfect for everyone. Some people simply don't have the space in their home to store all of the plates, cups and bowls. Also, it takes a higher level of competency to be able to ship those items without allowing for breakage.

Some people focus specifically on clothing. I do that from time to time, but not as much as I should. Clothing is easy to sell, easy to ship and can be a moneymaker if you know what you're doing.

However, sourcing the clothes can be quite difficult. You have to spend a lot of time sorting in thrift stores and going to garage sales in order to make a lot of money. I find that I have to fill up my shopping cart and go to a corner of the store to look every item up on my phone. Talk about time consuming!

One thing I do sell a lot of on eBay is used shoes. They're easy to find, easy to research and can make you a substantial income. Again, you have to have enough space to store them, but they usually sell fairly quickly which means there is a lot of turnover in your inventory.

Some other things that tend to sell well on eBay are vintage items, stuffed animals and certain kinds of electronics. Again, it's very important to do the right kind of research.

Learning what to sell on eBay takes time and persistence. You will learn what NOT to do along the way and you are bound to make mistakes, but the payoffs can be huge!

Repeat Revenue with Membership Sites

Many Internet marketers are turning to membership sites as a way of earning recurring cash. Membership sites can be great for bringing in money month after month, with very little extra work required to maintain them.

A membership site is a site that's password protected, and generally requires users to pay a monthly fee. Most membership sites are protected by special scripts that handle the managing of the usernames and passwords of members. They also take care of canceling members whose payments don't go through, or members who cancel manually.

Starting a membership site is relatively simple. You need a script, a billing provider, and content. The script will generally take care of the billing, member management, and protection of the members' area.

All you need to do is set up the script, add a billing provider such as PayPal, and add content to the members' area. One thing to keep in mind with regards to billing is that if you use PayPal, the most popular form of billing for most Internet marketers, you'll have a harder time selling your membership site later if you ever want to.

Many marketers get burned out with their membership site, or they need money quickly for something. Selling a membership site with members can bring in pretty good cash. PayPal doesn't have any way to transfer payments to other accounts, and that's a big problem when it comes to selling a membership site.

If you're using PayPal, you'll either have to continue accepting payments yourself (then send them to the new owner), or you'll have to cancel all of the members and ask them to sign up again under the new owner.

If you continue accepting the payments yourself, you could end up with problems with your PayPal account if the new owner does anything to violate PayPal's TOS, or if they stop updating and members start complaining to PayPal.

If you ask members to sign up under the new owner, many of them may decide to just cancel their membership. You can always have the new owner bribe members by offering them a bonus like a free month or a special upgrade if they sign up under the new owner, but some members will probably still cancel.

This is why it may be better to try to find other billing alternatives. Unfortunately, there really aren't very many available. CCBill is one billing company that makes it easier to transfer memberships, but they aren't used by most membership scripts, and they require a lot of paperwork to get started.

ClickBank offers recurring transactions now, but there aren't currently a lot of scripts that support it, and cancellations generally have to be done manually. Getting members is probably the only truly difficult part of managing a membership site.

The best way to get members is to run an affiliate program and have other people bring in members for you. You can also get members by running PPC ads, advertising on forums, posting ads to relevant

magazines and newspapers, and forming strategic partnerships and JVs with other webmasters.

As you get more members, your monthly income will continue to grow, and you'll have money coming in each month. You'll just need to continue delivering whatever it is you promised your members and subscriptions will stay on a steady increase!

Do You Have to *Have* Money to *Make* Money?

The short answer is, "No." You can effectively launch an Internet marketing career without a single dime. All you need is a computer and an Internet connection, which *does* cost money, but we're assuming you have those two components already.

Many a marketer has gotten his or her start as an affiliate marketer. Aside from shuffling around in your attic to find something you can sell for a profit on eBay, affiliate marketing is your best bet for a zero-dollar start-up business in the Internet marketing industry.

All you need is a free ID that you can get on PayDotCom, Amazon, Commission Junction, LinkShare, or ClickBank (to name a few), and the ability to learn about free traffic sites and you can begin generating an affiliate income without investing a penny of your own money.

That said, it's *best* if you save a few dollars here and there to invest in some tools that are going to make your Internet marketing efforts a *whole* lot easier. For instance, you could sit around and brainstorm for five days to get a list of keywords – or, pay for a one-day subscription to WordTracker and harvest thousands of keywords in less than an hour.

You could also use nothing but web 2.0 social sites that are free, such as MySpace or Squidoo, to host your content and affiliate links. Or, you could pony up the \$9.95 one-time fee for a domain name and \$6.95 a month for hosting and have your own business presence on the 'net.

You can also spend days and weeks searching for information about how to do a task that will help you make money as an Internet marketer – such as how to master pay per click advertising.

Or, you can invest in a step-by-step guide to shorten your learning curve. What most marketers suggest is to take a look at your budget and see what you have to invest. If you have to start out with nothing, go for it – but set aside a few of your profits to pour back into your online efforts.

Everything you'll invest in is built to ease your workload and hasten the procedures, so your income will increase faster and with less input from you as you learn to wield these tools in your favor.

Do You Have a Marketer's Mindset?

Before you get started in this industry, you have to analyze your own mindset to see if you have what it takes to be an online entrepreneur from conception to fully-functional success operation. It's not enough to say you want to make money or be your own boss.

Everyone wants those things, but not everyone can achieve those goals. It takes a special person. You don't have to be a workaholic or be willing to engage in questionable marketing tactics. You just need to have a few characteristics that are common to most successful Internet marketers.

This industry requires deep commitment. If you're the type to change jobs with your moods, then stick to a 9-5 gig. You're building a business and it takes time, effort, and tweaking to make it work.

Perseverance and a positive attitude can make or break an entrepreneur. You're going to have down times. Every marketer does. Something will go wrong – whether it's a freelancer who didn't deliver on time and threw off your launch date or a JV partnership that fell through. If you panic and shut down, you'll tarnish your reputation as a true professional.

The great Internet marketers don't fly by the seat of their pants. They believe in being meticulous planners. They make schedules and plans for their day, week, month, year, and even further down the road.

They plan every step of a launch before the product development even begins. They plan every single detail they can think of. The more meticulous you are with your plans, the fewer things there are that might go wrong.

To become an authority in your niche, you need to exude confidence. Even if you're worried, anxious, or unsure of yourself, what you project must be that you have it all together – you can't be paralyzed by fear.

Are you willing to be a student for life? No successful marketer gets to the top and stops learning this industry. That only means you'll eventually become the prey of another hungry marketer who's stayed on the ball with up-to-the-minute solutions and practices in your niche so that *they* can become king of the mountain when you let your guard down.

You have to know how to get from point A to point B on your journey to achieving financial independence. Do you know what you'll say when your in-laws or spouse questions your "career?" If you're a fearless marketer, the inquisition won't bother you a bit.

If you aren't sure how to develop a blueprint for your success, don't know how to set and achieve goals, or have a mindset that's not in sync with that of victory, then work on those things *before* you quit your day job and set off on this voyage. You want to be mentally prepared for the ups and downs along the way.