

Recession-Proof Your Life Make Money On-line
Dr. Carmen Thomas



**RECESSION-PROOF YOUR LIFE
MAKE MONEY ONLINE
WITH
DR. CARMEN THOMAS**

Recession-Proof Your Life Make Money On-line

Dr. Carmen Thomas

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**THE JOURNEY BEGINS
WHEN YOU LAUNCH.**



Transformation GEMS
Gifted Entrepreneurs with Millionaire Status

INTRODUCTION:

Find Your Side Hustle

What Gift do you have inside that is untapped?

What Gift do you have that you give away for free?

Sometimes you just need to make a little extra cash. You've got extra bills to pay. Maybe a kid is going to college and you need tuition money. Maybe you want to take your family on a special vacation.

Whatever the reason, you want to make a few extra dollars.

But it's not quite that simple, right?

Do you pick up a part-time job? That's pretty tough to do if you're already working full-time.

Do you sell some of your possessions? I suppose that's an option, but probably not the best one.

Do you enter the lottery and hope for a great stroke of luck? Probably not.

So what are you to do?

Thankfully, the internet has fundamentally changed how we make money. Now, there are dozens of ways to make extra cash through a variety of online techniques. We're no longer forced to take traditional jobs in order to make money.

If you can imagine a way to make money, you can probably do it online.

But frankly, it can be intimidating to think about trying to make money online, especially if you've never done it before. The internet is huge and trying to sort through all the options can feel terrifying.

If this describes you, then this eBook will help. In this report, you'll find 12 effective ways to make money online. Some of these methods will be more lucrative than others. Some will require more work than others.

Some of these money-making methods can even turn into full-time jobs.

But they all are proven, sound ways to make money online.

One thing that's important to note before we get started: None of the methods that follow are get-rich-quick schemes. These are real, sustainable ways to make money. All of them require actual effort and investment of time.

There are no shortcuts.

No hacks to make you ridiculous sums of money every day.

These are all real jobs that pay real money.

Ryan Robinson puts it this way when he talks about making money online:

There's no such thing as an online get-rich-quick scheme.

Most of the quick ways people talk about when it comes to making money online are not true businesses.

Sure, some of them may be good for creating a few hundred or even thousand dollars in one-time revenue. But they're not going to help you unlock financial freedom and achieve complete control of your lifestyle.

That's really good advice. Don't fall for get-rich-quick online schemes. They almost never pan out.

Instead, go for the proven, sustainable ways of making an online income. That's what this book is all about.

Ready?

Let's dive in.



METHOD #1:

Affiliate Marketing

Affiliate marketing is an outstanding way to get started making money online. The bar to entry is relatively low and you can get started with it right away.

Essentially, affiliate marketing works like this:

- You promote an online product or service created by someone else.
- If someone purchases a product or service through your promotion, you get a commission, or portion of the sale.

Typically, you promote the online product through a special link that is connected to you. That way the company knows that the sale came through your promotion.

[Amazon Affiliates](#) is a simple example of affiliate marketing. Once you sign up for their affiliate program, you can promote ANY product on Amazon. If someone clicks on your affiliate link and then purchases the product, you get a small portion of that sale.

There are numerous other affiliate networks, such as:

- [ClickBank](#)
- [ShareASale](#)
- [CJ](#)

These affiliate programs have thousands of products to choose from, including ones from top retailers GoPro, Barnes & Noble, Lowes, and many more.

You might be thinking, *This sounds great, but how exactly do I promote these products?*

There are numerous ways to promote the products.

Really, you're only limited by your imagination.

You can...

- Write reviews of products on your blog and include affiliate links
- Have banner ads on your website promoting the products
- Post affiliate links on social media
- Promote products to your email list

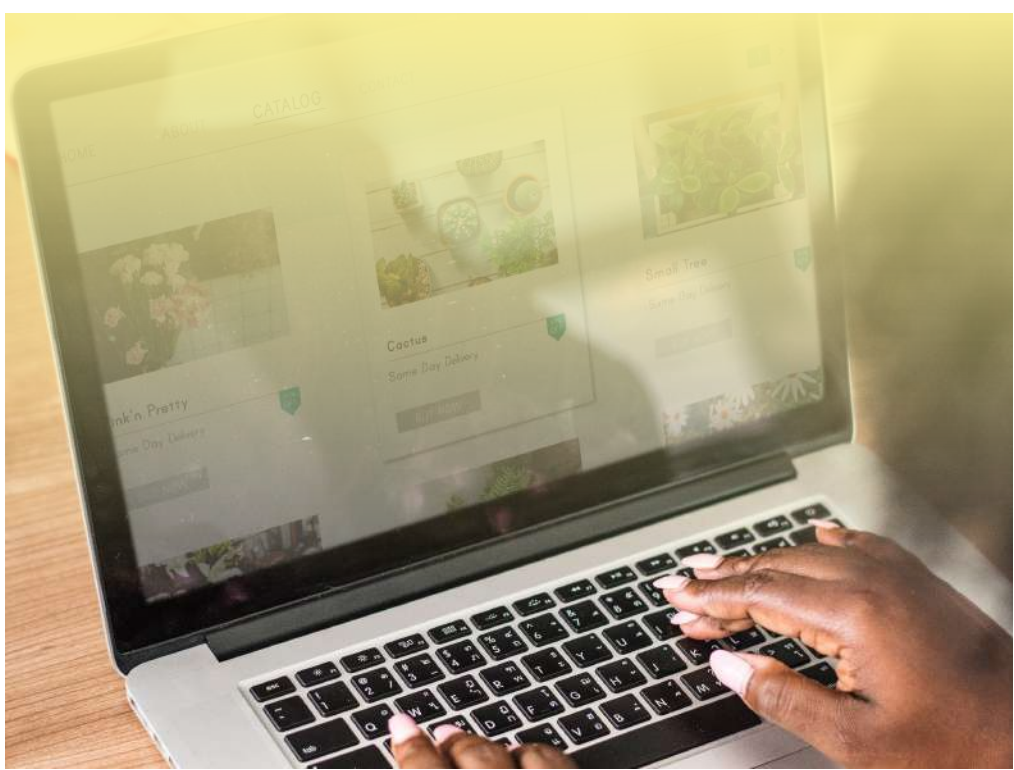
For example, you could write a blog post about the top 10 hiking shoes. Or you could have a banner ad featuring hiking shoes on your website. Or you could post links to deals on hiking shoes on Facebook or Twitter. Or you could let your email list know about a great deal on hiking shoes.

If you have an audience, whether that be on social media or through a website, you have the opportunity to make money through affiliate marketing.

One of the reasons affiliate marketing is such a great way to make money online is that you don't have to actually create any products. You're simply selling what someone else already created.

You're a promoter, and if someone purchases through your promotion, you make money. Creating your own products can be tremendously difficult, and affiliate marketing removes that difficulty from the equation.

The best affiliate marketers can make thousands of dollars each month through their efforts.



METHOD #2:

Sell Products & Services Online

There are numerous ways to sell services and products online (even if you don't manufacture one yourself).

Before you can sell products and services online, you'll need a website on which to sell them. If you don't want to set up your own ecommerce store, you can easily sell products on:

- [eBay](#)
- [Tradesy](#)
- [Amazon](#)
- [Etsy](#)
- [Poshmark](#)
- [Craigslist](#)
- And many others

If you want to sell products on your own website, you'll need to go one step further and create an ecommerce website on which you can list your products and accept payments. Some of the MLM companies provide websites when you join their programs. A few examples of low cost MLM programs to start are:

Paparazzi

Mary Kay

Legal Shield

A credit building/savings program -

<https://www.ucesprotectionplan.com/Default.aspx?rid=CThomas65> Check me out and learn how to help communities become recession-proof.

Thankfully, companies like [Shopify](#) make it incredibly easy to set up an ecommerce store. In a relatively short time, you can have an online store up and running, ready to sell products and get paid for them.

What sorts of products should you sell online?

1. First, you can sell home-made products you make yourself on sites like Etsy. If you're the crafty type and are able to make a product that others would purchase, Etsy can be a great option. The top Etsy sellers make thousands of dollars every month.
2. You can also sell products you've already purchased on sites like eBay, Amazon, and Poshmark. For example, let's say you like to go to thrift stores. You can find great products to sell on eBay at thrift stores if you're willing to do a little hunting. Like Etsy, the top eBay sellers (and other sites) can make thousands each month.
3. You also have the option of dropshipping products. Dropshipping works a little different than the standard way of selling products online. With dropshipping, you find a product that is available online for a relatively inexpensive

amount.

- You list that product on your own ecommerce store for a higher amount. When you make a sale, you keep the markup amount. The maker of the product then sends the product directly to the buyer without you ever touching it.
 - To be clear, you act as a middleman, connecting the buyer and the seller and then taking a portion of the sale. You don't ship any products. You just sell them at a markup and then let the maker of the product ship them.
 - If you're trying to find good products for dropshipping, [AliExpress](#) is a great place to start. With Shopify, you can create a store that connects directly to AliExpress to make it easy to sell products.
4. If you're really committed to selling products online, you can have a product manufactured. This involves a significant investment of time and money and requires following a number of somewhat complicated steps. The complex

nature of creating your own product is beyond the scope of this book.

Out of all these options, selling products on sites like eBay and Etsy is probably the simplest way to get started making money online. If you can find products to sell, such as at thrift stores or garage sales, you can start making money relatively quickly.

The Confident Female:

Empowering Women NOW To Build A Strong Self-Esteem



Ask Yourself:

1. Do I like what I see when I look in the mirror each morning?
2. Do I speak negative words about myself or others?
3. Do I love myself?
4. Am I living the life I want?
5. Do I set goals for my life?
6. Do I have any dreams for my life?
7. Do I have confidence in myself?

If you answered "No" to any of the questions, then today is your day to Become your "Best" U!

- After Completion of the workshop you will:
1. Have confidence in yourself.
 2. You will speak positive words about yourself and others.
 3. You will look in the mirror and like what you see.
 4. You will love yourself and others.
 5. You will learn how to set goals.
 6. You will build strong & healthy relationships.
 7. You will know how to stay focused.



METHOD #3:

Sell Your Services on a Freelance Basis

There's a good chance that you have certain skills that you can sell online on a freelance basis.

For example, are you a...

- Designer
- Writer
- Translator
- Assistant
- Bookkeeper
- SEO Expert
- Voiceover Artist
- Audio Engineer
- And more

If so, then you can sell your services online. There are literally hundreds of thousands of businesses that need these services and you can make good money working for them.

Depending on your skill set and your ability to pitch new clients, you can make a full-time living as a freelancer. Some freelancers even make six-figures every year.

In order to get started freelancing, you'll need to do a few things:

1. Create a portfolio that shows off your work. The reality is that most businesses will want to see an example of your work if they're going to hire you. They want to be confident that they're hiring the right person. A portfolio shows that you've already done solid work.
2. Set your prices. There are numerous ways to set prices, including by the hour, by the project, or as a retainer fee. Set your prices at what you consider to be a fair amount and be confident in that amount as you talk to potential clients.
3. Reach out to potential clients. There are numerous ways to connect with potential clients. You can:
 - Call them
 - Email them
 - Reach out to them on social platforms like LinkedIn
 - Apply for jobs on sites like [Upwork](#) and [Thumbtack](#)
 - List your services on platforms like [Fiverr](#)

Getting a freelance career started isn't necessarily the easiest way to make money, but if you're diligent about finding and applying for jobs, you can turn it into a profitable gig relatively quickly.

The key to succeeding in the freelance world is persistence. You may have to overcome a number of "No's" in order to get to a "Yes." But if you're persistent and able to overcome objections, you should be able to start making consistent money as a freelancer.



METHOD #4:

Become an Online Coach

This is somewhat similar to freelancing but with a bit of a different flavor.

If you have significant knowledge in a particular industry or area of expertise, you can package your knowledge and sell it. In other words, you're selling your expertise as opposed to a product or service.

What sort of coach could you become? The options are endless. You could be a:

- Health coach
- Life coach
- Music/vocal coach
- Finances coach
- Executive coach
- Sales coach
- And so much more

In order to be a coach, you simply need to be able to add a high amount of value to your clients. You need to be able to help them become consistently better at what they do. You need to be able to help them improve their craft in ways that they couldn't if you weren't there to help them.

There are also a number of ways to package coaching services. You can offer:

- 1-on-1 coaching
- Group coaching
- A course with accompanying coaching support
- Or other formats that would work for your field

You might be thinking, *But I'm not an expert in anything. How could I be a coach?*

You don't have to be an *expert* to be a coach. You simply have to be able to add significant value to your clients.

For example, let's say that you want to be a health coach. You don't need to be a registered dietician in order to help people get healthy. Does that help? Sure. But it's not a requirement.

Maybe you simply have a lot of experience in the health field and have developed your own particular system for getting healthy. Or maybe you're a longtime fitness lover and have accumulated a large amount of fitness knowledge.

You may not be an expert in the sense that you don't have a degree, but you've still acquired expertise through your many years of experience.

There are a number of platforms that make it easy to do coaching:

- [Clarity.fm](https://www.clarity.fm/)
- [Savvy.is](https://www.savvy.is/)
- [Coach.me](https://www.coach.me/)

All these platforms make it easy to connect with clients and to receive payment for your coaching services.



METHOD #5:

Create Online Courses

Online courses are a fantastic way to monetize knowledge that you already have. And unlike coaching, which requires regular meetings with a small number of clients, you can sell your course to hundreds, if not thousands of people.

The good news is that you can create a course around almost any subject and find people to purchase it.

For example, you can find courses in many topics, such as:

- Losing weight
- Cooking
- Learning to play the piano
- Painting
- Singing
- Creating a budget
- Investing in stocks
- Running
- Tennis

The list goes on and on. In order to create a course, you need a platform to distribute it.

There are many ways to create and distribute a course:

- You can create an email course in which all the lessons are delivered via email.
- You can build a course that's primarily text-based and involves more reading.
- You can create a video course where you film yourself teaching.
- You can create a hybrid text/video course that features a variety of resources.

You simply need a method for getting your lessons into the hands of your eager students.



There are a number of platforms which make it very easy to create courses, enroll students, and accept payments, such as:

- [Teachable](#)
- [Thinkific](#)
- [Kajabi](#)
- [TalentLMS](#)

All of these platforms allow you to upload a variety of materials, including video, audio, and text.

One way to get a great feel for what a course should look like is to take a few courses yourself. [Udemy](#) offers thousands of courses for relatively low prices. Consider taking a few courses in your niche for ideas about what to include in your own course.

THE RED TABLE GIRL TALK SEMINAR


You are cordially invited to join
Carmen Thomas
 Author of "Being U 4Real!"
 at the Red Table

Saturday November 15, 2014
1:00-5:00 pm
Clark Conference Center
St. Lawrence Campus
 1210 W. Saginaw Street, Lansing, Michigan
(Park on the upper ramp and go through the door on second level, conference room to the right)

This **FREE** event is open to
 young ladies ages 11-18

PLEASE RSVP @ empoweryouth2008@yahoo.com
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Social Media
 Relationships
 Drugs & Alcohol
 Self-Esteem



METHOD #6:

Create YouTube Videos

Believe it or not, YouTube is actually a relatively good way to make money online. It takes work and time to build up your subscriber base, but once you do, you can monetize it effectively.

How do you make money through YouTube videos? The simplest way is by implementing their advertising program.

If you have over 1,000 subscribers and 4,000 hours of view time over the past 12 months, you can have YouTube show ads before your videos. For every 1,000 views a video gets, you'll make on average somewhere between \$2-\$4.

Granted, this may not seem like a lot, but YouTube is a numbers game.

For example, let's say that you have 100 videos and each video gets 5,000 views per month. That works out to somewhere between \$1,000 - \$2,000 per month. Imagine if your videos started going viral and getting millions of views!

When creating YouTube videos, your content will probably fall into one of two categories:

1. Educational. These videos educate viewers in some way. Maybe you offer a tutorial on how to solve a commonly-encountered problem. Maybe you educate people on an important subject. Your goal is simply to provide valuable, insightful information to your viewers.
2. Entertainment. These videos are much more lighthearted and are intended to bring a smile to the face of your viewers. There are endless ways to entertain people, and if you can come up with a particularly good one, you may be able to rack up thousands of views on a video.

Once you start producing YouTube videos, you need to work on consistently growing your channel (you need to break that 1,000-subscriber mark).

Some simple, yet effective ways to grow your channel include:

- Sharing your videos on social media
- Posting your videos to your website
- Sending your videos to your email list
- Asking others to subscribe to your channel

In many ways, growing a YouTube channel is like growing a blog. It takes time and consistency.

If you post one video per month, you probably won't get much traction. However, if you post once or twice a week and consistently promote those videos, you'll slowly but surely build your channel. The more subscribers you get, the more views you'll rack up and the more money you'll make.



METHOD #7:

Write and Sell a Book

Another highly effective way to monetize your knowledge is to write and sell a book. In addition to making money with every sale, writing a book has a number of other specific benefits:

- It establishes you as a thought leader in your industry.
- It provides you with a resource to give to clients.
- It allows you to attract new clients who wouldn't have heard of you otherwise.

If the thought of writing an entire book intimidates you, there are numerous ways to still get a book written.

You can:

- Create an outline and then hire a ghostwriter on Upwork or Fiverr to write the book for you.

Once you've written your book, you'll need to get a cover design and have the book printed.

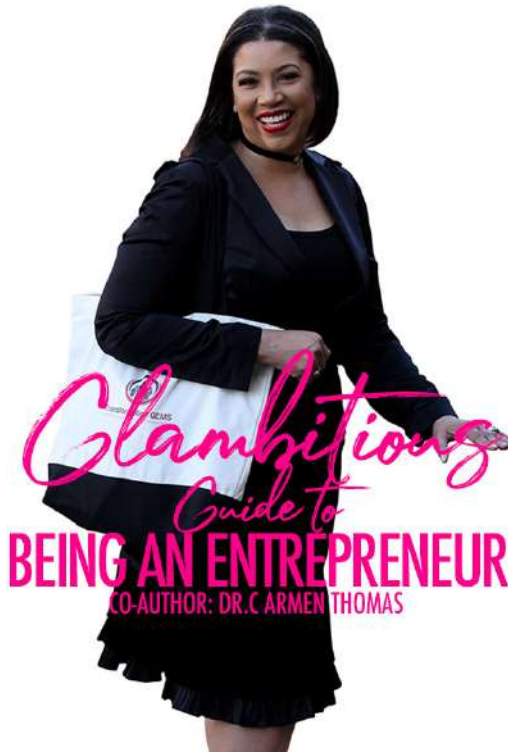
You can get it printed on demand with each sale through [Amazon CreateSpace](#), and you can easily get a cover designed through Upwork or Fiverr.

Alternatively, if you want to design the cover yourself, you can use software like [Canva](#).

After your book is written, it's important to promote it. Some simple ways to promote your book include:

- Post about it on your website.
- Send an announcement to your email list.
- Create shareable graphics with quotes from the book (using Canva).
- Share insights from the book on social media.
- Create a video promoting the book and share it on YouTube and other platforms.

Can you make good money selling books you wrote? You sure can. Let's say you charge \$7 per book and you sell 1,000 copies. That's \$7,000 (minus costs)!



METHOD #8:

Start a Blog or Podcast

Creating your own podcast show and inviting guest to your show can be a great way to get your name out and make new connections. There are some podcasting that are available for free check out:

- Anchor.fm
- Podbean.com
- Buzzsprout.com

If you have a knack for writing, blogging can be an effective way to make money online.

To be clear, blogging in and of itself doesn't pay (unless you're doing it for someone else on a freelance basis). However, there are numerous ways to monetize a blog. In other words, there are a variety of ways you can turn your blog into a money-making machine.

How can you make money with a blog?

Here are some of the most effective ways:

1. **Affiliate marketing.** By regularly promoting affiliate products on your blog, as well as writing reviews of affiliate products, you can make a significant number of commissions. These can add up quickly, resulting in thousands of dollars per month.

2. Promote your services. A blog can be one of the most effective promotion tools for your business.

- For example, let's say you're a health coach. By regularly writing posts about health, you establish yourself as a health expert. This will attract new clients, resulting in an influx of cash.

3. Advertisements. Like YouTube, you can put advertisements throughout your blog. Platforms like Google AdSense make it incredibly easy to put ads on your blog. You don't even have to worry about finding advertisers. They do all the hard work for you.

- With many advertising platforms, you get paid based on how many people see the ads. The bigger your audience, the more people see your ads and the more money you make.
- Other platforms pay you each time someone clicks on the ad.
- Still other platforms pay you when you make a sale, so it's really affiliate

marketing in this case.

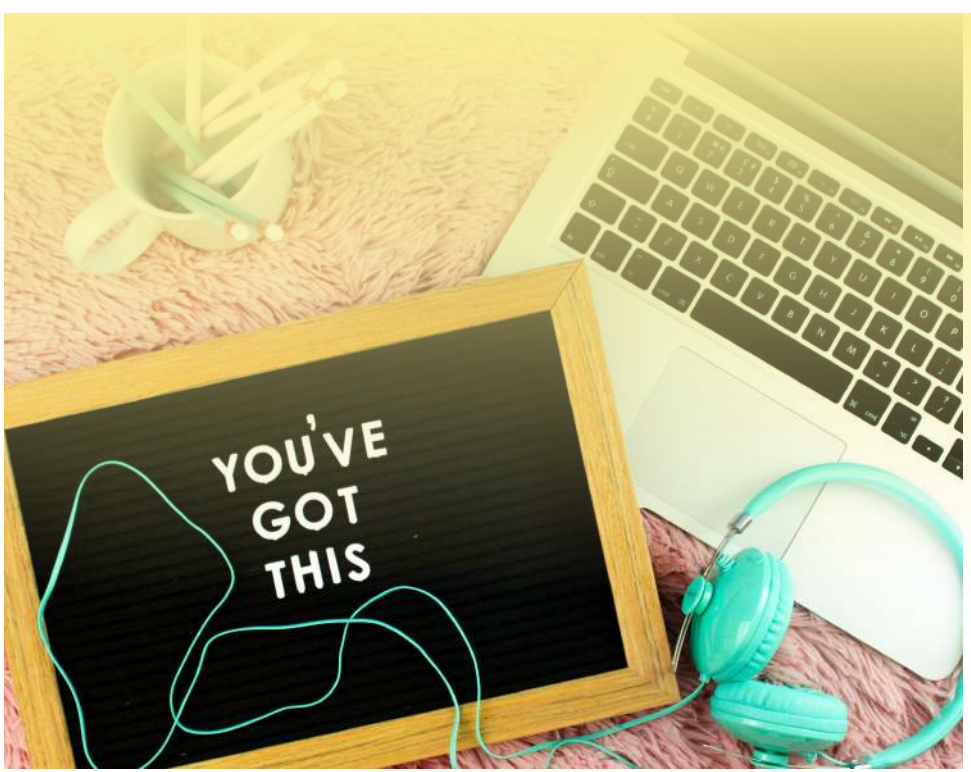
- Or, you could charge a company daily, weekly, or monthly fees to show their ad on your blog.
4. Sponsored posts. Sponsored posts are when you partner with a brand to create original content for your website. The content is typically somehow related to the brand and promotes the brand in a unique way. In return for posting on your blog, the brand pays you a set amount.

Before you get started with blogging, it's important to note that monetizing a blog requires an audience.

If no one reads your blog, you can't make money from it. However, if you have a large number of people who read it on a regular basis, you can make a significant amount of money.

If you don't have an audience right away, don't fret. By blogging consistently and then sharing those posts online through social media, you can slowly but steadily build your audience.

With blogging, consistency is the key. If you want to build an audience, it's critical that you create outstanding material on a consistent basis.



METHOD #9:

Become a Virtual Assistant

This is similar to selling your services on a freelance basis but with a bit more specificity.

A virtual assistant is someone who performs a large variety of tasks for a person. Unlike a normal assistant, who works in close physical proximity to the person, you don't need to be anywhere near the person you're assisting. All the tasks are given to you online.

Hence the term, virtual assistant.

With many business owners being overwhelmed by the number of tasks they have to do each day, the virtual assistant market is heating up.

If you're organized, can effectively get tasks done, and are able to communicate efficiently online, then you might make an outstanding virtual assistant.

What sorts of tasks might you perform as an assistant?

They run the gamut, including:

- Responding to emails on behalf of your employer
- Purchasing items online
- Develop website or membership site
- Performing small personal tasks
- Making phone calls

- Inputting, sorting, and arranging data
- Managing a social media profile
- Responding to inquiries
- And more

Anything that can be digitally outsourced can be handled by a virtual assistant.

Where should you look for virtual assistant gigs?

In many of the same places that you look for other freelance jobs:

- [Upwork](#)
- [Fiverr](#)
- [Remote.co](#)
- [Indeed](#)
- [LinkedIn](#)

Being a virtual assistant isn't for everyone. You must be comfortable performing a large variety of tasks and have a willing attitude. However, if you're a capable person who has a knack for checking off tasks, being a virtual assistant could be a great fit.

METHOD #10:

Tutor



People in English

If you have a knack for teaching and love to regularly meet with people, tutoring people in English could be a great way for you to make money online.

This is different from teaching English as a Second Language (ESL), which typically requires some form of certification. Rather, this is simply acting as a tutor to those who are trying to strengthen their English-speaking skills.

There are numerous countries in which people are willing to pay for an English tutor, sometimes as much as \$25/hour.

How can you know if teaching English would be a good fit for you?

Having these skills will help:

- Have a solid grasp of English grammar
- Understand the nuances of speaking English
- Have a bachelor's degree (typically required)
- Can communicate clearly
- Have the ability to teach
- Enjoy talking with others
- Are patient (this is critical)
- Are comfortable using technology like Skype or Zoom

There are a number of places where you can find online English tutoring jobs:

- [Indeed](#)
- [Learn4Good](#)
- [Remote.co](#)
- [VerbalPlanet](#)
- [Chegg Tutors](#)
- [Teach Away](#)
- [VPKid](#)

One benefit of tutoring people in English is that it exposes you to a variety of cultures and places you would never experience otherwise. One day you may tutor someone from Korea, while another day you may tutor someone from Saudi Arabia.



METHOD #11:

Sell Stock Photos

Do you love taking photos? Are you always snapping away with your phone or camera? You might be a great candidate for selling stock photos online.

Stock photos are photos that are licensed to others for a fee. Once someone licenses a photo, they can use it in a variety of ways, such as on their blog or social media pages or in print.

Stock photo sites, such as iStock and Shutterstock allow you to submit your photos to their site. Every time someone buys one of your photos, you get a small royalty.

Like YouTube, making money on stock photo sites is a numbers game. If you only have a few photos available for download, you probably won't make much money (unless they're incredibly popular photos).

However, if you have thousands of photos available for download, and you achieve several thousand downloads per month, you can begin making a substantial amount of income.

If you want to make money through a site like Shutterstock or iStock, get busy taking photos.

As [Shutterstock](#) says:

When it comes to stock photography, quality is definitely important, but you also need to focus on quantity. We recommend setting a monthly goal for yourself (i.e. 50 to 100 images), so that you build momentum with your earnings. The more images you have in your portfolio, the more consistent your revenue stream will be.

For your best results, the photos you take should be of the highest quality. If you want people to download your photos, it's important for them to be compelling, interesting, and outstanding.

One other thing to note: Avoid showing any specific brands in your photos unless you have explicit permission to do so. Putting brands in your photos without permission is a copyright violation.

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About Our Ads

METHOD #12:

Do Odd Jobs on TaskRabbit

[TaskRabbit](#) is a website that allows you to do all sorts of odd jobs.

Want to help someone pack up and move their house? You can do that through TaskRabbit.

Do you know how to assemble a table? You could earn anywhere between \$50 - \$150 doing so.

Are you passionate about cleaning? You could earn anywhere between \$50 - \$125 for cleaning bathrooms and kitchens.

The beauty of TaskRabbit is the sheer number of jobs available through the site. And all jobs can be easily managed through their app.

You may think that you can't effectively earn much money by performing tasks through TaskRabbit. This isn't the case.

Time Magazine reported that some people earn as much as \$2,000 *per week* through TaskRabbit.

TaskRabbit is a particularly good option if you're skilled in a variety of things and want to put all those skills to work. For example, if you're a skilled handyman but

don't want to start your own business, TaskRabbit can supply the jobs for you.

One person who works for TaskRabbit on a regular basis had this to say:

I have the freedom to do everything I want to do. I live on a boat, and I started doing a major maintenance project on it. I can't imagine getting a job and within a month or two pulling the boat out of the water and undertaking this project. Also, there's always a last-minute friend gathering, and not every job can accommodate that.

If you want flexibility plus the ability to make some money, you might want to look at TaskRabbit.

The Money Is Out There



We live in an incredibly unique time. You no longer have to work for a company in order to make money. You don't have to work a 9-5 job, sit in a cubicle, or clock in and out.

If you want freedom and flexibility, you can have it. You can make money on your schedule, doing the jobs you want to do.

Want to travel the world while still making money? You can do that.

Want to make a little income on the side while you stay at home with your children? You can do that too.

Want to build a full-time career as a freelance writer or blogger? That's also an option.

The ways you can make money online are almost endless. You're only limited by your imagination.

We talked about:

- Affiliate marketing
- Selling products online
- Selling your services as a freelancer
- Becoming an online coach
- Creating online courses

- Creating YouTube videos
- Writing and selling a book
- Starting a blog
- Becoming a virtual assistant
- Tutoring English
- Selling stock photos
- Doing odd jobs on TaskRabbit

However, we just scratched the surface of what's available out there.

If you can imagine it, you can make money doing it. All that's required is some hustle. If you want to succeed in making money online, you must be self-disciplined and put in the required work.

So, don't wait any longer. Get out there and start making some money!

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**Thank you for investing in yourself, You are
Unstoppable!**

Dr. Carmen Thomas