

I dedicate this book to my readers and I hope you will follow all the steps that I am going to show you and you will see that making money will start becoming a game for you. I wish you all success in your life and also Happy money making!

Arshad Aubeeluck

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## How to own your own overseas paradise

That time you watched a movie that made you want to move to Tuscany and buy a villa. Or maybe it was while you were vacationing in the Caribbean and dreamed about what it would be like to move down and open up a surf shack. Indeed the idea of buying property overseas is a very attractive proposition. It's intriguing. And, unless you have experience navigating international real estate markets, it can be downright scary. The good news is...it doesn't have to be. Here are five general tips about buying international real estate that will prove it's a perfectly viable option, even for average people like you and me.

### **1. Forget (almost) everything you know about real estate.**

Go into the process planning to learn from the experience. Rely on people who know a thing or two about the local market, and you won't get blindsided when you run into obstacles.

### **2. Choose your property wisely.**

Picking an actual piece of property to buy is one of the most exciting parts of the international real estate buying process. If you're starting from scratch, narrow your search down to a specific country. Visit a few cities so you can zero in on exactly where you want to live or invest. Get a good feel for the city's layout and the best neighborhoods, especially if you're going to be searching for properties online once you return home.

Then start looking! Since most foreign countries don't have anything that resembles a Multiple Listing Service (MLS), you will need to use other resources. A local real estate professional in the area can help find properties that might appeal to you. You may also find listings on local realty companies' websites or on other sites that compile listings from multiple agents.

### **3. Understand the local real estate market.**

Since most foreign countries lack the usual channels (e.g. Zillow, Trulia, etc.) we use to find market comps, it can be incredibly difficult to know what a home is actually worth. Prices can often be all over the board. Sellers may grossly overprice their listings. Deciding what amount to offer can be a real nightmare. You could survey hundreds of property listings in the area to better understand what properties like yours are worth. Or, better yet, you can likely find someone else who's already done that research. Because while reliable resources with information on foreign real estate markets are few and far between, they do exist. You just have to know where to look.

#### **4. Put your own eyes (and boots) on the property before moving forward with a purchase.**

Do not buy any property that you—not just your realtor—have not seen. A picture may be worth a thousand words, but all it takes is one cleverly executed angle to disguise the fact that your potential dream home sits right next to the city dump or an abandoned construction project.

Sure, there have been people who purchased properties sight unseen and been very satisfied. But, in most cases, buying something you've never laid eyes on—especially in a foreign country—is entirely too risky.

#### **5. Work with local professionals you can trust.**

On that note, the best weapon in your arsenal when buying property overseas is the people on the ground in your desired area who know all the things you never wanted to have to learn about international real estate. So arm yourself with a carefully vetted team of professionals you know you can trust: a lawyer, a realtor, a banker. These folks will be your saving grace when it comes to making offers, interpreting contracts, researching titles, and executing financial transactions.

You should pick the right team and everything will go smoothly- all I can wish for you is Happy House hunting!

## **Make Money with Your Hobby**

Life should be enjoyable. But if you don't enjoy your job, it can be exhausting to work all day just to retire when you're too old to enjoy it. Everyone should have a hobby that they enjoy. It's a way to express yourself and feel better. What's even better, is that sometimes you can make your hobby profitable. Whether you're looking to branch out to make your hobby your full-time career, or if you want to use it to make some money on the side, we have some tips on how to make money with your hobby. As you read, remember that starting a business, even just a side one, can be a lot of work. You will have setbacks in the beginning, but if your heart is in it, you will succeed. Do it because you love it, not just for the money. The money comes after the passion. Enjoy your hobby, whether it is profitable or not. Do it with happiness and with love. If you make it into a business, work hard and stay organized. Be determined to get to the top. Know that you can do it, and you can be successful. Here are just a few tips to help get you started:

## **Sell products**

Enjoy making things? Sell them! Plenty of people sell their products. Make sure you have something special that no one else has. You can sell locally, but if you can ship your product, you can sell worldwide. Websites like eBay, Etsy or Amazon are great for selling your handmade items.

## **Involve others**

Some hobbies, like playing an instrument, are great for involving people. Teaching someone how to play an instrument or how to make something can be very profitable. Offer lessons on a regular basis, like weekly or monthly, or give workshops for people who share your hobby, but want in-depth information on the subject.

## **Find a related job**

Some hobbies are not easy to turn into a business. Try to look for jobs that relate to your hobby. Love flowers? Be a gardener. Love fitness? Be a trainer. You may not be doing exactly what you want, but finding a career where you can share your excitement and knowledge for a particular subject can be exhilarating!

## **Share it online**

Maybe you don't like selling or teaching. Blog about it! Make your own website and share your passion with others. You can write a blog and share your projects and ideas. Take pictures and show your creativity. The more people find your website, the more profit you can make, especially if you look into selling ad space. Talk about interesting topics, share your experiences, or even track your work in a video.

### **Take a picture**

Almost everything that you do or create can be photographed. There are lots of websites where you can publish your pictures and people pay to use your photos. Take pictures of your hobby, or choose photography as a hobby, and sell your pictures.

Remember that you should always love your hobby and even if you are not making money out of it, continue to do what you love. Persevere and one day all your hard work will pay off!

## **Save Money on Utilities**

When it comes to major purchases made throughout the year, utilities are usually an afterthought. You can remember buying a new TV, but you really don't think of how much you spend on a daily basis on electricity, water, and heat. However, there are many ways to save money on utilities over the course of your lifetime. First and foremost, you must stop thinking of utilities as a passive expense. By remaining conscious of every time you use specific utilities, you'll know how and when you can cut back and end up saving in the long run.

### **Go solar**

More and more people are starting to see the benefits of switching to solar power. Although the installation can be a little pricey, you'll end up recouping your losses through cheap monthly payments within a relatively

short period of time. You can also take measures to ensure your home is prepared for solar installation, cutting down on maintenance and other fees related to installation. With solar energy, not only will you be saving money for yourself, but you'll also be doing your part to help the environment.

### **Install an irrigation meter**

Many people don't know that when you use water from your faucet, you're being charged not just for the use of the water, but for its disposal as well. While it makes sense that water that ends up going down the drain needs to be filtered once again, not all of the water you use goes down the drain. If you have a pool, or you use a lot of water in your garden or yard, you shouldn't be charged a "maintenance fee" of sorts until the water actually goes back into circulation. An **irrigation meter** will document the discrepancy between water used and water drained so the water company charges you accordingly. If you use a large amount of water for anything other than washing yourself, your dishes, and your clothes, you might be throwing a ton of money down the drain.

### **Steady your water heater temperature**

Your hot water heater doesn't need to be set any higher than 120°F. First of all, water warmer than that will almost certainly scald your skin. Second of all, there really isn't much use for water that's below the boiling point but still too hot to touch. Lastly, setting your water heater higher than 120°F causes it to work overtime, meaning it will likely end up dying out sooner

than later. Keeping your hot water heater regulated can save you around \$50 a year, plus lessen your risk of needing to repair or replace it.

### **Seal your home**

You wouldn't leave your door open all winter, would you? Everyone knows this would result in massive heating bills. But you might not realize the cracks in your walls and windows are doing just as much damage as an open door would do. Check your windows and door frames for cracks that will let cold air in, and fill them up with caulk or expanding foam as best you can. Do the same for any walls that meet the outside, especially where pipes come in and out of the house. You won't realize the difference it makes to your comfort, and your wallet, until you do it.

### **Use a thermostat**

As mentioned before, utilities are too often considered an afterthought. Heating or cooling your home is perhaps the most effective illustration of this concept. When it's cold out, you'll turn on the heat to warm you up. But you likely won't recognize when you've had the heat on for too long, and will end up allowing excess energy to be expelled to maintain the high temperature. Using a programmable thermostat allows you to forget all about your heater or air conditioning and let it do what it needs to do, when it needs to be done. Better yet, if you are able to set your thermostat on a timer, you can be absolutely certain you never go over a specific amount of time or energy, and your bill will stay relatively steady all year.

## **Do routine sweeps**

Do a quick run through of your house (after reading this, of course). I can almost guarantee you have some electronics turned on that aren't currently in use. Maybe a faucet is dripping. Or maybe you have the heat on but left a small window open in a bedroom. Be more conscious of these little things, as they pile up over the months and years and equate to hundreds, perhaps thousands, of dollars wasted that could have gone elsewhere.

In conclusion, these little but profitable steps will allow you to save huge amount of money every month and that money could be used for other useful purposes.

## Make money on traffic monsoon

Well, I think you should know that traffic monsoon has more than 2 million users worldwide and it is constantly growing. Many users have made loads amount of money out of it-before I get started I should tell you that the best form of payment on TM is "payza" because it does not take much time to withdraw the money. So let's get started:

One of the ways you can make money out of TM is through cash links- you just need to click on the ads and you will instantly be credited the amount of money which is specified. An example of amount of money which you can make per click is \$0.02. The advantage is that you do not have to pay for anything but frankly speaking the amount of money is really small, right? This would not help you to make a difference in your monthly wage- so let's get to the next option, shall we?

This method is much more reliable and you will make much more money out of it- this is possible by purchasing ad-packs. There is no way you can make money without spending some money right? You can purchase an ad-pack for \$50 and each day you will receive \$1 and this will end after 55 days you will receive \$55. My advice for you guys is that do not purchase only one ad-pack, try to purchase as much as you can and after 55 days, you can withdraw a large amount of money!

My final method of making money on traffic is through referrals. If you are a really popular guy and you have lots of friends, you can create an account on TM and you tell your friends to join TM and each time your referrals

withdraw their money, you will earn 10% out of it which is really awesome, right?

In retrospect, traffic monsoon is a really good way of making money online and the best combo when purchasing ad-packs is that you should have a website that sells stuffs or whatever because each time you purchase an ad-pack you receive 1000 visitors to your website which is pretty cool!

## **Reasons why you are Not Rich**

Many people have a lottery mentality, in that they believe the only way they could possibly be rich is to win a large lottery prize. The fact is that anyone is capable of being rich in this world. According to many self-made millionaires, building wealth and becoming rich is not up to the luck of the

draw—it is up to you and your mentality about money. To them, it's not about why you can't be rich, but about the reasons why you're not rich already. Here are some of the reasons the rich say you're not among them.

**1. You think being rich is a privilege reserved for others and not you.**

We live in a capitalist society, which means you have just as much of a chance to earn wealth as anyone else—as long as you are willing to put in the effort to create value for others.

**2. You don't think you're smart enough.**

A lack of a formal education has rarely ever held back successful people. The founders of Microsoft, Facebook, IKEA, ALDI, Luxottica, and Dell Computers were all either college dropouts or never even attended college.

**3. You don't think you're capable of being rich because you're not ambitious.**

Rich people aren't any more ambitious or have any more desire to be rich than you do. They just have more faith in themselves to make their dreams come true. In order to become rich on your own, you need to believe in yourself more.

#### **4. You focus on saving money versus earning more of it.**

Don't misunderstand this. Rich people save their money too, but they don't just put it in the bank in a low interest savings account. They save their money wisely in ways that will earn them more through investments and higher returns.

#### **5. You think the only way to earn more money is to work more hours.**

Sure, if you get paid by the hour, and you put in some overtime, you'll earn a few more bucks in your next paycheck. That's obvious. That's not the way to earn wealth though. Rich people look at ways to find solutions to problems that will earn them income.

#### **6. You're afraid to fail.**

Many of the wealthiest self-made individuals have failed at something before hitting it big. Don't be afraid of making mistakes. Just treat those failures as learning steps along the way to success. Failure is a teacher and not an end-all.

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