

“What Everybody Ought to Know About Making Money Online”

THE ULTIMATE SURVIVAL GUIDE TO MAKE MONEY ONLINE

By

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Introduction

Everyday hundreds, thousands, maybe hundreds of thousands of people decide to investigate the idea of working from home or starting their very own home-based business. They have heard of others that have done so who have been very successful...maybe even wildly successful at it.

Some of these people are very computer savvy individuals. They may even have the ability to build their own webpages. They certainly know the ins and outs of operating a computer. Others aren't all that computer savvy but they think they have a great idea for an Internet business and are sure that they can find a way to follow their dream.

The Internet really is the great equalizer. The level of formal education that a budding Internet entrepreneur has doesn't seem to have much bearing on the degree of success that they can achieve on the Internet or how much of a failure they can become. There are those who have reached dizzying heights of success who never finished high school and those who have hit rock bottom who have multiple college degrees.

The commonalities of those who succeed in either working from home or running a home-based business are:

- They are all self-starters.
- They have a positive attitude.
- They are willing to learn.
- They develop the necessary survival skills....it really is a jungle out there.

If you are considering starting, or have already started working from home or a home-based business, you are obviously a self-starter.

You wouldn't have even considered such a venture if you didn't have a positive attitude.

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You are apparently willing to learn, you are reading this book.

The world of Internet business is the electronic equivalent of a jungle. In words made famous in “The Wizard of Oz”, “There are lions and tigers and bears, oh my!” Survival and success aren’t based on education. They are both based upon the mastering of survival skills.

Chapter I

There are Lions

Funny! When you log onto the Internet, there is nothing that indicates that you have just entered an untamed jungle. You don’t hear any roaring lions or other ominous sounds and you don’t see any wild animals that are planning to have you as the main course for dinner but they are out there. They are just in disguise.

There is no particular order that you will meet these dangerous characters but some of the first ones that you are likely to meet are those that I like to think of as the ‘welcoming committee’.

Selling What’s Free

The object of this welcoming committee is to sell you what can be had for free all over the Internet if you know where to look.

Anti-Virus Protection

The first thing that you will be told that you must buy is anti-virus software. Now, there are some very good anti-virus programs out there that are being sold. But if your financial ability is somewhat limited, you really do not have to buy expensive anti-virus programs.

Yes, you must have an anti-virus program on your computer. There isn’t any doubt about that one. The Internet is full of creeps that get their jollies by infecting computers with viruses, worms and Trojans. You don’t want that to happen to you or your computer.

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There are those that spend their every waking hour just dreaming up new and insidious ways of making problems for the rest of us. Luckily, there are just as many good folks out there that spend their time figuring out how to keep them from doing it to us.

Two of the best known anti-virus programs out there are Norton and McAfee and both of them are very good programs. Both of them are also rather expensive. McAfee is more expensive than Norton but neither one of them are really cheap and they are certainly not free.

However, there is also a very good one that is absolutely free. AVG has many anti-virus and other security programs available but they also have a free version. This free version works very well and provides ample protection. You can find this free program at **AVG**.

Firewalls

Most computers today come with built-in firewalls. Windows added that feature to XP. It is already on your computer when you bring it home.

Just because you already have a firewall that is sufficient to protect your computer, doesn't mean that there won't be members of the welcome-to-the-jungle committee who won't be trying to sell you one.

You will be told that the one that is on your computer has failed to protect you. You will see these little pop-ups telling you that you need to have your computer scanned.

The scan is, of course, free. The purpose of the scan is to sell you something that you don't need....usually a firewall, but there are other programs as well.

You already have a firewall and multiple firewalls do not add protection. They actually interfere with each other. You are better off to stick with the firewall that came built into your computer.

Instructional 'Courses'

There are many very good instructional courses available on the Internet. There are even more instructional courses on the Internet that are totally bogus. They only offer you information that is readily available for free and charge you large sums to provide it to you.

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One of the very worst ones that I have seen promises to teach you 'data entry'. This course has absolutely nothing to do with data entry or data entry work. It 'teaches' you to sign up for affiliate programs and place ads in Google Ad Words for those products.

Affiliate marketing can be a very lucrative Internet business. It isn't learned easily but it is a real Internet business. This program tries to disguise affiliate marketing as data entry solely for the purpose of fooling young stay-at-home-moms, retired people, and others into spending fifty hard-earned bucks on a program that isn't going to be of any value to them at all if they are looking for a work-at-home job and aren't prepared or able to put in the hundred plus hours each week that are required to launch a successful affiliate marketing business.

Remember this. Anybody with dollar signs in their eyes, a computer and an Internet connection can advertise instructional programs. Some of these 'helpful' folks simply gather information that is readily available on the Internet, package it, write some slick advertising and then sell it to unsuspecting, hard working newbies who just haven't learned the ropes yet.

Before you ever sign up for a 'course' and pay money for it, do some research about the subject being 'taught' first and then ask yourself these questions:

Question #1: Can I find this information for myself?

Question #2: Is this information that I really need?

Question #3: Can this information really help me?

Question #4: Is the information being offered what it appears to be?

Question #5: Is there a guarantee?

Question #6: Will I be required to spend additional money to implement the information?

Question #7: How stiff will the competition be?

Question #8: Does the 'course' assume that I have more computer skills than I actually possess?

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Question #9: Is the person teaching the course really knowledgeable or well-known?

Question #10: Does the advertisements sound too good to be true?

Disguised Pyramid Schemes

Pyramid schemes have been around since about the time the actual pyramids were built. You'd think that in the intervening few thousand years people would be able to easily recognize a pyramid scheme when they came face to face with one. The people who dream these things up, however, are pretty slick characters. A pyramid scheme never, ever, comes labeled as a pyramid scheme.

It is really easy to get sucked into one of these schemes. You need to understand how they work and be able to spot them for what they are. There are a few 'buzz' words that can tip you off:

1. **Recruit:** "to engage in finding and attracting employees, new members, students, athletes, etc." That's one of the definitions of the word according to the dictionary. The use of the word, 'recruit' (or any variation) should be a major tip off that the program that is being promoted to you is most likely a pyramid scheme. Some of these schemes can be easily spotted while others are a little harder to identify. Just beware when you see the word, 'recruit'. There was a scheme that went around awhile back that was sent by unsolicited email that offered an 'exclusive opportunity' to earn a boat load of money by recruiting people to sell a device that would provide access to the Internet by television. No, I'm not kidding. This happened and people fell for it.
2. **'Buy the secret and sell....'** This is a typical pyramid scheme that you will often see. This is another 'offer' that arrives in your inbox that you have not solicited. You are offered an 'exclusive' opportunity to buy a secret that will allow you to make a hundred thousand dollars a month (no work required) and then you can sell this secret to others for a substantial profit and they will make money for you. These gullible folks will just fill your bank account with beautiful green-backs. Wait! You are the gullible folk they are targeting.

You can believe me when I tell you that there really aren't a lot of people out there in this world that are eagerly awaiting the opportunity to send you money.

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You can also believe that there is no legitimate Internet business that is going to immediately make you hundreds of thousands of dollars a month. You might someday make that kind of money but if you do, it will be after you have put in an incredible amount of time and effort and not because you bought a 'secret'...there isn't one.

3. 'Let others do the work': This little phrase has pyramid scheme written all over it. The 'pitch' is usually for a non-existent product. You will be sent information buy bulk mail that gives you instructions for getting other's to promote this 'product' and all you will have to do is count your millions. Right! Don't fall for that one.

Disguised MLM

If you are really new to the world of internet business or work-at-home job opportunities, you may not know what MLM means. It means **Multi-Level-Marketing**. MLM is similar to a pyramid scheme but it isn't exactly the same.

True pyramid schemes don't involve the selling of an actual product but MLM is all about selling an actual product.

According to the online glossaries of Internet terms, "Multilevel Marketing is selling products by using independent distributors and allowing these distributors to build and manage their own sales force by recruiting, motivating, supplying, and training others to sell products. The distributors' compensation includes their own sales and a percentage of the sales of their sales group (downline). "So," you say, "that just sounds like a good idea for making money." Well, it IS a good way for making money. The problem is that it is illegal.

Do you see that tip-off word, 'recruiting'? The other tip-off that this is a MLM scheme is the phrase, 'percentage of sales'.

There is nothing illegal about setting up and affiliate program and PAYING a percentage of sales to those who sell your products or services to others. There is nothing illegal about COLLECTING the percentages that are offered by the producers of the products or services. That is simply good business and a more than just common practice in the Internet business world.

The problem arises when you start COLLECTING percentages of sales from people whom you have recruited to sell the product. Then another level is added

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and it becomes multi-level marketing. Even one additional level is illegal but there are MLM schemes that will have many, MANY layers.

The main Internet banking and money exchange on the Internet is PayPal. PayPal employs full-time personnel to search for and identify MLM schemes. When these schemes are uncovered, the account (and all attached accounts and credit cards) are frozen.

Yes, it is true that sometimes PayPal does misidentify a perfectly legitimate business as a MLM scheme but it doesn't happen very often and the problem can usually be resolved in just two or three business days. This very thing happened to a friend of mine not long ago. It was resolved but not without him being able to prove that his business was not a MLM scheme.

This does point out the fact, however, that there are those who are looking for illegal MLM schemes. You may think that you are very anonymous on the Internet but when you do business on the Internet you are no longer anonymous.

Beware of Lions

There are a lot of big hungry lions in the Internet jungle. They are looking for easy marks...they love newbies best of all.

Chapter II

There are Tigers

There are so many ways that newbies can 'be had' on the Internet. It is just sad that so many of those that are eaten up by the tigers that roam through the Internet jungle are only trying to find a way to be able to make some money using their personal computers and their Internet connections. They aren't even hoping to become rich or famous. They don't expect making money to be easy or fast. They simply want a job that will allow them to stay at home with their young

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children, help to put a loved child through collage or add to their retirement income. They are honest, hard-working decent people....that make the tigers out there start thinking about lunch.

Work-from-home

If you are considering trying to find a work at home job, you need to know that you will be working more hours for less money than you made at your job that was located in the brick and mortar world. On the other hand, you will not have all of the related expenses of a brick and mortar job either.

- You will not have the expense of traveling to and from work.
- You will not have the expense of suitable clothing for work.
- You will not have the expense of day-care.
- You will not have the expense of lunch out everyday.

Good things...all of them! But there is a downside to working from home, as well.

- You will be considered to be self-employed
- You will have to pay all of your FICA tax. (Your employer now pays half.)
- You will have to convince your family and friends that you really do have a job.
- You had better be aware of the tigers and other critters that want to have you for lunch...at the entree.

There are schemes and scams out there that are directed at those who want to be work-at-home moms, those who are looking for an additional income source and those who are retirees looking for part-time work to supplement their incomes. Some of these scams are:

Stuffing envelopes: “Make extra money by stuffing envelopes from home!” This tiger is a bit long in the tooth. It’s been around for years. Advertisements for ‘at-home-envelope stuffers can be found in newspapers at your local library that date back several decades....and yet people will still fall for it.

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The reason that people will fall for this ploy is that they get all of that unsolicited mail at their own homes and they think that somebody had to have put that paper into those envelopes that are addressed to them.

Nope! Sorry.... but no living person actually put that paper into those envelopes. It was put there by a machine and it was addressed by a computer. It was mailed in bulk.

There is always, of course, a 'small fee' to get started in the envelope stuffing business. In return for this, 'small fee' you will most likely get instructions for placing ads just like the one you fell for to get others to bite.

It is tiger...it is a con...and the only way that you will ever get your money back is to fool others into thinking they can make money by stuffing envelopes.

Fact: There are no envelope stuffing jobs to be had!

Craft or assembly jobs: This tiger is very attractive. It appeals to those who are talented at crafts or handy with hand tools. These folks see an advertisement that promises them that they can make a ton of money by just doing what they already know how to do and are very good at and it is just almost irresistible. This looks like the opportunity that they have been looking for!

Whoa! Put that sewing machine or those hand tools away and let's think this over. There are some things that you don't know. There isn't any reason for you to know these things but you better learn them.....fast.

The headline of this advertisement is in big bold print and there are usually multiple exclamation points, as well. The headline promises that you will be sent the material and then be paid for the finished products when you send them in to the employer.

Don't skip the print that isn't quite as big as that headline. That's where the 'catch' is.....or, maybe I should say, catches. There's more than one way for this tiger to get you.

Usually the first thing is that you will be required to 'invest' in some special equipment or supplies that aren't going to be included in the 'free materials' that were promised in the larger print. This equipment or supplies can run anywhere from a few dollars to several hundred dollars. **This is what the advertisers are**

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selling! You will see that there is a no return policy for the equipment or supplies that you must purchase....there never is.

If you get out your magnifying glass and read the itty-bitty print at the very bottom that is well below the scroll line, you will see a statement that says something like, "All work must meet quality standards." It will look something like this: "All work must meet quality standards." That's where this tiger is really going to get you and get you good.

No work will ever meet quality standards. It isn't possible. You will buy the equipment or supplies. You will work to create the products as directed. You will never see one thin dime in payment for the finished products that you send.

It gets worse. You have no legal recourse. You agreed to buy the equipment or supplies and were told that there was a 'no return' policy. You agreed to produce products that met 'quality control standards' that were not specified. You've been had!

The fact is that there really is a huge market for hand-crafted products out there. The market is huge...maybe almost unlimited. If you have a talent for making hand-crafted products and if you have the ability to market them, you can make some money doing it.

You will not, however, ever make any money just using your talents to assemble hand-crafted products at home for these tigers that are not even selling them. They are selling the equipment and supplies....that is ALL they are selling...and they want to sell them to you.

Fact: You can make money selling hand crafted items but not by assembling these items for others.

Medical Billing: This very large headline will read something like, "Job explosion in the Health Care Industry!!!!!!!" There are always a lot of exclamation points. You will see these advertisements in newspapers, magazines and, of course, on the Internet.

You will be told that the entire reason that medical costs are so high is because the medical profession needs your personal assistance and that just by taking a job, for which you will be very well paid, you can single-handedly lower the cost of health care for the whole world. Wow!

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You need a job...and they need you! Sounds like a partnership that would work out well for everybody.

These advertisements try to sell you on the idea that it's the overwhelming amount of required paperwork that is the root cause of the inflation of health care costs....for all of us.

These advertisements claim that all that is needed to fix this problem in the implementation of electronic claim processing....which is a new and innovative technology that has recently become available.

Horse feathers! Electronic billing is done by a few well established companies. Doctors subscribe to these services and have been doing so for more than a few years. Medical billing isn't done by hand and hasn't been since the late 1980's.

If you answer one of the advertisements, what you will get in return for the hard-earned dollars that you send in is a brochure, an application, some discs, a contract, some disclosure statements (in tiny print), and possibly some testimonial letters from people who will swear that this has changed their lives and made the wealthy beyond their wildest dreams. HA!

What you will have are some basic instructions for setting up your own medical billing business. What you will not have is a medical building job. You will be required to get your own clients. They will not be supplied. As I said before, there are a few (and only a few) well established companies that have been doing this billing for doctors for many years. They are your competition...and very stiff competition.

You will be promised that you can earn a ton of bucks by only working part time and at your own pace. Now stop just a minute and think about that. Part time AND a ton of money? Does that really sound reasonable to you? It isn't a reasonable expectation. You aren't likely to make a ton of money working at a full time job of any kind and you certainly won't be making very much, if anything, by working part time. Real world business doesn't work like that and neither does Internet based businesses.

Oh, and you will also be required to make a personal investment of between one and TEN thousand dollars in order to get in on the golden opportunity.

Fact: Medical billing is well covered by the few companies who have been doing it for decades. You aren't the answer to the soaring cost of health care.

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Date Entry: No doubt you can picture yourself just putting numbers in columns for a few hours a day from the comfort of your own home and making enough money by doing it to make up your financial short fall, right? No...sorry....that isn't really very likely to happen.

I'm not telling you that there are NO data entry jobs available. I am only telling you that you aren't likely to get one of them by answering one of those slick ads that promise you a data entry job if you will but sign up for their course.

The problem with these so-called data entry courses, is that they rarely have anything to do with data entry jobs. Most of them are more on the order of teaching you (more or less) how to set up and run your own affiliate program.

There isn't anything wrong with affiliate programs but they aren't data entry jobs. They are businesses in which you will do some data entry work....like on tax forms when you file your self-employment tax returns. There can also be data entry work in the operation of an affiliate marketing business. You will need to enter data in order to maintain orderliness in your business.

If you let this tiger get you, after you pay you money you will get a course that will either be delivered electronically via the computer, on CD's or DVD's. This course will teach how to find affiliate programs that you can sign up for (information that is readily available for free on the Internet). Then you will be instructed how to set up advertisements in Google Ad Words (this information is also readily available on the Internet). What you will not be told is that affiliate marketing is an extremely competitive business. It isn't a data entry job. You will be told that these ads that you have to se up in Google Ad words will only cost you one penny each. Now there is a big fat, out-and-out, rotten lie.

You might set up ads that will only cost you one penny each time someone clicks on them....that much is true. Your ads will be listed on about page 15 in search results and you aren't very likely to have them clicked on. But if, by some stroke of luck, they are clicked on, they cost well more than one penny per click.

Fact: Data entry courses are a scam. They will not secure a data entry job for you.

Writers Wanted: Here's is yet another tiger that is out to make you the main course for his dinner. It is absolutely true that the Internet gobbles up words at an

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alarming rate and that there is always a demand for those who can write articles, ebooks and reports about a variety of subjects.

Writing for the Internet is an art. Just because you can string sentences together that are grammatically correct and make sense doesn't mean that you can write for Internet marketers.

The advertisements that you see that say, 'Writers Wanted' don't really want writers. What they want are the people who want to be writers. There will always be a course you are required to pay for or a list that you are required to buy. That's what these advertisements are selling....courses or lists....they are NOT selling writing jobs.

Fact: You will not get a job writing by taking a course or buying a list.

Check List

There really are work-at-home jobs out there. The problem is finding the ones that are legitimate job offers. So many are nothing more than Internet jungle tigers waiting to take advantage of you. Here is a check list that will help you to separate the fact from the fiction:

1. What is the 'cost' of getting the job that is advertised? Find out what, if any, equipment or supplies are required. Legitimate work-at-home jobs do not require that you spend money. They pay YOU money.
2. Tell me what the tasks are that I must perform in order to get paid. This is a legitimate question to ask. Every job on earth comes with a job description of some kind. If the company or individual that you are talking to can describe the job in a few sentences, keep looking.
3. Is this a salaried position or will I be paid on a commission or hourly basis? Here's another one question that any potential employee shouldn't hesitate to ask. Pay is always based upon something. It is either paid as a salary that has nothing whatsoever to do with hours worked or it is based upon an hourly pay scale for which you will be required to sign in and sign out or it is based upon a commission of percentage of sales that you must make.
4. Who pays me and when? That's an easy question. Every single legitimate company or individual employer has regular and specified pay periods.

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You might be paid once a week, once a month or twice a month. Any of those pay period options are perfectly legitimate.

5. Where are you located? This is a question that only someone who is working from home would have to ask. If you were working in the brick and mortar world, you would be well aware of the place where you were expected to report to work. The Internet presents another little problem. We are all connected electronically rather than physically. You might be working for someone who is located in Malaysia. You need to be told where the person or business is physically located.
6. How will I receive instructions? Here again, this is a problem that only comes up when the job is being done on the computer. You may receive instructions by email or by way of an instant messaging service.
7. Who will I receive instructions from? This is a question that might need to be answered for real world businesses as well as for online ones. Many times there will be more than one partner in an online business. You need to know who it is that will supply you with instructions and directions. You don't want to have to decide who to take direction from.

What Can You Do if the Tiger Gets You?

You are not likely to ever recover any money that you have paid to the work-at-home scam artists have taken you for. Of course, it never hurts to try. Who knows? You might get lucky and at the very least you might prevent another person from getting taken in.

You might even make it hard enough on a work-at-home scam artist to make him think he has a tiger by the tail.

1. The Federal Trade Commission is the government entity charged with the protection of consumers. Call them at 1-877-FTC-HELP (1-877-382-4357). That is the place to report fraudulent business practices.
2. If you live in a metropolitan area, there is most likely a consumer protection office in your area. You can call them or write them.
3. Report the offending business to the Better Business Bureau. This sometimes seems to be an exercise in futility but it does have a direct impact on businesses.

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4. If any part of the correspondence came to you through the USPS, you can contact your local postmaster to report it. Mail fraud is a federal crime.
5. You can contact the Attorney General of the state in which the company or individual is based. They may well have violated some state laws in the process of scamming you.

Frankly, it just makes my blood boil when I see these slick advertisements that are aimed directly at those that are least able to absorb the cost of being scammed.

There may be very little that you can actually do to undo the damage that they have caused you, but by putting forth some time and effort you may prevent them from doing the same thing to others.

Chapter III

There are Bears

The bears that live and unfortunately thrive in the Internet jungle come in several varieties. Out in the real world you only find a few kinds but on the Internet there are many more.

Being ambitious is not a crime. It is an admirable quality and one that you should be proud of. Wanting to do better is what has made this country great. It's the corner stone of every fortune that has ever been built.

Wanting to better yourself and being willing to roll up your sleeves and do the work necessary to achieve a better life for yourself and your family is also the cornerstone of success in the world of Internet business.

Many people want a job and there is nothing wrong with wanting a job but others want to be their own boss. They want to be the one who gives orders and not the one who takes orders. They want to make the decisions and not just carry out decisions that have been made by others. They want to be captains of their own ships and masters of their own destinies....there is nothing wrong with that either. It is to be admired.

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