

# Do You Have A Goal?

*"I want to learn how people make money online and make some, myself."*

Does that sound familiar? You're not alone. Many thousands of people have wished the same thing. Sadly, most fail because their dreams of making millions are unrealistic and they believed false promises made by the most vile of marketers. Others simply can't afford the price tag of thousands of dollars for a website designer, or specialized college classes. Still more don't think they have the technical skills to make a go of it.

When a developer friend asked me write an honest guide about Affiliate Marketing and my own experience, to be used for a free download on [HomeIncome-101.com](http://HomeIncome-101.com), I was only too eager to assist when I found out it was to tell the truth about our business. He and his partners wanted someone, who isn't selling a program, to explain the good and bad about Affiliate Marketing.

To give you some background, I met my mentor (who introduced me to Affiliate Marketing and who desires to remain anonymous) in the summer of 2006. I was leaving a convenience store in Las Vegas, Nevada to find this man bent over and looking at the front tire of my car. I wasn't too friendly in my question, "Can I help you?" He stood up, and asked how far I was driving. I told him about 25 miles, as I began buckling my 4 year old into her car seat, wanting to get away from this possible nut job, as quickly as I could. He told me I wouldn't make it with my tires in the condition they were in.

He was right. I knew the front tires were beyond bald over a month ago and tried to ignore them since then. Taking a look at them now, he showed me the threads of the steel belts now fully exposed in areas. The problem was that I didn't have money for new tires and told him so, trying to hold back my tears. I didn't want to discuss a deadbeat ex who wasn't paying his child support, and bills that were piling up in my life.

He looked at me, looked at my child, and simply said, "Well, that won't do. Follow me. I know where you can get free tires." We traveled only 2 blocks to the nearest tire center. He got out of his car, told me to wait a moment, and went inside. A few minutes later a service tech came out and told me to pull into a service bay. I told him I didn't have any money for service. He said it was being taken care of.

As my child and I walked into the waiting area I saw the gentleman at the service counter. He was obviously paying the bill. As a single mother, I was now on full alert and asked him why he was doing this. He told me because he had once been in the same situation I was in. As I looked him over I would have thought he was still in it. He was wearing old blue jeans, a paint stained t-shirt, worn out

sneakers, and a baseball cap that could have used a wash cycle, or two. Other than driving a nice vehicle (which I found out later was a rental), there was nothing about him that indicated “money.”

He asked if it would be alright to sit with me while I waited. *OK*, I thought, *Here comes the pickup attempt*. It never happened. Instead, he asked me if I wanted to try an opportunity that in one year would never have me needing money for tires and would likely pay all my bills. He quickly asked, “Do you know what Affiliate Marketing is?” before my mind could race to other, more devious thoughts of what he might be proposing.

That was my introduction to a new opportunity. Something I had never heard of. I had little in the way of computer experience, other than sending an email and playing around on facebook. As we waited, he explained how he and others like him make money online.

That evening I dialed the phone number he wrote on the back of the business card he had given me. He then gave me a temporary link that allowed me to download his program for free. It explained how to start building websites and become an Affiliate Marketer. He mentored me during that summer and then by web cam and email, after he returned home from his vacation/“business trip” in Las Vegas.

I haven’t looked back. I will simply say that buying tires, or anything else I need is no longer a worry these many years later. My savings account actually has 5 figures in it and I am forever grateful to this man. I insist he visit me for a home cooked meal, when he comes out on vacation each year. He is a good and trusted friend.

### **But let’s talk about you.**

Likely, you downloaded this free guide because you want to start making extra money and you are curious to see if this guide is going to be honest with you (or because it’s free?). Maybe you’ve always had the dream of working at home, but don’t know if it’s realistic, or even possible to make money with your computer, due to your lack of computer skills.

You should be aware that there are lots of scams out there, but also realize that Affiliate Marketing can be a legitimate way of earning an income online from the comfort of your own home. You just aren’t convinced you have a chance at being successful doing it.

Affiliate Marketing *is* real and the purpose of this guide is to acquaint you with what’s involved in being an affiliate marketer, so you can determine whether it’s right for you. If you discover that it is, then I hope you don’t delay in getting started, so that this dream can be a reality.

**So, let me answer some FAQ's!**

***Is this about stuffing envelopes/taking surveys/recruiting members/placing classified ads/sending out spam?***

NO! Those activities are common scams of many work-at-home sales pitches, and they have nothing to do with legitimate Affiliate Marketing.

As an example, you may have seen the "Work for Google" ads on the Internet. They are often presented as legitimate newspaper websites and will feature someone in an "article" boasting how big the checks are, that arrive from Google every week.

"Work For Google" is a huge scam. Every link on those sites takes you to a sales page for a program run by a scam marketer looking to enroll you into a recurring membership fee website. They will charge your credit card every month (often around \$80) and you won't be able to contact them to make it stop. It is not endorsed or recognized by Google. While Google does have an AdSense program that pays affiliates, they do not pay anyone for simply posting links and Google charges no membership fee of any kind.

Other notorious marketers can be seen on television in "Infomercials." These people don't make the majority of their money through their websites. Rather, they make money selling people false promises of becoming millionaires. Understand that it is only them, who will make money - by selling you those false promises, often using buxom women interviewing "success stories" and flashing pictures of expensive cars, boats, and homes they claim were bought with their newly found wealth. You may have seen some of them, such as "Foxy Websites" and "Internet Millions Websites."

It's a lie. Never, EVER, purchase a website get-rich-quick promotion from a TV advertisement. The bottom line is there is no "get-rich-quick" program when it come to Affiliate Marketing.

***What exactly is Affiliate Marketing?***

Affiliate marketing is about creating and managing web sites, or other online media, with ads from companies you are affiliated with. On your websites, you'll promote products from various online merchants. These merchants may be anything from those that specialize in a certain product niche, to giants like Amazon, or eBay. If there is a market for it, someone likely has an affiliate program you can join to earn a commission selling it.

When visitors to your site click on one of those products you have displayed it will bring them to the merchant's site. When they buy, you'll receive a commission on the sale.

Imagine yourself as a salesperson standing outside multiple stores at one time. As people come by, you ask them to go inside. When they enter and should they buy something, the owner of that store pays you a commission for the sale. The harder you work and the better you are at helping people fill their needs, the more money you make.

Affiliate Marketing is lucrative because there are so many different ways you can direct people to those businesses. Any subject - even those you have little knowledge about - is a potential affiliate website you can create.

### ***If affiliate marketing is so great, why isn't everyone doing it?***

There are probably a lot of reasons, among them being other people who failed told them it's all a big scam. The following are likely the three of the most common reasons:

- 1) They purchased a scam program to get started with and now believe that it is impossible to make money online.
- 2) They continuously jumped from one program to another and were unable to choose or focus on one effective avenue of marketing.
- 3) They had unrealistic expectations of huge income made quickly and when those were not met, they gave up.

You might experience these same problems at some point. But don't despair; there are solutions for all of these situations.

Let's talk about them...

**Reason #1: Burned by scams and misconceptions.**

Affiliate marketing does make thousands of people extra income and if you know how to use e-mail and surf the web, you can make money, as well.

The problem is that scammers have made a mockery of the work-at-home industry. Because 99% of marketers make exaggerated claims of wealth earning potential, it raises legitimate questions of their honesty. It is a terrible result that program marketers brought upon themselves.

When the first marketers realized they could sell their knowledge they began advertising only slightly exaggerated earnings of what a newbie to the business could make. "\$100 a week" might be seen 20 years ago in their sales pitch. The next guy came along and promised \$250. The next, \$500. As each Internet "guru" came online, all continued to make bolder claims. Now, you will see "\$10,000 my first week," or "I made \$40,000 while I slept." I promise you that no newbie has ever made \$10,000 in their first week, or met any of the other

outrageous claims.

How do they get away with this? All have a disclaimer (get your magnifying glass) that state, "Results are not typical. Your earnings may be significantly lower than examples provided." The lies of extreme earnings that are made to newbies is so preposterous, it often detracts from the truth that a *decent* amount of income can be earned. Yes, a huge amount of money can often be made, but it can take years to achieve such numbers.

Know that even I get some raised eyebrows from family and friends, even though I now make a decent amount as an Affiliate Marketer. I'm often asked, "Are you still doing that 'Internet thing'?" or, "Do you really make any money with your websites?" I'd like to say, *No, it's just a front because I really make my money as an assassin for the CIA. They call me when people get too inquisitive. Why are you asking?*

Could you get some abuse, or snide remarks by choosing Affiliate Marketing?  
Sure.

Even today I still get some, but it was worse in the beginning. I remember that first summer. A friend asked how many hours I put into my first website that first month and how much I made. It was about 40 hours and it made about \$20. "So, you made 50 cents an hour? Seems like a waste of time," was the remark from that friend.

What she didn't realize was that many of those hours were spent understanding the basics and doing tasks that had to be done in order to learn and increase earnings. Where my first website took me more than two weeks to build and make presentable in appearance, I can now build one in about an hour. I also knew, because I made \$20, I could make \$50, then \$100, and so on. I wasn't limited by any boss telling me how much I could make working for them. It was up to me and my desire to earn more.

Since those early days, things have changed.

As I write this guide, I have a few checks sitting on my desk that I need to deposit. Google AdSense is among them. \$622 worth of affiliate checks and this doesn't include those I'm expecting at the end of the month, or the companies that direct deposit into my checking account.

Understand, the money I earn now did not happen without work and time applied to my Internet business. Once you are able to understand the true potential, it becomes clear that in spite of its damaged reputation, Affiliate Marketing is actually a completely respectable, totally above-board way to earn a living online that really does pay great dividends.

You just need to pick an honest training program to begin with.

Reason #2: Suffering from too many choices and the "latest" promise. It's not surprising that a person who tries Affiliate Marketing may get confused and sent off on a new tangent when they begin. No matter what program they choose, there will be a conflicting point of view from someone else who says they have a better way. So more money is spent for a different way to make money, while the other is placed on a back burner. Often, not enough time was given to the first, before moving to the next, and the next yet again. The result is nothing is gained from any of them.

How can you decide what is worth spending your money on? One way is to do some basic research. Sites like [RipoffReport.com](http://RipoffReport.com) may have real purchasers of a program telling you things you just won't find by Googling it. You'll learn who is being reported for their scams, lack of ethics, and for misleading unsuspecting buyers.

Another option is to talk to real people. Internet forums are a great asset for the beginner, though be careful of some forums that allow all members to post affiliate links within their answers back to you. That is, if you ask about program "x-y-z", you don't want to get 50 people answering with, "It's great and here is a link to it." Many forums are filled with nothing more than marketers trying to sell each other and every newbie who stumbles into it, some program few of them are familiar with.

Pick a program and stick with it before getting sidetracked with another.

Reason #3: Unrealistic expectations.

Again, scammers have done a great disservice to people looking for extra income. They exploit people's despair or need to make money IMMEDIATELY. They know that many people are in dire straits financially during these economic times when the price of everything just keeps rising. They prey on people who want to believe a few simple keystrokes will send them thousands of dollars overnight.

Sure, money is eventually made overnight - if you've put in the hard work first and have numerous avenues of income developed, but it won't come the first night. Affiliate Marketing is not a get-rich-quick business. Those who attempt it with the attitude of "easy money" will fail. In fact, it is estimated 99% of all those who make a try at Affiliate Marketing give up before 6 months has passed. After one year there may be only 1/10 of the remaining 1% who are still actively treating their Affiliate Marketing as a business.

That's great for those of us who remain, but a poor record overall, because the wrong type of people try affiliate marketing. Those who are spending the last of their money grasping at straws to survive when the Sheriff is knocking at the door with an eviction notice, or those who are too lazy to work at anything are the

first to die off. People want to believe there's a quick fix for everything, and scammers prey on that desperate hope. Even those who may not be outright scammers do this simply by making unrealistic promises.

### ***How long will it take to make money with affiliate marketing?***

Most people can make enough money to pay for the cost of the program, domain name and hostserver fees, before the second month. If you work at it consistently, you'll make fun money long before 6 months, but don't expect to quit your day job. In fact, most never quit their day job. Take me, for example. I still have a job working at a retail store. I like the work, enjoy the company of my co-workers, and it provides me with free medical benefits.

Of course, everybody has different expectations and situations in order to determine how much money is enough. Perhaps your spouse has a secure job with benefits and you only want to make enough money that matches your current salary, so you can tell your boss what you really think of them.

### ***Is Affiliate Marketing hard to learn?***

I wouldn't call it difficult, but not necessarily easy. In the beginning the learning curve can be a little steep, as everything might seem a bit technical and there is a lot of information to digest. On the other hand, it's not too difficult for the average person to master with the right training program. Website creation may sound like it's beyond your abilities, but believe me, it's not nearly as hard as it looks. The technical steps of setting up a site can actually be done in just a few minutes by anyone who can follow simple instructions. The programs for the beginner on [HomeIncome-101.com](http://HomeIncome-101.com) are designed for those who are assumed to have no technical knowledge of any kind.

### ***How much effort does it take?***

More in the beginning, than months down the road. It takes work just like any business, but it's not like you have to give up your social life, or lock yourself away in the basement for weeks on end. Once you get your online business established, you will reach a point where the effort really is minimal.

### ***What's the income potential?***

If all the planets aligned and you are the undiscovered genius of affiliate marketing you could conceivably make more than Bill Gates or Exxon, but that's for the infomercial liars to tell you and isn't a reasonable expectation. You can make excellent money, even consider yourself financially secure at some future time, if you take it seriously and put in the effort. There are indeed, many affiliate marketers making anywhere from \$1000 to \$5000 each week, but they put in that effort and treat their home business as a real business in every sense.

### ***I want a more specific answer. Really, how much can I make?***

Sorry, there's no way I can tell you specifically how much income you will

generate. It's not like a job where you're told the pay is \$20 an hour and you know that if you work 40 hours, you'll bring home \$800 minus what Uncle Sam takes. I'm not going to lie to you and say that you will ever make \$1000/week, or eventually retire to your own tropical island with scantily dressed natives bringing you umbrella drinks.

Some of the variables involved are how hard you work, what products you choose to promote, the techniques you use, how long you stick with it, and your own belief that you can succeed. I can only give you examples of what I know to be true from my own experience and other people who have succeeded. Everyone is different.

However, be assured that if you treat this as a real business, work hard, and continue on, you will do well. Maybe you would simply like to make an extra \$25 a day. \$700 extra a month in the mail would pay a lot of bills! That's realistic by any standard. Is your goal \$1,000 a week? That certainly takes more work than wanting \$25 a day, but it's still very realistic, IF, you are willing to treat Affiliate Marketing like your own business and not a hobby.

As I stated previously, Affiliate Marketers who make \$1,000 to \$5,000 a week, are not that uncommon. Realize that there is only a glass ceiling when it comes to what you can earn as an Affiliate Marketer with your own websites, as long as you are ready to apply yourself to it. If you truly want to give your family (or yourself, for the single people) a more comfortable life and remove the worry of money to get more enjoyment out of life, you will succeed.

### ***What are my chances of success?***

The majority of those who begin affiliate marketing will never reach the income levels I told you that others are earning. Why? Because most beginners to affiliate marketing don't work. They don't have realistic goals or they don't continue long enough.

*HOWEVER, I think you are different.* Why? Because you have reached this point. Since you have come this far, listened to me give you some hard truth, and read honest facts about Affiliate Marketing, then I believe you can be one of the truly successful people in this business (the Losers left before getting to the second page of this guide, to buy a scam program promising them a mansion and yacht within a week).

I want to stress this one more time; If you give it a month of effort because you're convinced you can make money this way, but then see only a few extra dollars for your time, do not quit in frustration! This is a common mistake of newbies and one I almost made myself. They don't persevere long enough, or work hard enough to attain their goals.

I've met successful affiliate marketers just like myself. It took a lot of work and

sometimes the initial results had them questioning the worth of continuing on (like my own 50 cents an hour effort when I started), but they're so glad they kept on, because now they're living the life they always wanted. For some it took months, and for others it took a few years, but we got to where we wanted to be because we didn't throw in the towel. We put in another month and then another. Soon, our money increased and our time decreased. We were seeing bank accounts to be proud of.

Since this is the kind of opportunity that can be done while you continue in your current job, or do in place of the hours you may waste updating your facebook account, it can be achieved.

### ***So how many hours a day does it take?***

Again, more honesty. Those programs that claim 2 hours a week earn \$10,000 a day are peeing on your leg while telling you it's only raining. The key is not so much how many hours per day you work, but how consistently, or regularly, you do it.

Even if you only have one hour a day, but you do it every day, you're going to make progress. I put in as many hours my first months as I could, while my child slept. While I don't recommend 40 hours each week when you already have a 40 hour/wk job, I think 10 hours over 7 days would be enough, if you don't waste that time surfing the web and updating your social sites. If you are truly an at-home person, because of unemployment, under-employment, or other reasons, you can make it your full-time job at home. The more time you can apply, the better.

### ***I don't have much money to invest. What will it cost to get started?***

The answer is what convinced me affiliate marketing was worth trying when my mentor told me about it. When I was broke I needed something with an extremely small start-up cost. It takes very little to get started and I already had a computer with Internet access. It may be the lowest start-up cost of any business you could create.

One thing you'll need is a web site hosting plan, and these generally run about \$10 a month. The other thing you'll need is a domain name, now costing about \$8 per year. Finally, the program you ultimately choose from [HomeIncome-101.com](http://HomeIncome-101.com) has a price set by the particular developer who created it. As you can see when doing the math, the total cost is insignificant compared to the earning potential!

### ***There has to be more expenses than that—what's the catch?***

There really aren't any, unless you want there to be. This is all you will need to get started until you reach a point down the road where you might want to get other tools for your business. What I mean by that is, there are additional programs or software you could buy to automate some of the tasks involved, or you might decide to out-source certain parts of the process to someone else.

Later, you may want to branch out into additional money-making techniques or methods and you could invest in more training through your local college, or online programs, but none of these things is necessary for a while, if ever.

***But isn't it true I shouldn't pay anyone in order to work at home?***

That is true - if they were offering you a job working for them. The fact is, that these program developers are not selling you employment in their business. What they are selling is knowledge and expertise.

They are offering you the ability to work for yourself and create your own business. Other than offering support after your purchase, they have no control in your website choice, product niche, or take any of what you earn. You don't share your income with them, nor are you obligated to them in any way. The business and profit is 100% yours and only yours, to run as you see fit.

To be clear on this, you're certainly not required to buy any program offered on [HomeIncome-101.com](http://HomeIncome-101.com). They're simply making them available because they strongly believe it's the best way for a newbie to get started without lies, hype, or trying to sell you other, unneeded products.

***What's the fastest, easiest, and cheapest way to make money?***

It's building websites and monetizing them, but my judgment may be prejudiced because that's how I started. Once you get your first site online and earning, you can repeat the process as many times as you want to increase your income. You'll get a profitable on-line business rolling, at minimal expense. Business startup costs this low are exceptionally rare.

***Do I have to pay taxes on my earnings?***

Yes. Each affiliate program you join will send you a 1099 when your earnings exceed \$600 for the calendar year. It's considered business income and must be reported to the IRS.

The good news is that you can write off your business expenses against those earnings. As a business, you get far more tax breaks than you do as an individual without a business. I won't go into all those tax breaks, but let's just say that with all the write-offs I claim (and legally allowed), I pay little, if any, taxes on my earnings. (Isn't there something fundamentally wrong with the system when people with little money can't keep as much, compared to businesses that can keep all of what they make?)

***So, to wrap this up... (I know, I get gabby)***

I love creating websites and affiliate marketing.

I love having an office in my home where I conduct a real business.

I love the tax benefits my business affords me and the fact that even in this

economy, I have no money worries.  
Most of all, I love being my own boss, getting checks in the mail, and not having to worry about losing my “real” job.

That’s why I’m so pleased to have been asked to write this guide and was happy to do so. I’ve been where you might be today. I’ve been broke, cried the tears of desperation, and had all but given up hope in finding an answer to do better for myself and my child.

Most Sincerely,

Jenny B.  
Henderson, NV

**Notice:**

At no time were puppies, kittens, or other cute, furry creatures harmed while creating this guide.  
...See how much fun life can be? :)

*Give your life a lift!*