

“The thing that sets *Moonlighting on the Internet* apart from other books is its authenticity and Shelby’s dedication to truly helping people change their personal and financial situations for the better.

It’s refreshing to read a book of this nature that instead of offering cookie-cutter solutions provides real-world, practical guidance based on what’s best for you, the reader, and your personal circumstances.”

—Vishen Lakhiani, Founder and CEO of Mindvalley

“*Moonlighting on the Internet* cuts through the usual hype and provides you with a book full of realistic, proven strategies to help you create a second income stream.”

—Robert Richman, Culture Strategist and Keynote Speaker, RobertRichman.com

“*Moonlighting on the Internet* lays out the roadmap to begin earning money online and start succeeding. No shiny stuff here, just the facts and blueprints to begin this journey. If you do one thing for yourself this year buy this book. If you can’t afford it, steal it. Read it.

Follow it. I promise you won’t regret it.”

—Brent Weaver, CEO and Founder of uGurus.com

“*Moonlighting on the Internet* is your guide to legitimate tactics any person can use to instantly increase their income in just a matter of days. If you believe the internet is the new gold rush, you are right. If you think you can’t do it yourself, you are dead wrong.

Shelby helps you understand the landscape and win. She is not writing about a theory; she is giving you her proven secrets to get started today.”

—Ronny Lynch, Owner and Founder of Big Baby Agency

“This is the book I wish I’d had when I started my first business almost 20 years ago. Filled with straight talk and proven ideas, *Moonlighting on the Internet* is about far more than making a living online. It is a wise and compassionate guide to creating a business that will feed your soul as well as your family. If you have ever wanted to start a business (online or not), the buy and read Larson’s book. It’s the startup guide for the rest of us.”

—Andy Beedle, Principal of abeedle.com

“*Moonlighting on the Internet* is the perfect starting point for anyone who is in need of adding even just a couple hundred dollars a month working from home. If you or someone you know is stuck on how to get started doing simple tasks that can help bring in extra money every month, I highly recommend this fantastic resource. No theory, proven models that anyone with an internet connection and a few hours a day can get started with.”

—Jason Katzenback, Founder of Amazing.com

“Shelby provides real information for real people to get real with *Moonlighting on the Internet*. If you’re looking to create consistent income online and practical solutions without all the BS and hype, that’s written by someone who sincerely wants you to succeed, then this book is for you.”

—Glen Ledwell, CEO of Mind Movies

MOONLIGHTING ON THE INTERNET

SECOND EDITION



MAKE AN EXTRA \$1000
PER MONTH IN JUST
5-10 HOURS PER WEEK

SHELBY LARSON
FOREWORD BY YANIK SILVER

Ep
Entrepreneur
PRESS®

Entrepreneur Press, Publisher
Cover Design: Andrew Welyczko
Production and Composition: Eliot House Productions

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ebook ISBN: 978-1-61308-321-5

I would like to dedicate this book to my husband and children for being the center of my “Why” and to all of the people working so hard to make our world a better place for ourselves and our families. I hope this book will add wind to your sails. Remember—Possibility has no roof!



FOREWORD BY YANIK SILVER

I remember waking up at three o'clock in the morning with my first online idea. I nudged my wife, Missy, and said, “Mis, Mis, get up! I’ve got the idea!” Like any entrepreneur, I always had tons of ideas.

She grumbled, “Just go back to sleep.”

I couldn’t do it and muttered back something like, “No, no. This is going to be great!”

Instead of rolling over, I actually jumped out of bed, registered the domain InstantSalesLetters.com, and got to work on it. I had no technical skills to put up a site (still don’t), but I didn’t let that stop me. I simply started working on creating fill-in-the-blank formulas from the best sales letters I’d developed in different industries.

I still remember waking up and seeing \$29.95 sitting in my inbox. It was pretty awesome, and the funny thing is, we didn’t even have our online merchant account ready, but someone had found our site and ordered.

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Within the first month, I made about \$1,800. In the third month, it was around \$7,800, then \$9,400, and on track to do six figures within six months. That's when people started asking me, "How did you do this, and is there any way you can teach me how to do what you've done?"

I didn't expect it, but it turned into my next transition—helping others take their content or expertise or knowledge and sell it on the internet for a profit.

I loved working with so many incredible people and helping them take their passions, knowledge, interests, expertise, and messages out into the world by selling content and information. These students built five-, six-, seven- and even eight-figure-plus businesses in pretty much every conceivable field with my help.

And that diverse background was the catalyst for me to write the first edition of *Moonlighting on the Internet*. I'm proud to say it was a bestseller and helped thousands of people discover real ways they could moonlight and create successful revenue streams for themselves.

To me, life-changing money is usually a couple hundred dollars extra per month. But the problem is you don't know what's legit and what's not. That was just one of the reasons I distanced myself from the online space about eight years ago. I couldn't stand being associated with so many rogues talking a good game but not backing it up with real opportunities for hard-working people.

That's why I'm excited to pass the torch of *Moonlighting* to someone I know and trust, Shelby Larson.

For years, Shelby has been part of a high-level group of entrepreneurs I run called Maverick1000. The idea is to bring together 1,000 game-changing leaders to truly make a difference around the world. And Shelby is a true Maverick with a huge heart. Anytime we talk about business, it's always about the impact. It's about the difference something can make and who will benefit even more than her. In conversations, Shelby tells me repeatedly how proud she is for helping hundreds of stay-at-home moms with her content agency. To me, Shelby is a bit like a super woman, she juggles five kids, a husband, several businesses and a couple pet dragons. But through all of it, she still has time to head up several

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cause partner initiatives we co-created at Maverick and much, much more.

Not only does she care a lot . . . but she really knows her stuff! At our inaugural Camp Maverick experience this summer, Shelby was one of our “Camp Counselors,” delivering a workshop to our attendees. One attendee (camper) literally jumped out of his seat to call his business partners to ask them to change everything they were doing because of what Shelby shared. Now, mind you, this was not a newbie but a seasoned business pro. Shelby has a profound way of being able to contribute to entrepreneurs at any level of their growth.

There’s never a perfect time to start. You can always come up with a reason to not do something—but Shelby has now taken away the biggest excuse of not having the right path you need to get going. To me, it’s always about the process, not profits, in the beginning. The material in here is not a “get rich quick” method and it’s not intended to be—but I know you can begin moonlighting on the internet with Shelby’s guidance.



Yanik Silver redefines how business is played in the 21st century at the intersection of more profits, more fun, and more impact. Starting with his first million-dollar idea at three o’clock in the morning, he has bootstrapped seven other products and services to the seven-figure mark from scratch without funding, taking on debt, or even having a real business plan.

He is the author of several best-selling marketing books and tools including Instant Sales Letters®, *34 Rules for Maverick Entrepreneurs*, *Maverick Startup*, and his latest, *Evolved Enterprise*. His personal blog is www.YanikSilver.com.

P R E F A C E



WHAT THIS BOOK IS NOT

Before we get into the details about what this book is, I'd first like to cover what this book is NOT. While researching this book, I found myself swimming in a sea of spammy, smarmy, self-indulgent, inauthentic content that has given a lot of training material about making money online a bad name. Content that claimed:

- “Make money from home in your underwear!”
- “Make money while you sleep!”
- “Magic Bullet (insert any number of outlandish claims here)!”
- “But wait, there’s MORE!”

Sound familiar? I know it does. We’ve all read it in books and on the internet. We’ve seen it on TV and heard it on the radio—those claims about making easy money. That’s just not my style. I’m not going to give you a lot of fluff. I’m very real and down-to-earth, and that’s exactly what you can expect from this book. These are real strategies, meant for real people like

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you, who don't have time to waste wading through all the crap out there to figure out what's right for you and how to implement it in your life.

The truth is, I do make money from home, but thankfully for my neighbors and my children, I don't generally do it in my underwear. (Although I have been known to live in yoga pants for way longer than is socially acceptable.) Also, while orders and money do often come in while I'm sleeping, that "magic bullet" solution I found sometimes feels more like being shot with a paintball that doesn't break on impact. (If you've ever been there, you know what I'm talking about. It doesn't kill you, but damn, does it hurt, and it will leave a welt to remind you for a good two weeks.)

I'm not going to lie. When you have a busy life with important people depending on you, it takes some sacrifice to get a plan in motion that will successfully earn income for you. But I can also tell you this: It will be worth it. The beautiful thing is that if you do it right, it's not just going to create an extra paycheck for the short term—it will become an ongoing, continuous revenue stream. Not because it's a "get rich quick" scheme, but because you built something legitimate and sustainable that you can feel good about.

YOU DON'T KNOW WHAT YOU DON'T KNOW

As I write this, I've been moonlighting online for eight years. I have had a lot of wins and a lot of losses in that time. I've created a seven-figure business and multiple six-figure businesses, and I've had a lot of failed businesses in between—or, as I like to call them, "unintentional nonprofits." (I'm actually in the middle of creating my first intentional nonprofit, and I have to tell you, it's a lot more fun doing it on purpose!)

We are going to explore a variety of legitimate business models and strategies for you to make money from home. I refer to these as "Profit Paths." I realize that there are a lot of places that you could turn to learn how to successfully earn money from home. Throughout the book, I have worked to structure the information in a way that takes your lifestyle into account. I realize the knowledge in this book is useless if it's not presented in a way that is applicable for you. For that reason, before

we even get into the heart of the various Profit Paths, I will walk you through creating your own Profit Path Profile so that you can evaluate which options are the best match for you.

Well, It Doesn't Look Hard . . .

Do you remember the first time you got behind the wheel of a car? (Or, more terrifyingly, have you had the experience of putting your own kid in the driver's seat for the first time?) It's quite an amusing (if scary) experience. Teenagers are so confident. I love that about them, how fearless they can be. They've seen their parents drive the car a gazillion times, so how hard could it be?

It doesn't seem like it could be all that difficult until you actually get behind the wheel, stick the key in the ignition, and then realize that regardless of the fact that you've seen people drive hundreds, if not thousands, of times, you honestly have no idea what you're doing. You didn't even know what you didn't know until you sat down and decided to give it a whirl.

Even though everything you need is right at your fingertips, you still aren't sure how to put it all together to move forward effectively and safely. This is why the law requires you to go through driver's education. Not just for the know-how, but to gain experience in a safe environment with an experienced educator.

Now, I'd like to add an additional thought to this scenario. How would you feel if the "experienced" educator had never actually driven a car? What if he had spent hundreds of hours watching YouTube videos and talking to experts, but had never actually been behind the wheel? Obviously that would be completely unacceptable.

Driving instructors don't just study other people who were great drivers and then pass along that information to you. They have a history of not only driving successfully, but also teaching other people to do the same. This is an important distinction that you may never have thought of before. While not as life-threatening, why wouldn't you demand similarly high standards of the educators you trust to teach you how to make money online for you and your family?

WHAT DOES THAT HAVE TO DO WITH THIS BOOK?

Because of my passion for providing legitimate work-from-home income to people who can appreciate those opportunities (75 percent of my 200+ staff are still stay-at-home moms), I've found the majority of my success in the service industry. That's covered in Chapter 4: Freelance Writing. While this has been a very fulfilling and lucrative path for me, I recognize that everyone is different. There is not one path that's ideal for everyone.

I have chosen five categories of online Profit Paths that I know are legitimate strategies for successfully creating a second paycheck online. Each chapter breaks down the various Profit Paths, explains the pros and cons of each one, and covers the basics of getting up and running quickly and successfully. However, since I am not personally experienced in making money via all of the paths I've written about in this book and I don't believe in teaching based on theory, I knew I would need a little help.

My solution was to reach out to the people who are the best in the world at the Profit Paths that I have chosen for this book. Some of them have been my mentors, some have been clients, and others I have the great pleasure of calling my friends. They believe in my mission and have generously given me their insights and tips to add to my own. My commitment to you in this book is to only teach based on proven strategies, never on theory.

SUCCESS IS SUBJECTIVE

The beauty of this book is in the variety of people who contributed their knowledge to it. I realize that no two readers of this book are the same, so it made sense to collect stories and strategies from as many different, successful people as possible. I especially wanted contributions from people who define success differently. Success for some of my stay-home mom friends means an extra \$500 per month without having to take too much time away from their families, while success to one of my mentors was being able to buy a ticket onto the first Virgin Galactic Flight into space.

WRITTEN FOR YOU BY PEOPLE LIKE YOU

My favorite thing, by far, in writing this book was having the privilege of working with the many successful people who donated their experiential knowledge, some of whom I would call “thought leaders.” I love their stories and motivation and the real-world insights they bring to implementing these business models into their full, busy lives.

It’s not just the awesome strategies and tactics that I’m going to share with you that really matter, it’s also understanding what the trials are and how to avoid common mistakes. Success and failure come in all shapes and sizes. It’s important to understand the territory and know how to navigate through it. I know that time, focus, and energy (and often finances) are finite resources and if you’re putting those things into one area, then you’re taking it away from another. My commitment is to make the shift in focus a smart move for you.

As you read this book and learn more about my story, you will see that from the beginning my personal aspirations were always accompanied by a drive to figure out ways to help others do the same. This is part of my own personal Profit Path, but more importantly, it’s keeping me aligned with the vision that I have for myself. I want you to achieve your goals. I want the journey to success to be quicker and easier because you read this book.

Ultimately, I’d like to help you learn how to create extra revenue from home without having to go through all the mistakes that I did and without having to compromise what’s most important to you to get there. I never had a book to read or trusted experts to walk me through it in a way that made sense for my life. *My hope is to change that experience for you.*

I don’t only want to blow the roof off the possibilities you see in your life. I want to prevent you from even thinking possibility has a roof in the first place.

PART I



OVERVIEW AND SELF-ANALYSIS

I personally believe that a huge reason that many people fail in successfully making money online is because they spend all their time evaluating the opportunities without knowing how to identify if it's a good match for themselves and their lifestyle. These first three chapters are designed to help you understand how to best use this book and to create a Profit Path Profile. Once you have your Profit Path Profile, instead of just reading about the different opportunities that you'll be exploring in this book, you can actually evaluate which of the paths make the most sense for you and your specific situation.

CHAPTER 1



MY STORY

I actually registered the domain www.whatdoesshelbydo.com just to have a place to send all of my friends and family that constantly ask me, “So . . . what do you do, again?” Even my husband didn’t quite know how to answer that question for the first few years that I was making money online. He usually inaccurately responded, “She does network marketing.” Which, of course, brought up visions of Amway meetings in some people’s minds.

“If I get three friends and then you get three friends...” Sound familiar? As you can imagine, that made my friends want to hide the moment I mentioned anything about my work to them. Now, don’t get me wrong, while I am poking fun, I don’t want to take away from the fact that network marketing companies are legitimate business models. It’s just not one of the models that helped me go from a financially strapped and stressed-out mom of five children to the seven-figure business owner mompreneur that I now am.

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If you want to read the full deal, go to www.whatdoesshelbydo.com and read all about how amazing and successful I am. Wow, don't I look great on paper? You might even think that I'm some super-human Supermom! Of course I sound amazing on paper! I'm not going to put the bad stuff and my collection of failures up there for the world to see. My prospective clients might show up there.

However, I WILL share the bad stuff with you in this book. I will not hold back my collection of failures because I want you to understand and believe that I really will show you legitimate Profit Paths to making money online, but also, I'm not super human. I made a lot of mistakes and suffered a lot of trials. I'm a real person, and the solutions that I'll be highlighting in this book are real, and credible, and work. Even for normal, formerly stressed out, overworked, and tired humans like me.

Here's the five-cent tour. As a busy homeschool mom of five children, I tried a LOT of different models to make money from home. I tried everything from MLM's and other party companies to teaching classes out of my home. I even incorporated my own scrapbook store at one point. I had a little bit of success here and there, but nothing significant and nothing consistent.

At some point, I decided to look into making money online because, like many people, I kept hearing this was a magic bullet solution to our financial woes. The problem was that every time I began researching how to go about it, I was inundated in a sea of hypey claims and I could not figure out how to identify and separate legitimate strategies from scams or systems that would be a waste of my time and money because I just didn't know enough about the online world yet. That being said, I dove in anyway.

HISTORIC FAILURES

Back in 2006, not unlike now, there was no shortage of advertisements claiming to know the best way to make money on the internet. Searching for this topic online brought up a lot of cheesy sales pages of guys in Ferraris in front of McMansions with girls in bikinis. "BUT WAIT! THERE'S MORE!" Those never did resonate with me, but I was determined to figure it out anyway. I made some painful choices:

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- ❶ I paid money in order to have the opportunity to stuff envelopes from home. /fail
- ❷ I paid money to learn how to make money on eBay. /fail
- ❸ I paid money to learn how to make money with real estate. /fail
- ❹ I paid money to learn the super-secret-magic-bullet-of-making-money-while-in-your-underwear-from-home. /fail
- ❺ I paid money to become a mystery shopper. /fail
- ❻ I paid money to get access to a vault of PLR (Private Label Rights) information products that I could then resell and make millions!!! /fail

I should probably be embarrassed about this, but I'm not. Because at least I was searching and trying! At the time, I didn't know of any books to help me navigate and weed out the crap from the legitimate opportunities. I had to do my best to figure it all out, and, of course, everything had copywriting designed to make me feel like I had just discovered the thing that was going to CHANGE MY LIFE FOREVER!

I'm pretty sure I spent the equivalent of a small college education by wasting my money online trying to find that magic formula that was going to allow me to generate revenue from home so that I didn't have to sacrifice raising my children in exchange for a little financial relief.

I thought it was this base financial need that drove me into my endless search to find a way to successfully make money from home. While that's partially true, it's definitely not the whole story. The truth is, I had an entrepreneurial fire within me that hungered for success. Not everyone self-identifies as an entrepreneur, and that's okay. You don't have to be an entrepreneur to make money from home. What's important is that you find what drives and motivates you. That fire is important, because to this day it carries me through when things get rough, or worse—boring.

WHEN DID THINGS CHANGE?

While I have no formal training in writing, it's something I've always loved. As an adult, I participated in multiple online writing communities and forums. I mostly wrote fiction and poetry. It was a great creative

outlet for me. One of the women who frequented the writing forums informed me that there are people who will pay freelance writers money to write for them online.

The thought had never occurred to me. I think I rambled something eloquent like, “Wait . . . people will pay me money? Like they will give me REAL money if I write for them?” The thought was pretty exciting. Even though I knew nothing about it, I’m always up for a good adventure. This is often how these things start, we stumble into something that we already have some sort of a connection to or affinity for.

This got me researching the eye-opening world of freelance writing online. There was no shortage of information and resources out there, and it wasn’t long before I had my first couple of paying clients, because I was a Freelance Writer. (I had a profile online that stated as much, so it must be true, right?)

As it turned out, my friend was right. People would pay me real money to write for them online. I wrote everything from articles about how to walk your dog to blog posts about custom draperies to ebooks on emotional intelligence in children. It was a fun, new world and I was actually working from home and had the paychecks to prove it. Yay me!

I could have stayed with that freelance model. It wasn’t long before I had a system and a steady line of clients to help supplement our family’s income. But after a while, I started to get curious. Why are people ordering content from me to be published online? What benefits are they getting? That’s when things really began to get interesting to me as I started to connect the dots and learn about the vast world of Search Engine Optimization (SEO) and digital marketing.

If you don’t already have an understanding about what SEO is, Googling it will give you a lot of information, but you also might find it confusing. The simplest way to think about it is as a commonly used term representing the processes and strategies that you can employ to get your websites and other online properties to rank well in the search engines for the search terms that matter most to you and your business. For instance, if I owned a dental practice in Cleveland, I would likely want my website to show up on the first page of Google

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when people search for “dentist Cleveland” or “Cleveland dentist” among other terms.

Learning about SEO and digital marketing opened up an entire new sphere of opportunity for me because now, instead of just creating content for my clients, I learned how to also use that content to help market my client’s various websites, products, and messages. I was also beginning to realize that no matter what business adventures I might want to start in the future, understanding how to market online would be a critical component of success.

HOW CAN I MAKE MONEY ONLINE TOO?

After a few months of this, people began noticing what I was doing. (I’m not exactly a shy, reserved personality, and earning money from home was the coolest thing that happened to me and my family since I discovered Johnny Depp.) Specifically, other stay-at-home moms were continually asking me what I was doing and could they please do it too.

I tried explaining how I went about freelance writing, but the truth is that they didn’t have time, or money (or frankly, motivation) to navigate the barrier of entry the way that I had. So it was as I attended my very first Internet Marketing Conference that I had an idea that changed my life and enhanced the lives of others. I would create a company that outsourced moms as writers.

LAUNCHING MY FIRST BUSINESS

I distinctly remember the day I “launched” my new outsourcing company. I had a website, so it must have been real. I had somehow scraped together enough funds to have someone create a crappy Joomla website for me and I had about a dozen moms who were excited and ready to write. I went out onto the marketing forums that I was now a frequent visitor of and advertised that I was launching a company called WAHMOutsource.com (Work At Home Mom Outsource) and that I was selling the first writing packages barely above cost.

The next morning I woke up and pulled up my PayPal account to see if anyone had bought from me yet, and my previously empty account

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had \$6,000 sitting in it and my email box was flooded with orders. \$6,000 was the most money, by a lot, that I had ever seen in any account with my name on it. Now, I think most people would have celebrated, but instead, I nearly had a full-scale panic attack and I started crying.

I called my husband, KJ, freaking out.

“What the heck am I doing? People gave me their money and I’ve got all of these orders and I’ve never done this before. Why would they all give me their money? I have all of these moms excited for work but I don’t even have a process for managing any of it. I don’t know what to do! I have five kids that I am homeschooling and I barely have a successful process that gets everyone out of bed, fed, dressed and educated, let alone figuring out how to manage this make-believe company I have created.”

DEEP BREATH

Now, obviously that story had a happy ending. But it wasn’t without a LOT of painful mistakes, and a steep learning curve. Truthfully, I got REALLY lucky. Normally, the whole “if you build it they will come” philosophy does NOT work. At the time, I didn’t even fully realize the tremendous opportunity that I had stepped into. The online marketing world had drastically changed and people were desperate for native writers who were not tainted by the previous way that marketing content was written.

There are two really great takeaways from this. First, it is NOT typical to have quick success so disproportionate to the amount of effort put in and with such a naive lack of knowledge.

That being said, sometimes those lucky opportunities come around, and if you aren’t out there looking for them and taking action, you may never get to experience a success that feels like an unexpected gift that sincerely changes your life forever.

That was something I hadn’t heard of many people experiencing before and I’ve never had such blind success since. It was a blessing and also an intense crash course in Online Business 101. This learning process felt a lot like drinking from a fire hose! While it was not ideal or low stress, it was nonetheless quite effective.

WHY YOUR “WHY” MATTERS

“Gee, Brain, what do you want to do tonight?”

The same thing we do every night, Pinky: Try to take over the world!”

—PINKY AND THE BRAIN

Everyone seems to start out thinking that their motivation for making money from home is to do just that—make more money—but that is not usually why you’re doing this. You’re not doing it to just generically have money in the bank. You’re doing it for whatever it is in your mind that you’ll be able to do or have or provide if you have more money in your life.

For instance, in 2012, we made a life list goal as a family to live out of the country together one month out of every year. The first year we spent the month of August on Isla Mujeres in Mexico. Some of the highlights for my family were serving in the veterinary clinic, swimming with whale sharks, and releasing baby sea turtles into the ocean.

The second year we spent the month of December in Jamaica. We decided not to give or receive Christmas gifts that year and instead we would give to the people of Jamaica. I’ll never forget spending New Year’s Eve walking the seven miles of beaches in Negril looking at the thousands of Chinese lanterns float up into the night sky over the ocean carrying people’s wishes and hopes for the New Year along with them.

These experiences make it all worth it. This is my big “Why.” This is why I work so hard to create my Profit Paths: so that my family can have these life-changing experiences that teach my children to love people and life and dream of ways not only to improve themselves, but also the lives of all those they encounter.

Whatever your “why” is, get in tune with it. I want to show you that when it comes to creating income online, there is no roof on the possibilities. You just need to understand how to navigate through the opportunities successfully.

For me, the benefits of learning how to make money online have grown way beyond that initial motivation. Originally I thought I was just looking for a way to bring in some extra money for the family so

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things didn't always feel so tight. But in the end, what I got is so much more than that.

I feel a sense of pride in my content marketing company, Content Divas. It provides work-from-home jobs to hundreds of families. That has always been at the heart of why I do what I do. By contrast, Ember Dragon, my digital marketing agency, gives me an avenue to help other people scale their businesses to levels of success they hadn't experienced before. It is a creative outlet that I thrive on. Creating digital marketing campaigns and sales funnels feels like solving big, fun puzzles. I bask in the happiness my clients feel when their businesses grow so well.

Finally, *Moonlighting on the Internet* inspires me. YOU inspire me. There are few things in life that mean more to me than knowing that something I did helped other people create better lives for themselves and their families. This is how I will change the world, one family at a time. My hope is that in learning how to create Profit Paths online, the belief that your potential is unlimited will bleed over into other areas of your life, as it did in mine.

CHAPTER 2



IS THIS BOOK FOR YOU?

Before you read any further, think for a moment about how you wish to use this book. What is your ultimate goal? Do you know what you don't know? In other words, you need to decide whether this book is the right one for you. That's why a huge portion of this chapter is dedicated to defining who I wrote this book for. I really feel like anyone interested in creating their own personal Profit Paths online will benefit from this book, but I took the time to address some specific audiences anyway.

In this chapter, I also encourage you to stop making assumptions that self-disqualify yourself from opportunities and success. You don't think you do this? Of course you do.

I realize that a ton of the information out there telling you how to make money online is spammy and scammy and crappy. My request is that you suspend your skepticism long enough to read this book and believe that the information I'm giving you is legitimate, honest, and completely doable.

FINANCIAL FREEDOM OR BUST

If you're reading this book, then there is some part of you searching, as I was, for something more. You're at least somewhat interested in learning how to create additional streams of revenue online. It may just be a case of mild curiosity and something about this book piqued your interest, or you might be hell-bent on finding a path to financial freedom.

As I wrote that last sentence, an image of you standing on the side of a dusty road holding a sign that says "Financial Freedom or Bust" with an old-fashioned suitcase on the ground next to your boot-clad feet came to mind. Either way, I'm really glad you're reading this book. (I also have no idea why you carry outdated luggage or are specifically wearing boots, but there it is.)

Regardless of where you are in your personal journey or what your motivations are, if you're looking to integrate online revenue into your life, this book truly has some of the best options available for you to explore. The revenue models that you're going to learn about have not only proved successful, but are also designed to realistically fit into your busy, hectic life.

If you read Chapter 1: My Story, then you got a 30,000-foot look at how I got from where I started to where I am today. Almost everyone loves a good rags-to-riches story. Part of why I was chosen to write this book is because so many people can relate to my journey from overwhelmed and indebted homeschool mom of five to successful mompreneur. However, as I was writing my story down, I grew concerned that some of you might assume the book won't be useful for you because your situation is not similar to mine. Rest assured: This book is not just for moms.

IS THIS BOOK FOR YOU?

Stop Self-Disqualification!

It's a typical human behavior to make assumptions that disqualify you from moving forward. There are plenty of reasons we do this, but since I'm not a psychologist, I won't go into them. What I will do, however, is tell you about some of the people I wrote this book for.

All of the people I list below have one thing in common: You have very busy lives with important priorities and people you love depending on you. Like me, you can't sacrifice your current job, school, or family responsibilities to find success online.

The Stay-at-Home Parent

In my opinion, there is no one nobler than a stay-at-home parent. You'll notice I didn't say stay-at-home mom. I know that most stay-at-home parents are moms, but I wouldn't want to leave out the stay-at-home dads. I know a few, and they're amazing. One of the hardships of having a stay-at-home parent in your family is that it cuts your household income potentially in half (or at least drastically reduces your earning potential). Often couples are forced to make the decision between one parent staying home to raise the children or a more comfortable income and, therefore, lifestyle.

Few things make my heart hurt more than families being forced to suffer financially in order to personally raise their children full time. That frustration has been a huge catalyst to my success. I know the world of a stay-at-home parent inside and out. I know how hard you work and how tired you are at the end of the day.

The Hard-Working but Underpaid Employee

This book is perfect for those of you who were like my husband when we started our journey creating Profit Paths online. You work hard at your job, but it never seems as though you have quite enough money to live your life the way you want. Some of you might be stressed out all the time because you never have enough money to simply pay all the bills and make ends meet. (A savings account? HA! What's that?) Others might always get the bills paid, but there's never enough extra for family vacations or cool extracurricular activities for your kids like soccer or dance class or, heaven forbid, DRUMS!

The Unfulfilled Corporate Executive

While most of you reading this book are primarily motivated by financial pressure, this is not the case for everyone. I frequently meet

people looking for change who have great careers and plenty of money in the bank. If you're in this situation, the complaints I commonly hear are that you feel bored or unfulfilled. You've achieved "success" as measured by status in a company, title on a plaque, or money in the bank, but you actually hate what you do.

This is an especially tragic story for those of you who have spent a small fortune and years of your life to get the degrees and certifications you needed to achieve what you have. It can be disheartening to wake up one morning and realize that while you've accomplished your goals, you still have aspirations sitting inside you, unmet and unsatisfied. It shouldn't be surprising that the path you chose in your late teens or early twenties is not the path you want now.

The Single Parent

In my mind, few people in existence work harder than single parents. You are probably some combination of all the types of people I have kept in mind while writing this book. You are the main support for your children, the main income provider for your family, and sometimes you're also going to school to provide a better future for you and your family.

In 2012, according to the U.S. Census Bureau, 24 percent of American children lived with only their mom, while another 4 percent lived with only their father. That's more than a quarter of our country's children being raised by single parents. For a good portion of my childhood, I was raised by a single mom. It's an exhausting and often thankless job, and providing resources to help you is a personal motivator and pleasure for me.

The Barely Legal

Despite the controversial title, I'm referring to youth and young adults. Traditional public school and most college tracks are designed to prepare you for jobs and careers working for other people. There are very few resources, especially for youth, to teach you how to become entrepreneurs. In my household, it's actually far more important to me that my children know how to create any amount of income for themselves than it is that they go to college.

MOONLIGHTING ON THE INTERNET

How great would it be if by the time your kids get to college, they were already generating even \$500 per month online? How much would that alleviate the stress and pressure during this transition into adulthood? Today's youth are more tech-savvy than ever, and it's far more realistic now for kids who haven't even graduated high school yet to learn how to create Profit Paths online. It's also a great way to help put yourself through college or take care of yourself while you're figuring out what you want for your life.

The Unemployable

There are a variety of reasons I might refer to someone as unemployable. At this point in my life I am 100 percent unemployable, and I'm OK with that. I've worked for myself for too long, and now I'm just no good at having a "boss" anymore. I know I'm not the only person like that.

However, there are other reasons you might be unemployable or less employable than others: health reasons, legal issues, disabilities, etc. So many people are in positions where having a way to make money from home would drastically improve their lives. We once had a writer who did freelance writing from home while her husband had cancer so she could still be there to take care of him. That income saved her and her husband from losing their house that year.

The Retired and Bored

I always have a soft spot in my heart for baby boomers and retirees, probably because I have this sense that Social Security will mean nothing by the time I need it. In fact, many people aren't retiring when they are officially able to because they aren't in a place financially to do so.

The real danger for the retired community, besides the growing financial need, is feeling as if you lose your sense of purpose once you retire. I know a ton of you who have looked forward to retiring for years, and then when it actually happened you became so bored you hardly knew what to do with yourself. You've worked hard your entire life, raised your families, and now you don't have to be left on your own to figure out what comes next. This book will show you ways to keep

busy and productive by earning money for your household and have fun doing it.

The Shiny Objects Entrepreneurs

“Squirrel!” If you have seen the movie *Up*, that will make complete sense to you. If not, just chalk it up to the author of this book being weird and keep reading.

Because I’m so thoroughly involved in the entrepreneur community, I meet an uncountable number of you who have been trying to create Profit Paths online with varying degrees of success. You know a little bit in a lot of areas, but you just haven’t been able to hit your goals yet. You are the people I love because regardless of anything else, I know you have the drive for success. You are out there trying. You recognize the opportunity, but for whatever reasons you haven’t been able to channel that drive to your ideal success yet.

When I think of you, I am reminded of professional baseball players. Even the best baseball players, over the course of a year, will still only get a hit on three out of every ten at-bats. Failure is definitely part of the process, but learning how to channel knowledge and energy to create home runs along the way is important, too. This book will help you home in on those missing pieces of your success puzzle.

Successful Entrepreneurs

The thing I love about already successful entrepreneurs is that you are almost always looking for opportunities to create even more success or improve your current portfolio. That is likely one of the reasons so many of you are successful in the first place. You don’t balk at opportunities to learn or assume you already know it all just because you’ve already found some measure of success.

If you already have a great business mind and are a visionary thinker, I am 100 percent positive you can shift that focus to create additional revenue streams or even double or triple your current business by learning new ways to further monetize it. In my opinion, successful entrepreneurs should never want to be the one who knows the most in the room.

Either You're Always Learning, or You're Never Learning

I realize that most people who pick up this book will primarily be motivated by financial need. That's great. It was dire financial need that made me take my business from a hobby business to a serious, long-term sustainable business. (You'll read more about that later.) Need can be a GREAT catalyst. I wrote this first and foremost to help you end that particular pain point in your life. It is a true project of passion for me.

That said, this book is for everyone, regardless of what phase of life you are in or what your motivations are, because I believe that each and every one of you has a well of untapped potential that just needs a little nurturing and guidance. If this book can provide some inspiration or education that helps you make money from home and in turn makes your corner of our world a better place, then it has served its purpose.

YES, BUT . . .

Are you at least one of the types of people I am writing this book for? If so, are you ready to start exploring the possibilities of successfully creating your own Profit Paths? Chances are the real answer inside you is "Yes." I'd love to get excited, knowing this means you're ready to read this book and take action to start making money online, but the truth is I know that many of you are answering my question, "Yes, but . . ."

- "Yes, but I don't know anything about computers."
- "Yes, but I hate computers."
- "Yes, but I don't have any money to get started with."
- "Yes, but I'm totally confused about the internet and don't have time to catch up."
- "Yes, but I'm really busy."
- "Yes, but I only have a couple of hours per week to dedicate to something like this."
- "Yes, but I'm not smart enough, good enough, or talented enough."
- "Yes, but I'm pretty sure everything in this book is a scam."

Whatever it is that follows the words "Yes, but . . ." go ahead and get it out now. Whatever those things are in your mind that are barriers

to your success, acknowledge them right now. Heck, you can even write them down if you want. But after you do, crumple them up, tear them up, or burn them. Whatever your excuse is, it's garbage, and you need to throw it away with the rest of the trash. I promise you that you CAN do this. There are paths in this book that are realistic and doable for you and your lifestyle.

That might sound like a bunch of fluffy self-improvement mumbo jumbo, but take a minute to think about it, because it's 100 percent true. You don't have to take my word for it. Throughout this book, I'm going to introduce you to all kinds of people who have had success creating a second paycheck from home in all kinds of circumstances. In fact, some of them have even made the shift to full-time entrepreneur and now all of their income is generated online.

I'd like to start right off the bat trying to counter any objections that might pop up in your mind along the way. The only thing I ask is that you suspend your skepticism and doubts long enough to read this book. Because if you read it with the mindset that it's too good to be true or that it might be possible for some people, but not you, then you will absolutely be right.

Now, I'm not someone who thinks that just because you believe something, it will happen. But belief IS important. When you read about successful people you admire, they have a lot of awesome attributes in common. They're hard workers, they tend to think outside the box, and they all had a vision and believed they could make it happen. Your journey will be so much easier if you believe in yourself and in what you're trying to accomplish—and at the very least believe that what I write about is legitimate and doable. So do yourself a favor, get rid of those “buts,” and just answer, “YES.”

CHAPTER 3



YOUR PROFIT PATH PROFILE

The primary objective of this chapter is to walk you through creating your own Profit Path Profile so that as you evaluate the various opportunities you're going to read about, you will be able to consider whether they will be a good fit for you. I encourage you NOT to skip this process, as it will serve you well in choosing Profit Paths for the rest of your life. I also break down how the book is laid out so that you know what to expect and how to get the most out of it. For example, you'll find gems along the way as you read, like this link where you can download forms to go along with this chapter: www.moonlightingontheinternet.com/resources.

PROFIT PATH PROFILE: DON'T SKIP THIS STEP!

How do you know which Profit Path will be right for you? As you are probably aware, many people try to make money online and fail. You've

already read about a small portion of the litany of failures in my wake. There are many reasons people don't succeed at making money online, but one of the main reasons is because they don't take the time to really, truly evaluate the different opportunities and consider which is best for them. To be fair, most opportunities out there don't come with a pros and cons checklist telling you which people might be the best match.

If it were only important that you feel properly educated about which opportunities are out there after reading this book, then this would not matter as much to me. However, while education is nice, and one of the goals of this book, the true measure of success for me is if you are able to pick a path and take action with some level of success. For that reason, I'm going to ask you to take a small journey of self-analysis before we move on to the actual Profit Paths that we will focus on for the remainder of this book.

I know it might be tempting to skip this section and forge onward into the meat and potatoes of moonlighting on the internet, but I wholeheartedly encourage you not to do that. This book has so much packed into it that there simply isn't room for fluff. If I emphasize something in here, it means that in my estimation it's very important. I can't stress enough how much more successful you will be if you create a Profit Path Profile through the process I'm outlining in this chapter, so that when you read through the different Profit Paths, you will have a much clearer idea of what you're looking for, what you bring to the table, and what your personal limitations are. If you can trust this process, I promise you will have a more beneficial experience in choosing the right path for you.

Profit Path Profile Form

I have created a printable form that you can fill out while you're reading this chapter so that by the end you will have an initial Profit Path Profile created. You will likely modify this over time, but having it on hand will make reading through the different Profit Paths much more beneficial. Instead of just learning about them, you can more accurately evaluate which ones are best suited to you, your goals, and your lifestyle. For your convenience, I'm also listing the questions here in the book. You

can download the forms here: www.moonlightingontheinternet.com/resources.

BE YOUR OWN BOSS VS. OWNING AN ONLINE BUSINESS

One of the first questions you need to ask yourself is whether you resonate more with the thought of working for yourself or owning an online business. Either way, you're stepping onto an entrepreneurial path. It might seem as though this isn't an important distinction, but it is. Let's explore the differences.

Work for Yourself

While working for yourself does mean having your own business, the distinction is that you are relying on your skills, talents, or resources for your monetization. A great example of this is being a freelance writer. You are writing content for money. You may decide to turn this into a more formal freelance writing business, or you may just freelance casually on the side. Either way, your income is dependent on your ability to write quality content.

Own Your Own Online Business

By contrast, if you were to choose to try your hand at ecommerce, you would be developing channels online to sell products, either digital or physical. So you are definitely still working for yourself, especially in the beginning, but the "thing" you are selling does not rely on your individual work, generally speaking. So while you are still putting time and effort into your company, and therefore working for yourself, your point of monetization is something outside the work you do.

To bring this comparison full circle, there are ways to go from being your own boss to creating an online business. My story is a great example of that. I started out as a freelance writer with no defined company. I just picked up gigs online through freelancing boards and sites. After a while, I created my own business as a freelance writer. At this point, I was still a solopreneur working for myself. The true shift from working for myself to being an online business owner came when I created a content

creation company that outsourced other writers to clients. My business was no longer reliant on my personal writing skills to make money. My job at that point primarily became the business owner/CEO.

Honestly Assess Yourself

As you are evaluating this question, try to keep in mind that one answer is not superior to the other. There is a time and a place for both models, and they each have their pros and cons. It's very important that you evaluate this without prejudice of what you want the answer to be. The true mark of success will lie in your ability to identify which path you'll gain the most from, depending on where you currently are in your life.

And remember, whatever you decide doesn't have to be permanent. I have worn both hats off and on throughout my career, and I believe that will never change. As I write this, I co-own our digital marketing agency, Ember Dragon, with my business partner, Heather Sneed. However, at this time I am the best sales funnel and marketing strategist in the company, so some of our campaigns and contracts depend on my skills as a strategist. I'm actually operating in a dual role at the moment. I was able to identify that this was a smart and enjoyable move for my business partner and myself, my company, and our business plan.

In my opinion, how easy or difficult you find your road to success to be is largely determined by your ability to honestly assess whether any opportunity you see before you is a beneficial match. It's so easy to get caught up in the next big thing, or what I like to call "Shiny Object Syndrome." Really being in tune with your own abilities and limitations, as well as being able to objectively evaluate opportunities without being influenced by emotional excitement or starry-eyed hope, is a skill that will serve you well for life.

PRODUCTS VS. SERVICES

All the Profit Paths we discuss in this book fall into one of two categories, "Products" and "Services." I realize this is a gross generalization, but I feel it's an appropriate way to teach the material, even though there is a lot of room for crossover between the two.

Lowest Barrier to Entry

It is a common and legitimate strategy when you're first getting started to choose the path with the lowest barrier to entry. This is especially true if you have a strong need for a short-term cash infusion. For this reason, most of the time when starting out, the answer to the question about whether you will work for yourself or create an online business will largely go hand in hand with whether you start off selling services or products.

The determining factors are different for everyone. Do you have a skill that you can easily freelance with if you just knew how? Are you connected to a specific market that would jump-start your efforts to sell a product in that industry? Have you already developed a product but have no idea how to market it? Your situation is unique to you, so it makes sense that the smartest path to start on will be unique to you as well.

It might sound silly, but many people don't actually know which Profit Paths naturally have the lowest barrier to entry for them. It's not something that they have had cause to think about before. People tend to put all the focus of their research and analysis on a Profit Path, with little to no assessment of themselves and whether the opportunity they are looking at is an ideal fit for them. Our questions are designed to enable you not only to learn about Profit Paths, but also to evaluate which ones are the best match for you, so you can make the best possible decisions.

Profit Path Profile Questions

As you read through and answer these questions, remember that there are no wrong answers. No one answer is superior to another, and whatever you select right now doesn't need to be permanent or exclusive. You can wear more than one hat! My advice is to answer based on your gut instinct. The important thing is to be honest, so you can select Profit Paths you will have the most success with.

The first two questions are designed to help you identify which type of Profit Paths appeal the most to you:

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1. As you read through this section, which of these did you resonate with the most?
 - I like the idea of being my own boss and working for myself by leveraging talents and skills that I already have to make money online.
 - I like the idea of owning my own business by setting up a Profit Path that I will then operate and manage, but that isn't necessarily monetizing my own personal skill set.
2. Is your “gut reaction” answer to #1 in alignment with what is realistic for you in your current life circumstances?
 - Yes
 - No
 - I'm not sure. I need more information to understand and decide.

Before we get into more specific self-analysis, I have to ask: What did you find out? Did your answers surprise you? Is reading this book the first time you have ever thought of “being my own boss” as different from “running my own business”? If so, you're one step ahead of the game because you're able to make the distinction and realize which one is most attractive to you.

PROFIT PATH PROFILE ASSESSMENT: PERSONAL SKILLS, RESOURCES, AND LIFESTYLE

Some people are great at assessing themselves. Some people are great at evaluating opportunities. However, I find most need some guidance to discover which opportunities are the best match for you and your goals. Because this is so critical to your success, I have created three online assessments designed to help you with this process.

One of the first steps to proper self-analysis in preparation for choosing a Profit Path is being crystal clear about what you bring to the table and what your limitations are. If you want to be the best you in this new business adventure and in your home life, you're going to need to be on the level about what your strengths and weaknesses are. As you're reading this book and evaluating your Profit Path options, I want you to go in with your eyes open, knowing what you're good at, where you're

lacking, and what your non-negotiables are. Remember, this profile is JUST for you. No one else ever has to see it.

Personal Skills and Talents

This is where you get to take inventory of how awesome you are! Everyone has marketable skills. That doesn't mean your marketable skills will have anything to do with your chosen Profit Path. Hopefully by now you have already acknowledged that you don't know what you don't know. By creating a portfolio, for lack of a better word, of your skills and talents, as you evaluate different opportunities, you'll more quickly be able to assess what things you will need to hire or acquire to be successful, and if that is realistic for you at this time.

Everything should be taken into consideration. This should be a fact-based list without emotion attached to it. Even if you don't at this moment understand how a particular skill or experience could be beneficial, write it down. I'd also like you to write them down without respect to whether you enjoy doing them.

Here is a copy of the Personal Skills Assessment that you will need to download or print out: www.moonlightingontheinternet.com.

Love/Hate Relationship with Your Skills?

Excellent! Now that you have an impartial list of your skills and talents, you get to rate them based on how much you enjoy doing each of them. Next to each talent or skill, rate it on a scale of 1 to 5.

1. I LOVE doing this.
2. It's not my first choice, but I'm good at it, so if it needs to get done, I can do it.
3. I'm neutral. I could take it or leave it.
4. While I'm good at this, I don't want to do it any longer than it takes to replace myself.
5. I'd rather eat dog food than do this skill for any length of time; it's a deal breaker.

One of the reasons this is so important is that being in business for yourself has a lot of unexpected twists and turns. No matter how well

you plan, once you put yourself in a role or place a responsibility on your plate, you may get stuck there for much longer than you anticipate. In addition, most entrepreneurial-minded people I know have difficulty, at least in the beginning, of letting go of responsibilities they do well. It's a hindrance to believe that no one will ever do it as well as you, so therefore you will never be able to pass it off. Be realistic about how you feel about your strengths, so that if you end up supplying that skill for longer than you planned, your business or lifestyle doesn't suffer because of it. People who enjoy what they do get things done faster and more efficiently and are happier in general.

Being aware of the skills you bring to the table and how you feel about each of them helps you make long-term and short-term decisions and set goals. It gives you clarity about whom you might need to hire when looking at any specific Profit Path and helps you evaluate what areas you may need to finance vs. sweat equity. It helps you make outsourcing and partnering decisions, and it will greatly impact how you look at your implementation timelines and processes.

Hobbies, Passions, and Experience

One thing that is really exciting about being an entrepreneur is that often the paths with the lowest barriers to entry center on topics you are already familiar with. You may even be a quasi or legitimate expert on the topic. Making money online is exciting. Making money online about a topic you love is even better. That's when your work doesn't feel like work. For this reason, listing your hobbies, interests, and topics you're experienced in is really helpful. When you're evaluating some of these Profit Paths, already being aware of niches and industries that you have some advanced knowledge in will be very helpful to you.

There is no interest that doesn't count. Most (if not all) things have monetizable areas. While you are getting ready to make your own list, here are a few ideas to help you brainstorm.

- *Hobbies.* Do you have hobbies about which you are passionate? Perhaps you belly dance or sail or are really into massively multiplayer online role-playing games (MMORPG) games like World

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of Warcraft. Do you show dogs? Do you run a playgroup for moms? Are you an artist? Do you play any sports? Do you love to travel? Are you an avid photographer? Do you sew?

- *Education.* Do you have a degree or certification in anything? Do you have a psychology degree? Are you a certified doula? Did you get a certification or training program in something else?
- *Profession.* Are you or were you at any time a nurse? Have you worked as a dental hygienist? Did you work in a flower shop and can make wicked flower arrangements? Do you have experience in event planning? Have you worked in real estate off and on your whole life?
- *Everyday life.* Are you a fashionista? Do you follow the current music scene? Are you interested in politics? Are you a parent? Are you a corporate executive? Are you an extreme couponer?

These are just a few examples to get your juices flowing. Trust me, if you have something you are passionate about or interested in, there are tons of other people who are, too. There very well may be a Profit Path in that industry meant for you, so be thorough!

Financial Resources

I struggled writing this section because I know a good portion of you will respond to any suggestion to evaluate how much financial resources you have to devote to your new endeavor with a resounding, “If I had extra money lying around, I wouldn’t be reading this book in the first place.” So before we talk about how much money you do or don’t have available, let’s make a deal about how we will think about money during this exercise.

Not having as much money as you want is never pleasant. Whether your annual income is \$30,000 or \$30 million, it’s simply distressing. So the invitation I would give to you while doing this exercise is to try to have a positive relationship with money. As long as you or I or anyone is focusing on how much we don’t have and how much pressure and stress we feel about that, then we can’t be fully present to evaluate how we can improve our situation.

MOONLIGHTING ON THE INTERNET

I'm sure you're familiar with the phrase "It takes money to make money." There is definitely truth to that, but that does NOT mean you have to pull money out of your pocket before you make your first dollar. So there is a message of encouragement here. Yes, I definitely believe that in the end it almost always takes money to make money, but there are a lot of ways to start on your path with very little initial investment. That's good news, right?

That said, as you're building your Profit Path Profile, you should take inventory on what capital you could draw from should you need or choose to. Here is the first question I want you to answer with complete honesty: Are you good at managing money? Before you answer, I want to share something with you that may surprise you: In my opinion, whether or not you are naturally gifted at managing money is not as important as knowing whether you are. I'll say it again, a different way. I care FAR less about whether you are "good" or "bad" with finances than whether you have a realistic understanding of your strengths or weaknesses in this area.

I'm not advocating being bad with money. What I'm advocating is getting super real with yourself about it so that if, by chance, you tend to be bad with finances, you can compensate for that weakness. I am one of those people who is not naturally gifted at managing my own finances. I spent years trying to change that, but in the end, the problem was that I'm just not motivated by money. I'm far more motivated by what I can do with money for myself, my family, and the world as a whole.

While I got better through concentrated effort, it's never become a real strength. This doesn't mean I don't understand how to manage money; it's just not a natural gift. The day I got clear on that and stopped feeling bad about it is the day I arranged for other people who are naturally gifted with money to start managing it for me. The truth is that even though I am capable, I'm never going to do it as well as they do because I just don't geek out on it. It's not where my heart is. I really, intensely care that my money is managed properly and I really, intensely care about being part of the process. I just don't have any interest in leading the charge.

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So I took it out of my hands and put it into hands more qualified than mine. THAT was a good decision. That is an example of evaluating my situation and deciding there are better fits than myself for that role in my businesses.

So with that in mind, I'm requesting that you take a strong look at yourself and answer the question, "Are you good at managing money?" Release yourself from judgment of whether the answer is favorable or unfavorable and just answer it honestly. If the answer is yes, then great. If the answer is no, then it needs to be on your radar so you can put a plan in place around your finances.

When you're not naturally gifted at money management, you have to be intentional about how you structure the financial management, since you're not well served by leaving it exclusively in your own hands.

Now that that's out of the way, you don't need to feel bad about whether you are personally great at managing money, because either way you're going to make strong, intelligent business decisions so that your finances are in good hands.

90-Day Sacrifice

In the event that you do find a worthy reason to put some capital behind your efforts, my question to you is: How much money could you funnel into your efforts each month if you would potentially not see a return for 90 days?

Remember, I prefaced this with "worthy reason." That means you have identified something that you really do need to be successful that requires money to get. If this is something that gets you to your end goal, how much could you draw from your personal resources to make it happen? Is it \$10 per month? \$100? \$1,000? \$10,000?

Whatever number you wrote down, follow that up with where you could get that money. Some people have extra money in the bank to draw from and some people do not. Either way, everyone—I repeat, EVERYONE—spends discretionary money each month whether they have it or not. The point of this exercise is to determine how you could squeeze a little extra money from your budget if you found an

opportunity worth investing in. What could you sacrifice to make it happen if you were really serious about it?

Could you cut out fast food? Those \$5 daily lattes? Cable TV? What is it? We all have our little luxuries. Again, this profile is just for you. No one else is reviewing it and judging you. But you will want to know ahead of time, if you stumble upon that opportunity of a lifetime, what your plan would be to make it happen. You may never do it, but just knowing what you're capable of gives you the ability to evaluate opportunities in a much more realistic way instead of just dreaming, hoping, and guessing.

Common Financial Starting Points

As mentioned multiple times in this book, we all have unique circumstances, but speaking generally, most people tend to fall in one of three financial categories when they are first getting started.

- ❶ *Nest Egg.* You have a little money set aside that you could devote to your project if you felt confident that it was going to be a worthwhile investment. This allows you to worry less about what you can or can't accomplish on your own because you have a little more flexibility to get your Profit Path off the ground.
- ❷ *Do-It-Yourselfers.* You will do the majority of the work required through sweat equity, either because you have to or because you (or someone you are closely connected to) have the natural talent and ability to do the work.
- ❸ *Hybrid.* Most of you will fall into this category. You'll do some of the work yourself and outsource anything you can't do yourself and can afford to hire someone else to do for you.

Having a clear understanding of what resources you have to draw from enables you to evaluate opportunities properly so you don't get in over your head and end up in a worse situation than you started in. It also gives you the foundation of a plan to create the money you need when a worthy cause presents itself. Finally, when you have limited resources, you want to make sure you are applying them where they will

have the greatest impact in getting you toward your goals of sustainable profitability.

Personal Limitations and Lifestyle

When you hear the word “currency,” people almost exclusively think about money, for obvious reasons. However, I would like to inject a couple of additional angles on how you view currency.

1. Money is not the only currency required to create a sustainable path of income online.
2. Just like money, these other currencies are not infinite wells.
3. Just like money, you have other priorities in your life that these currencies must be divided across.

Let’s look at some of these different types of finite currencies that you should consider.

TIME

Time is by far one of the most precious, sought-after commodities that you possess. It takes time to build a business. It takes time to run a family. It takes time to manage a romantic relationship. The list goes on. You may not think of your time as a currency, but you absolutely must while working to make money online. I would submit that to most people, their time is more valuable than money. It must be treated as the treasure it really is.

How much time do you realistically have to spend each week creating your Profit Path? Can you carve out one hour per week? Two? Five? More?

It’s not enough to know how much time you could devote to this; it’s equally (if not more) important to have a plan for where you’re going to get that time. Just like money, if you don’t plan for it, life will suck it away!

My follow-up question is that if the opportunity were good enough, could you temporarily devote more time to creating your Profit Path? Remember, “no” is an acceptable answer. The point of this process is to know what resources you really have available to you and how you would get them if you needed or chose to.

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People make the mistake of thinking that money is worth more to them than time when starting a business with few resources. But I actually don't think that's true. I think it's more likely that time is an easier sacrifice to make because you literally don't have access to more cash. It's not that people value their time less; it's that their goal is important enough to sacrifice their precious time for the short term so they have more freedom not to in the long term.

PATIENCE

This is another currency that is not infinite. Busy, driven people get worn down. The more you are balancing on your plate, the more patience will be demanded of you. I can add to this list positivity, coping ability, and energy—these are all critical in all areas of our life. I bring this up because burnout is a very real possibility. Wherever you are spending your various currencies, you are taking away from another area of your life.

For most people, no amount of financial freedom will replace a broken family, a lost love, or poor health. I remember saying to my husband one day, “I think my business has turned into my sixth child, and anyone observing me would assume it's my favorite, because it's getting the most love and attention.” Balance is a very real thing, and it's not something that should be sacrificed in the pursuit of financial freedom.

Think carefully about this next set of questions, because most people don't even consider them when creating a Profit Path online.

BALANCE

How will you stay balanced, and how will you know when you're not? I find it very helpful to write down what is important to me when it comes to maintaining balance and what might be red flags that my life has shifted off balance in a way that isn't acceptable. Sometimes you will choose to run with your time and resources unbalanced in the short term to get a dream off the ground. That's OK. The point is that you're doing it deliberately. Trust me when I tell you it is not pleasant to crash because you've been running unbalanced too hard for too long and you have no idea how to course correct.

SUPPORT

Who is your support system? Is it a spouse? A best friend? Does your dog help you stay balanced and happy? Who can you lean on? Who is a resounding voice of reason that can help you evaluate what you're doing and how you're doing it when things get stressful? Everyone needs a support structure, so who is on your "Team Awesome"?

What Are Your Deal Breakers?

The last thing I want you to evaluate in this personal deep dive are your deal breakers and/or limitations. We all have them. A good example is that I have people on my staff who don't work on their Sabbath day for religious reasons. For some of them this is Saturday and for others this is Sunday. This is important enough to them that if building their personal Profit Paths required them to work on the Sabbath, then it wouldn't be worth it. That's a part of their lifestyle that is non-negotiable.

Some of your deal breakers we might have already covered. You may have an allotted amount of time you are willing to devote to your Profit Path, and if it consistently requires more time than that, then it's not a good match for you. Another example is travel. For some people, having to travel frequently would be a deal breaker. For others, the thought of being required to do any public speaking would kill the deal.

So what are your non-negotiable and personal limitations? This is especially important. It's very disheartening to get halfway into a Profit Path and realize it's not going to work for you. Please take some time to compose your own list of deal breakers.

Ultimately, this deep dive into your skills and resources is about really understanding what's important to you and what you bring to the table that you can leverage to make the most intelligent plans for moving forward.

PROFIT PATH PROFILE ASSESSMENT: PREFERRED LEARNING STYLE

You're probably aware that not everyone's preferred learning style is the same. The method for evaluating a person's learning style that I like

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best is the Myers-Briggs (MB) Assessment. I honestly feel I could write an entire book just on the MB methodology and how beneficial it is. However, there is so much phenomenal information you can research online that I won't take up space diving too heavily into it in this book.

The important thing for you to understand is that Myers-Briggs, ultimately, is a preference test. There are 16 distinct personality types, but all of them fall under one of four personas: Competitive, Humanist, Methodical, and Spontaneous. Each persona has its own preferences, and while the MB methodology teaches us a lot about ourselves, one of those things is our preferred method of learning.

Because your success at creating and implementing a Profit Path is so important to us, we have created multiple versions of our most important material. This way, instead of using the shotgun approach and hoping as many people as possible will be able to use the information, we created four versions, each in the preferred learning style of the four personas. This gives you the advantage of learning in the ideal way for you.

While not a requirement, we highly encourage you to take the Myers-Briggs Assessment because it will enable us to provide you with the highest quality of education, support, and care. You can learn more about the test at www.mbtionline.com.

MOONLIGHTING ON THE INTERNET: PROFIT PATH CALCULATOR

I've put a lot of thought and effort into this book to help you choose a Profit Path that will be a good match for your personal ambitions, lifestyle, and talents. However, as I keep pointing out, you likely don't know what you don't know. As a way to really serve you well, we have also created an additional assessment called Moonlighting on the Internet: Profit Path Calculator.

This is by far the most popular tool we have to help determine which Profit Path makes the most sense for you. It only takes a few minutes to go through and is designed to help you identify, based on your answers, the pros and cons of each opportunity in relation to your specific situation. I think you'll find it useful, even if you think you already know which avenue you would like to pursue first.

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You can take this assessment now, before you read through the different Profit Paths, or you can take it after you read the book and see if the suggestions it makes are in line with your own assessment of where you're going to start. You can have confidence knowing that we are committed to providing you with assessments, tips, and guidance designed to help you make the best choice for you, your family, and your future. Visit www.moonlightingontheinternet.com/assessments for more information.

Now, let's get started!



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