

The Students' Blueprint to Succeeding at Both School and Online Business

**The only strategies you need to become
a Rich Student**

J U L I U S K U Y O R O

THE STUDENTS' BLUEPRINT TO ACADEMIC AND BUSINESS SUCCESS

*A SIMPLE GUIDE TO BALANCING SCHOOL AND ONLINE BUSINESS AND
EXCELLING AT BOTH*

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INTRODUCTION

Who would write this better if not a student just like you?

I understand the experience of being a student, including the stress and challenges associated with it. As a fellow student, I am well-acquainted with the education system and its workings. I recognize that you have goals, aspirations, needs and wishes that extend beyond simply graduating with a good GPA to get a good-paying job.

Perhaps, you have plans to establish yourself, own a business, or learn a skill. You might often say “*I don’t want to work for anybody*” or “I don’t want to search for a job”. Well, it’s very reasonable to have these thoughts or wishes while being a student. It shows you already know what’s next after school and you’ll consequently work toward it.

By the way, let me quickly correct a popular notion that you may have which is: “*School is Scam*”. If you're one of those Edu-skeptics who think school is a scam, do me a favor, give yourself a slap; a soft one. One more. You spent over 15 years of your life [from basic to secondary school] going to school and now you’re almost done then you start to say *school is scam*?

My friend, chill, *school is not scam*, they just wouldn’t teach you **HOW TO MAKE MONEY**. School will only impact you with the necessary knowledge you need, to work and earn a living in your chosen career. Likewise, school will subject you to the traditional 9-5 work where you depend on weekly wages or monthly salary to earn a living.

I sincerely do not see anything wrong with this system. As a matter of fact, we need every one of these personnel in the society. The Doctors save lives, the Bankers help keep your hard-earned money, the Lawyers fight for your rights, the Teachers and Lecturers impact all the aforementioned.

The system says go to school for 20 years or more, graduate with a degree, get a job, start working and get paid periodically. Nothing would have been controversial about this system if there were really enough job opportunities. Unfortunately, the little ones we have, the working conditions aren't favorable. Thousands of Students graduate yearly but lesser job opportunities are created. However, that's not what this book is about – the focus here is to help you achieve the best possible results in your studies and business.

If you are determined to focus 100% on academics, there are plenty of helpful tips and advice to be found here. No matter your decision, I respect your right to choose the path that's best for you. And for those who want to succeed at both; make money and graduate with a good CGPA, Congratulations! This book has everything you need.

We'll discuss the challenges we encounter at both Academics and Online business, the strategies to employ to combat these challenges, and actionable plans to implement. We'll also consider the case study of a successful student.

Kindly note that I'm not a Writer, so expect less of flawless perfection in this book. I'm just going to share with you what I know and what works for me in my 3 years of balancing School with Online Business. This book comes with actionable steps so you can implement the strategies you learn immediately. This will not be like the books you read and abandon without practicing what you learn. Nah! that will not happen with this.

CHAPTER ONE

WHY YOU SHOULD START AN ONLINE BUSINESS AS A STUDENT

Prior to writing on the challenges you would face while combining school with business and the strategies you would need to combat them, I'd give you the strong reasons you need to start a business while in school.

You may ask, "*can't I leave school before I make money?*" "*If I make money in school, what difference does it make?*" And many other daunting questions and thoughts you may have as regards making money as a student. This section is dedicated to giving you answers to all your questions.

As for those who already own a business, I guess you have found your purpose, you may *skip this section or glean from the treasure embedded here.*

In today's age, there are endless opportunities for students to own online businesses and make money. Before now, only the adults could make money but now, teens, youths and even students now have access to various money-making activities. Whether offline or online; from selling products or services, creating contents, to offering freelance work.

These opportunities pave the way for students to earn money, gain valuable skills and the experience that make them stand out in the job market. I will segment the reasons you should have an online business into six categories.

Before that, I need you to know that when I say, "*Online Business,*" I do not only mean Affiliate Marketing, Graphics Designing, selling on WhatsApp and the likes.

Online business is any business activity you're into which requires the internet and social media to partially/fully carry out. So, if you're a Barber and you make use of WhatsApp, IG, TikTok, or Twitter to promote your works to your audience and get more customers—you are also an Online Business owner.

Now let discuss the six categories:

1. OPPORTUNITY TO EARN MONEY

If I ask you what you need most in your life right now, there is a high chance that your response would be MONEY. It's safe to say one of the most made statements every day is *'I need money'*, correct me if I'm wrong! Everyone needs money.

Our parents or guardians need money to pay our tuition fees, to give us our monthly allowance and pay for other expenses. Personally, you would also need money, aside from the one you get from Popsi or Momsi.

How then do you plan to get the money you need? It's not every time you want to call home, you probably have siblings whom your parents also cater for.

I'm sure you always feel or have once felt like sending money home to ease your parents of the burden. You're just incapable yet. However, as a matter of fact, the moment you graduate High School, you can make money and help yourself, parents and family.

Online business can bring you that transition, from dependent and naïve to independent, financially free and reliable!

2. GAIN VALUABLE SKILLS AND EXPERIENCE

Running an online business can help you develop a wide range of skills that can be valuable in the workplace. From sales and marketing, to customer service and project management, you can gain practical experience and build a portfolio that can help you stand out to future employers.

One solid reason learning vocational skills will beat formal education is that, while the latter focuses on Theory, the former focuses on Practice. If you can't demonstrate and implement what you know, the knowledge is a waste. Though, you get to practice (In school) during your IT, which is just for a few months. Likewise, science students engage in Laboratory practicals but it's minimal compared to getting real life work experience via online business.

Online business entails 100% practice (we don't write exams here). So, while school may bore you with theory and examinations, Online business offers you a hands-on learning experience and the potential for real-world success.

Starting an online business enables you to apply your creativity, problem-solving skills, and entrepreneurial spirit to a practical endeavor that can generate you income and a sense of fulfillment.

Unlike school, where success is often measured by grades and test scores, online business offers you tangible results in the form of sales, customer feedback, and growth statistics and money. You're your own Judge and only competition.

3. FLEXIBILITY

One of the biggest benefits of starting an online business as a student is the flexibility that comes with it. With an online business you can work from anywhere, at any time, as long as you have an internet connection and a Smartphone!

Speaking of smartphones, It is a phone that has a camera, touchscreen, data and Wi-Fi connection, etc. Check your phone, if it meets these criteria then you can start and run an online business. The flexibility feature of online business lets you work around your school schedule and your other commitments. You can also work during holidays or after graduation.

This is an advantage online business has over physical business/9-5, because the latter requires almost 100% of your attention. Meanwhile, with online business, you can conveniently manage it and attend your classes and tutorials.

For example, for an online business such as Affiliate Marketing, you won't have to keep custody of the products you sell, because you don't even have to own them before you sell. You only have to connect potential customers with the seller (owner of the products) using Social Media, and get a commission when they make a purchase.

Moreover, I feel the only level of education where you need to dedicate all your time to studying is Basic and High School. At the tertiary level, your focus should not just be on school, but also on gaining practical experience and developing professional skills that will prepare you for the workforce.

You'll learn the strategies you need to implement to effectively balance and excel at both in a later chapter of this book.

4. BE YOUR OWN BOSS

Starting an online business gives you the opportunity to be your own boss or CEO and take control of your destiny. This is so empowering and exciting. It would help you develop a strong sense of independence and self-reliance. You can make money "*legitly*" and live comfortably as a student — you do believe that right?

Have you ever imagined the freedom that comes with having your own money? You can afford anything you want. You can live off-campus, because you'll be able to afford the rent. Money would never be a barrier to anything you ever wish to accomplish in life.

That's what financial freedom means. Running an online business will give you that. Online business would give you the ability to work at your own pace, from the comfort of your own home or wherever you have an internet connection.

You don't have to worry about getting worn out or stressed, what will actually wear you out are the classes you attend. Though, online business requires a reasonable input of hard work, commitment and consistency. But, it's not as strenuous as compared to physical business.

Larger proportion (if not all) of your online business activities will be done on your smartphone, that's less stressful and even more interesting. Working with your phone or laptop is quite fun. In addition, you get to pay yourself. You're your own Accountant, you don't wait till month end to get paid. You can take vacation anytime without requesting anyone's permission.

Also, you won't have to wake up early every day for work and get stuck in traffic when you're returning home later in the day (Lagosians can relate). You can carry out your business activities on your bed, like I'm doing right now.

However, all these sweet "*flexes*" are of course not to downplay physical businesses or 9-5 work. They do have their own advantages too. Just letting you know what awaits you on this side, if you can give it all it takes to be successful at it.

5. LOW STARTUP COSTS

Another important reason you should start an online business is the affordability it offers. As a student and an aspiring entrepreneur, you may not have access to significant capital or funding. Aside from monthly allowance, you may not have any other source of income, and your allowance most times doesn't cater for all your needs.

Thus, you can't start or maintain a physical business, as it requires a huge capital. Even if you stumble upon some goldmine, I will not still advise you to start a physical business, unless you have a relative to manage it for you.

What I'd advise is you learn a high-income paying skill and build wealth for yourself from any of it. It requires less attention, allowing you to also focus on academics.

There are various high paying income skills, I'll share some of them with you in the BONUS section of the book. Online businesses often have lower operating expenses and can be launched with a smartphone or PC, a website (for some), basic software tools (like automation tools, productivity apps, social media management tools), etc. You also need a marketing budget/fee to enroll for a course or training.

For online businesses there's no need for a physical storefront, office space or the strategic procedures of business site selection in setting up an online business, as it is compulsory in physical business.

In addition, online businesses tend to have lower day-to-day expenses than its counterpart. For example, you may not need to hire as many employees, pay for as much inventory or supplies, or invest in expensive equipment or machinery. This makes online business a more financially sustainable option for you to invest in your business.

The low startup cost feature lets you test your business ideas with a minimal financial risk. Since the upfront costs are low, there is less pressure to immediately generate revenue. This can give you time and space to experiment and refine your ideas without risking a significant amount of money.

6. PURSUE YOUR PASSIONS

An online business can also be a great way for you to pursue your passions and turn your hobbies or interests into a source of income. The internet and social media is an avenue to monetize your talents, hand skills, knowledge, and natural endowments.

Your friends say you're hilarious, you should start creating funny contents on YouTube, IG & Tiktok. You will make money by partnerships, influencing and paid promotions for brands. It also paves the way for you to become a Celebrity. If you're talented with singing, you should start recording and uploading your songs on streaming platforms like Spotify, Apple Music. You get paid on every stream of your music.

If you're a beautiful lady, there are vast opportunities in the social media space for you to make money and live "*soft life*" as you certainly desire. Create entertaining contents around your passion e.g. dancing, talking, acting, singing, humor, teaching, etc. But please, make sure to take the decent approach, doing otherwise would only degrade your self-worth as a woman.

By simply providing the audience with what they desire, you can win their favor and loyalty. You'd also likely be featured on comedy skits, shows, etc. You'll make money as

a content creator, through brand promotions, endorsements, free gifts from your loyal fans, etc.

Furthermore, If you're good at crocheting, cooking, beadmaking, calligraphy, playing a musical instrument, sewing, drawing, repairing equipment, and so on. You'll make money by consistently showing your works and services on social media.

Now, take for example, the Indian instructors you watch their videos on YouTube. They are monetizing their knowledge by getting paid by YouTube for their videos. YouTube pays every creator for views on the video contents uploaded on its platform, in case you didn't know.

You just have to find your passion, take a course on it if you must, create a channel and start creating high-quality content till you're eligible for channel monetization. You can do more research on this.

Regardless of your sex or physical qualities, you can make money with your natural abilities in the internet space. You just need to work on your personal development, invest in your physical qualities, knowledge and other essentials. Just observe how your role models or mentors are doing and follow their footsteps.

Online business allows you to do what you love and make money while chasing your academic goals.

CHAPTER TWO

THE CHALLENGES OF COMBINING SCHOOL WITH BUSINESS

While running an online business as a student can have many rewards as you have learnt in the previous chapter, it also comes with its fair share of challenges.

It requires a significant amount of dedication and hardwork to ensure its success. On top of that, it demands consistency, flexibility, adaptability to, and a willingness to continuously learn and improve.

Every business whether online or offline is no *lazy man's job*. You need to be willing to show up regularly and work towards your business/financial goals every day. Already, as a serious student, there is a reasonable amount of effort you put into studying and taking tutorials so as to achieve academic success — That's the kind of energy you need to give to online business too, to succeed at it.

If you still have struggles with your academics and it's a priority to you, I wouldn't suggest you start an online business.

But, if you insist, these few tips can be of help in your academics:

- Attend classes regularly and always be punctual.
- Take detailed notes.
- Sit at the front or in a spot where you can see the board and the Tutor conveniently.
- Avoid distractions in class.
- Seek help from fellow classmates when needed.
- Join group discussions and be active.
- Be disciplined and avoid procrastination.
- Give your academics your best — strive for A!

Put these into action and you will see results.

Moving on, you must have understood by now that running an online business is not easy, although it has a lot of rewards. You'll need to work diligently to enjoy those rewards. Combining it with academics can be even more demanding.

Nevertheless, with the right strategies and mindset, it's possible to manage these challenges effectively.

In the next chapter, we'll discuss the tactics you will implement to tackle these challenges. But first, let me prepare you ahead, by letting you know the challenges you'll encounter while balancing school with an online business. Those that already run online businesses will find these relatable. So, we'll pick five of them, others that may not be examined here would definitely be conquerable altogether with the strategies we'll talk about afterwards.

1. TIME MANAGEMENT

One of the biggest challenges of combining school with business is Time Management. Between attending classes, completing assignments, writing notes from missed classes, studying for exams, and running a business, you may find yourself overwhelmed and striving to manage your time effectively.

It can be difficult to prioritize tasks and find a balance between school and business, particularly during busier periods like midterms and Exams.

2. BURNOUT

Another setback you may have to deal with is Burnout. Burnout also means exhaustion, stress, drain or fatigue.

Balancing school and business can be exhausting, and you may find yourself working long hours and sacrificing sleep and leisure time to keep up with both. This can lead to feelings of stress, breakdown, and frazzle.

Juggling the demands of your academic pursuits alone can already result into these, let alone balancing the rigors of both school and business venture. In addition, the pressure to succeed, meet deadlines, and manage multiple responsibilities can lead to burnout.

However, you'll learn the effective approaches you can implement to avoid or overcome this, as the case may be.

3. LACK OF FOCUS

The overwhelming number of tasks that you have to deal with every day often leads to lack of focus and an inability to stay on track.

The constant demands of academics, business or your other commitments makes it easy to get distracted and lose sight of important goals.

Consequently, you find it hard to maintain productivity and efficiency. I often experience this, most especially in my business, because I have a lot on my hands to handle. However, there are tactics I use to combat this.

4. FINANCIAL STRESS

Maintaining an online business sometimes can be expensive, and you may find yourself struggling to balance the costs of running a business with the costs of tuition, textbooks, handouts, and other school-related expenses.

Financial stress can be a major source of anxiety or frustration, especially if you're just starting and your business is not yet generating significant revenue. You may need to enroll for courses, take classes, get some tools for your business, and these financial requirements quickly add up and become a financial burden.

5. LIMITED RESOURCES

As a student, you definitely have limited resources at your disposal. This includes anything from time and money, to equipment, support and expertise.

Basically, you may have limited financial resources, which makes it difficult to invest in necessary equipment, programs, and other materials required for your business startup.

In addition, you may have limited time to devote to your business due to academic obligations and part-time jobs (if you have one). You may have limited expertise and support which can hinder your ability to start and grow your business. Also, lack of knowledge and experience in areas such as marketing, finance and operations makes it challenging to make informed decisions.

In the next section, we will explore different strategies and methods that you can employ to overcome this challenge and all other obstacles that we previously discussed.

CHAPTER THREE

THE STRATEGIES FOR COMBINING SCHOOL WITH BUSINESS

We've come to the most important chapter in the book. It's been a great and educational expedition so far, hasn't it? *(If a friend is beside you, scream YESSS at his or her ears. Remember I said 'A Friend', don't get slapped please).*

If you do not have an online business yet as at the time of reading this book, I'm sure chapter 1 would've given you enough reasons to consider starting one.

While chapter 2 probably toiled a little with that decision, this chapter here will settle the conflict, get ready to be mind-blown!

For those who have an online business already, I understand how rough the journey might have been so far, balancing your online business with academics. Though, there are sweet moments in your business, when you make money, get paid for a job or hit a major milestone.

Notwithstanding, it comes with its portion of setbacks, down-moments, and challenges, some of which you could relate to in the previous chapter.

Nelson Mandela said: *'The greatest glory in living lies not in never failing, but in rising every time we fall'*.

To achieve excellence in any of your life's endeavors, you need to have a resilient and persevering spirit.

Even the Bible says, *'...In this world you will have trouble...'*. John 16:33

Beyond online business and all your other important obligations; in our normal life, we're bound to experience downfalls and adversities, let alone in our money-making life.

Therefore, you need to understand that nothing in life comes easy. Anything you want, you work for it.

Successful persons today didn't achieve their prosperity overnight, it's through months and years of consistent hard work. If you're willing to become very successful in life too, be ready to put in the work!

We've explored the challenges you may encounter while pursuing both academic and business success. Now, let's delve into the strategies that you'll put into action to defeat these obstacles and effectively combine school with online business henceforth.

Recall that I mentioned at the start of the book that I'll be writing this book in an instantly-executable manner, so you can implement the strategies immediately after you're done reading, and you may always check back to refresh your memory.

To achieve this, you'll be given the strategies, their explanations, and also get '*Action Points*' which will guide you in taking ruthless action. Reading this book would be pointless if you don't take action afterwards.

I want you to apply what you learn relentlessly, and you may always refer back to the book to make sure you didn't miss anything. That's how I can feel fulfilled writing. That's also how you can thank me, if you're willing to.

Now, onto the strategies I've been hyping since. Let's go explore ten of them. By implementing these strategies, you can achieve a balance between your academic goals and business targets.

1. SETTING CLEAR GOALS

According to **Tony Robbins**: *“setting goals is the first step in turning the invisible into visible”*.

As an entrepreneur and a student, setting goals is compulsory and pivotal in achieving success academically and financially.

Balancing school with online business is an uphill task, especially if you’re new to it. So, to you, this combination is the “invisible” according to Robbins’ quote, and it takes setting clear goals to make it “visible” — to bring it into actualization.

If you haven’t been setting goals before now, you’ll learn how to do that. But first, goals can be defined as specific objectives or outcomes that a person or an organization wants to achieve within a certain timeframe.

Goals provide one with a sense of direction and purpose and can be used to measure progress and success. Goals can be categorized into long-term and short-term.

If you intend to graduate with a First Class, that’s a goal. If you decide to make \$1,000 from a business of yours in 1 month, that’s also a goal. Having a goal puts you on your feet at all times and it helps you achieve your wishes faster.

If you don’t have a goal attached to your commitments, you will never take them seriously. And you’ll be somewhat unprogressive, because you didn’t give yourself a strong purpose and target!

Consequently, whenever you get engaged in activities that could hold you back or delay you from achieving your goals, you'll be unmoved and unworried since you never had a goal.

Without hesitation, when combining school with online business, it's essential to define your objectives for both areas and create a plan of action that will help you achieve them.

On a side note, don't be confused, while goals are the broad and protracted outcomes (wishes) you want to achieve, objectives on the other hand are exact, measurable, and time-bound steps you take to achieve a goal.

For instance, using the First Class goal, your objectives would then be:

- Maintain a high GPA of 4.7 or above throughout the semesters.
- Attend all classes and actively participate in discussions and group work.
- Complete all assignments and exams to the best of your ability and on time.
- Meet with academic advisors or professors regularly to discuss your progress and identify areas for improvement.
- Develop effective study habits such as reading your notes after every class.
- Stay motivated and focused on your goal, even in the face of setbacks or challenges.

These are the objectives (steps to be taken) to achieve the first-class goal.

Moving on, to carry out your objectives, you will learn and start by setting **Specific, Measurable, Achievable, Relevant, and Time-bound (SMART) goals.**

Illustration of a SMART Goal:

	Academics	Online Business
Specific	End up with a GPA of 4.5 points this session.	Make 6 figures in revenue within the next 6 months.

Measurable	Track progress by monitoring my grades in each course and calculating my overall GPA at the end of each semester.	Track revenue using accounting software like QuickBooks and measure progress towards the achievement each month.
Achievable	The goal is feasible, given my current GPA and the remaining time in the session. I need to seek extra help, attend tutorials, adjust my study habits and get a serious reading partner to achieve this goal.	Implement pricing strategies such as discounts for bulk purchases, cross-selling and upselling, create limited time offers, and invest in paid advertising campaigns to drive more sales/land more deals.
Relevant	Improving my GPA will increase the chances of gaining access to scholarships, graduating with an Upper Division (second to first class) and also attract good-paying job opportunities.	Increasing the revenue will help me scale my business more profitably and allow me to achieve my personal goals and afford my wishes.
Time-bound	The goal has a clear deadline, which is the end of the session.	The goal is set for 6 months from now, with a clear target of 6 figures in revenue.

Why many students fail at setting and meeting up with goals is because they only know/ do the “Specific” part and ignore the rest. I hope you’ll not make that mistake as you have seen the proper way to set a goal.

In addition to the ‘Time-bound’ part (for the online business aspect), the illustration says “6 months” and “6 figures (which could be from 100,000 to 999,999)”, that means

you need to increase revenue by 16,667 to 166,667 (i.e. the goal divided by "6" months) monthly so as to meet up with the overall 6-figure goal by the 6-month deadline.

Action Points:

1. Get a book and write down your goal(s) for school and business.
2. Using the SMART table above, analyze the goal(s) under the SMART Objectives.
3. Now, break down each overall goal (both Academics and financial) into smaller tasks, which you'll engage in daily or weekly in order to work towards achieving the overall goals. For example, if you aim to make 60 sales in your business in 2 months, then you know you need to make 1 sale per day.
To achieve the given example, you need to list out the details of your goal.
“Achievable” objective of the SMART goal i.e. things that need to be done/be in place to get 1 sale per day.
4. Your smaller tasks (from No.3) could be; reaching out to 50 customers in the morning, uploading your business contents, reviews, and progress for your audience to see every day. Plus, running paid ads campaigns every day.
5. Now, you've written it all down on paper, it would not achieve itself. Get to work!
6. Begin with the highlighted smaller tasks, start putting them into action immediately.
7. Stay focused on the overall goal and its benefit to you — That's the price, keep your eyes on it.
8. Implement whatever you began on day 1 consistently and don't relent nor give up because nothing else matters, aside that goal.
9. Always review your goals periodically to know if you're on track or not so as to adjust if need be.

2. PRIORITIZATION

Wow, did I just spend close to three hours writing on that first strategy? Can't believe it. Lots of proofreading, research, analysis, paraphrasing, correction and addition. Subsequent strategies wouldn't be as lengthy as the first one.

Okay, let's proceed, what we've got here — prioritization! From the word 'priority'. Prioritization refers to the process of determining which tasks or activities are most important and should be addressed first, given the limited time and resources available. This strategy is of utmost relevance when it comes to balancing school and business.

As a student, you have limited time and resources, and you need to determine which tasks are urgent and important and which ones can wait.

Prioritizing will enable you to devote more time and energy to the most important tasks, which will speed up your progress because you'll advance more quickly when you deal majorly with the issues that are more important than the others.

This is not to say you'll focus on some tasks and neglect some. Of course, every task has to be accomplished. You only have to prioritize i.e. attend firstly to, and commit more resources to the essential tasks than the non-essential tasks.

Time is a valuable resource, and it's important to use it wisely. Every hour of your day must count, by engaging in activities that are either moving you towards achieving your goals or helping you maintain a healthy work-life balance.

When you focus on activities that are aligned with your goals and values, and that take care of your physical and mental health, it enables you to make the most of your time and achieve success in all areas of your life.

Remember it's not just about being productive, but also finding fulfillment and happiness in the activities you engage in each day.

Carrying on, an effective way to prioritize your tasks is by using the ‘Eisenhower matrix’. It’s a time management tool that will assist you in prioritizing tasks and focus on what’s important.

It is named after President Dwight D. Eisenhower, a former president of the United States, who was known for his ability to manage his time effectively. The matrix is divided into four quadrants, each representing a different level of urgency and importance:

- I. **Urgent and Important:** You have to tackle tasks that are both urgent and important first as they have serious consequences if not addressed E.g. unexpected problems in your business, a project/assignment with a fast approaching deadline, a medical emergency, etc.
- II. **Important but not Urgent:** These tasks are not so urgent but essential, as they bring you closer to your long-term goals. You schedule them. Examples are; relationship building, learning a new skill, researching new products or services to offer and many more.
- III. **Urgent but Not Important:** These are tasks that need to get done, but don’t require your expertise in order to be completed. You delegate such tasks. E.g. Writing missed class notes, dealing with non-essential calls or messages, participating in non-mandatory meetings or events.
- IV. **Not Important and Not Urgent:** These are tasks of low priority and low urgency and don’t contribute to your goals or priorities. They’re mostly distractions and trivial activities. These tasks must be limited or eliminated to make room for meaningful activities. Examples are; Mindlessly scrolling through social media, watching TV, playing video games for hours, engaging in aimless conversation instead of preparing for exams, etc.

Action points:

1. Observe what your normal week or day looks like, activities you engage in.

2. Start listing all your academic tasks for the week or month.
3. List all your business tasks too. For instance, if you're just starting an online business, your tasks should be taking a course, watching videos, reading recommended books, attending training, being present at your workplace, etc.
4. List your other unproductive activities too; those activities that don't add tangible value to you.
5. Also list possible tasks — the new tasks you may get started with sooner or later.
6. Use the Eisenhower matrix to categorize all the listed tasks.
7. Categorize them based on their level of urgency and importance.
8. Now, focus on the tasks that fall under 'Urgent and Important' first.
9. Schedule the tasks under 'Important but Not Urgent' to later in the day or week.
10. Delegate the tasks under "Urgent but Not Important" to friends, course-mates, experts, etc as the case may be and cut off all activities under "Not Important and Not Urgent" immediately!

3. CREATING A SCHEDULE

Once you have successfully set your goals, penned down the required objectives and identified your priorities, it is important to create a schedule that will help you kickstart your goal-hunting process and also help you stay on track.

This strategy is as relevant as the previous two we discussed. You will find its effectiveness in the course of combining various tasks and commitments in your academics with the ones in your online business.

Creating a schedule is what will help you achieve your daily duties, both at school and business endeavors. It would help you have every task determined and a time/schedule assigned to each of them. That way, you will smash your business targets and equally deal with your academic objectives.

From experience, having a schedule for your tasks makes you very productive. I'm usually able to achieve a long list of to-do which however, I wouldn't achieve on days I have no schedule for. I write my to-do the night before and wake up very early in the morning, while the rest of the world is still asleep.

Without wasting time, I start work and hunt after my to-do till all tasks are done. Each task is at a different time and arranged sequentially in my order of priority. Also, I plan breaks in between to prevent burnouts and tackle uncertainties ahead.

The experience I shared above basically explains what creating a schedule is like. However, I have an addition. When scheduling your tasks, "don't serve more than you can eat", i.e. don't list more than you can do. It's better to list five tasks in a day and achieve all, than to list fifteen and achieve five or less. The latter ranks your productivity and fulfillment level low.

Be flexible with your schedule, because things don't always go according to plan, so be prepared to adjust your schedule as needed. Moving on, to put this strategy into action you need a notebook or a scheduling App on your phone to list out your daily to-do. Scheduling with your smartphone is the better choice as it comes with reminders.

Besides, since more of your tasks would be performed on your phone, it aids the effectiveness of using an App. I make use of the AnyDo app for my scheduling.

Action points:

1. Get a notebook or install a scheduling App on your smartphone.

2. Consider the SMART goals you set in the previous strategy, make sure your schedule aligns with them.
3. Take note of your priority matrix too and figure out the important tasks to spend more time on.
4. Don't forget you're scheduling for both academic and business
5. Schedule important tasks to be your first set of to-do for the day.
6. Estimate how much time you need to commit to each task and make it realistic.
7. When fixing time for each task, remember to take into consideration your natural daily routine, such as lunch, sleep, leisure, workout, prayer, etc and recognize these activities in your schedule.
8. After scheduling your important task(s), your other tasks can follow.
9. Remember to fix a reminder for each task and put breaks in between your schedule.
10. After successfully achieving your tasks for the day, always remember to reward yourself, could be sleep, games, food or having fun with a friend.

4. WORKING SMARTER NOT HARDER

Let me tell you a story.

I used to think the only way to be successful at anything was to work hard. I'd put in the long hours, day and night, and I was always exhausted. Sometimes, I experienced burnouts and would have no other choice than to abandon my tasks and focus on activities that don't bring me towards my goals, like laughing on Tiktok, Netflixing etc.

I wasn't getting ahead in my business. I kept spinning in this wheel until **one thing changed!**

I studied some of the successful people I looked up to and I realized I was working harder and not smarter. I was wasting time on tasks that could be automated or delegated. ***"I had been busy but unproductive all these while"***, I said to myself.

I decided to change my approach, then I began to automate as many tasks as possible. I delegated tasks to others whenever I could and I put all my focus on the important tasks. As an Online Marketer, tasks like closing sales, creating educational contents both on Whatsapp and X, writing sales letters fell under this category. So, I exerted more focus on them.

Fortunately, this gave me more time to dedicate to studies. What more could one expect from this transformation? the results were amazing! Now, I can do much in less time. I'm now less stressed and more productive.

To be successful in balancing online business with school, you have to work smarter, not harder. I learnt this the hard way, but you're going to learn it the easy way. With the availability of various technology and automation tools, you can put this strategy into play in your business.

However, it will mainly work only for your "Online Business", as there isn't really anything to automate in your academics. Except for delegating tasks, which would be discussed on the next strategy.

This is how automation helps me. I'm able to respond to my fresh clients, customers or any other person's messages (on Whatsapp) without having to type it manually. I can now auto-save every new contact. I can personalize a message to each of my contacts without sending it individually — this isn't a Broadcast List. Furthermore, I can schedule my tweets for when I need it posted on X (formerly Twitter). I can also generate sales copies and business contents and ideas with less brainstorming using AI, and a lot others.

As an Online Marketer &Salesperson, a large proportion of my tasks are done on Whatsapp which is why most of my automation has to do with Whatsapp. I am currently building my audience list on Whatsapp. Email list is another popular option some other Marketers use.

I did mention using AI for content generation. Series of useful AI tools and websites would be made available for you in the last chapter of the book.

These Action Points would be applicable if you have an online business already, because I'll be using mine as an example.

Action Points

1. List out all your business tasks (If you had done this is on strategy 1, then there's no need here)
2. Identify the ones that can be automated.
3. To auto-save new contacts – I use Autosave App and Wamation.
4. To auto-respond to Messages – Auto Responder App and Wamation.
5. To schedule my Tweets – I use Hypesfury.
6. For Whatsapp Group Presentation – I use Wamation.
7. To generate content ideas – ChatGPT.
8. To ask any questions and do research – Google Bard.

To implement these, you must first determine which of your tasks can be automated, and the best way to do that is by using the ChatGPT tool. It's an AI tool that has answers to your questions. So ask AI, it would tell you which task can be automated and how to.

5. OUTSOURCING

This strategy is an extension of the previous one, and it majorly concerns the “Academics” aspect of the duo this book is centered on. I’m not gonna lie to you, balancing school with online business is quite difficult, I miss most of my classes, I don’t have complete notes, and I hardly read until exam’s near. I still ace my exams though – but in a hard way.

This hard way entails me reading like crazy whenever an exam is close and running up to my brilliant course-mates to put me ahead. Fortunately, I have this one course-mate that always wants to teach me and make sure I succeed academically.

Now, you won’t need to go through all these to achieve success academically if you implement the Outsourcing strategy. You already know your Online Business requires as much time and effort as your studies which is why you have to delegate some of your academic tasks to others.

- Give your notes to a course-mate to help you write, or get the note photocopied.
- Class attendance is important. Get yourself a friend that attends class regularly to take attendance for you on days you don’t attend.
- Ask questions and get updates about every class you fail to attend.

This strategy is also applicable in your Business, you can outsource some specific tasks which you aren’t an expert at to experts, at a fee.

In my business, tasks like Graphics design, Landing page design, Content/copywriting, Ads management can be outsourced. Don’t worry, if some of these terms are strange, you’ll learn more when you connect with me. All these said, please make sure you attend classes regularly. Be a diligent student.

Action Points

1. Get your Timetable and Course Outline.
2. Find yourself a spot on Campus, where you can conveniently carry out your business tasks when you don't have class.
3. List the business tasks that you know you can't handle yourself.
4. Find experts who can handle them for you – you can reach out to me as regards this.
5. Now that you have a Timetable, take note of your must-attend classes, and the not-so-compulsory ones.
6. For the must-attend, make sure you attend and write notes [Keep your phone away].
7. Whenever you're free, just move to your chosen spot on Campus and hit your business tasks.
8. For classes you can't attend, implement the three bullet points I gave under the 'Outsourcing' note.

6. STAYING MOTIVATED

The journey isn't going to be easy. You've probably never done this before, but by staying motivated, you will remain focused and fueled for the journey.

Let me tell you something, "Destination" is an illusion, there isn't really a destination, it's all a journey. Why? Because we humans are insatiable, when we get something, we always want more. And the further you proceed, the bigger your needs.

Therefore, the end of a journey is the beginning of another – no destination. To achieve the goal you set academically and financially, you've got to stay motivated. Distractions

are natural, they'll come. Social Media will distract you, the other gender will distract you, your own mind will also distract you.

You need motivation, not the “*inspire to acquire*” type, to stay committed to your goals and remain solid when things get tough.

To implement this strategy, follow the Action Points

Action Points

1. First of all, believe in yourself- you can achieve your goals. YES
2. Surround yourself with people who believe in you and will encourage you to keep going.
3. Do away with friendships and relationships that don't add to your progress (If your relationships are very important and you can't lose them, then influence them – so they will be like you. Everyone wins)
4. Take breaks – have fun, socialize when you're free, relax. Integrate breaks into your daily schedule.
5. Always get enough sleep – Go to bed early, rise early.
6. Live a healthy lifestyle- Eat healthy foods, drink water regularly, exercise regularly (take walks, at least)
7. Find a mentor or a coach – someone you look up to in your business.
8. Reward yourself – After every big task you achieve, reward yourself (could be food, movie (I watch movies only on weekends though), call a friend, anything that gives you quick dopamine which isn't business or studies related.
9. Visualize your success – Picture yourself achieving your goals (like picturing yourself as a First-Class Graduate)
10. Most importantly – DON'T GIVE UP.

7. USING AI TO YOUR ADVANTAGE

AI [Artificial Intelligence] is a technology that makes smartphones or software capable of doing things that usually require human intelligence. In a simpler term, AI is a technology in your smartphone that can perform tasks that normally require human intelligence.

Now, get something clear here. Before AI, machines and humans both coexisted, but there were tasks machines couldn't carry out that only humans could do, such as decision making, creativity and imagination, moral judgment, complex social interaction, complex problem solving, etc.

However, we now have AI, which has the capability to perform those tasks that machines couldn't perform. I hope you understand what AI is now? AI can think, write, create, make decisions, predict, intercede, save time, save money for you.

In addition, there's a widespread belief that AI would replace humans and render us jobless and useless. Yeah, it's true – you should be scared. But, No you shouldn't be scared, because AI could replace everything but it couldn't replace YOU.

You're distinct! Your values, your stories, your experiences, your humanity–emotions, AI lacks. Which is why Humans and AI would coexist. AI is just a tool that will revolutionize many aspects of our lives, the aspect of balancing School with Online Business specifically, which is our concern.

We'll use AI to our advantage! Recall those moments you spent long hours cracking your head on assignments, with AI you won't have to sweat it out on assignments anymore! With AI, you can get fast, accurate, and comprehensive answers to your questions, freeing up time to focus on other things.

AI would also help you generate ideas and contents you need in your business. There are hundreds of AI tools (in the form of Apps, Websites, In-App Programs), but my most-used one is Google Bard. You'll be availed with tons of AI tools and their uses at the ending chapter of the book.

Action Points

1. Visit ChatGPT and create an account.
2. Visit Bard and sign in with your Google Account (Bard is similar to ChatGPT).
3. Test them out, throw questions to them and watch them respond.
4. Ask ChatGPT to solve a question for you in one of your school courses.
5. Later in the book, you'll also get more AI tools – experiment them in your business and academics.

8. VIRTUES

An adage says “Virtue is the soul of Strategy”, while you may want to rely on strategies to get a goal achieved, you need to have some certain virtues in check!

Every virtue is important to have but as far as this book is concerned, in balancing school with online business and achieving success at both, there are five virtues you must have.

- Discipline
- Perseverance
- Righteousness
- Self-motivation
- Modesty

Discipline helps you stay focused on your goals and it helps you stick to your study and work schedules, even when distractions tempt you.

Perseverance gives you a strong sense of determination which would let you overcome obstacles, significant setbacks, and tough times.

You must understand that being successful at running an online business comes with ups and downs. In times of downs, you must persist and keep going!

Righteousness entails your moral values, towards man and God. You should have a solid relationship with your Creator, regardless of your religion and beliefs. Pray everyday, Put God first in your business and studies. Avoid sins as much as possible.

Don't do to others what you wouldn't do to yourself, because life has a way of rewarding you based on how you treat others and that'll have a great effect on your studies and business. Moreover, your moral values and habits cut across your general life, if you need God's blessings and favor in your life, you know you have to be right with Him!

Self-motivation is the ability to motivate yourself and stay committed to your goals even when facing challenges. As a student and entrepreneur, you'll not always have someone pushing you to work, rather what you'll mostly get are people pulling you back from working. So, you need to be your own motivator. And you're not going to follow all these strategies because you feel like, but because you have to, you must!

Modesty in your general life and in your finances. Modesty is knowing your strengths and weaknesses and not trying to be something you're not! Financially, live a life of simplicity, avoid extravagance and showiness.

You must only live to be a better version of yourself not to impress others. When you begin to make money in your business, remember to spend wisely, take care of yourself and live within your means.

These are the most important virtues you need to implant in you in the course of balancing School and Business to succeed.

Action Points

1. Discipline – Every Action Point you got in this book, implement them right now and every day.
2. Perseverance – You’ll need this for later, remember to persevere when you encounter setbacks.
3. Righteousness – Make it a decision now to build a strong relationship with God.
4. Self-motivation – Think and Write down one solid reason why you need to graduate with a First Class.
5. Self-motivation – Think and write down one reason why you need to make money from uour(/an) online business.
6. Remind yourself of these WHYs daily.
7. Modesty – The next \$20 or N20,000 naira you’re spending, if it’s not going to add to your life positively, don’t spend it, rather save it.

9. LEARNING

We learn everyday, no one is a custodian of knowledge. Always learn. Every opportunity you have to learn more, take it. Learn from successful people, learn from your colleagues, learn from people below you, and most importantly learn from your mistakes.

When I started out with Online Business, I was earning below \$100 and that seemed enough. When I learnt more, I encountered something that offered bigger. The transition kept going that way, up to when I was in a different field and owned about \$15,000. The only reason I experienced these transitions in the first place was because I kept learning. I was open minded, as I learned further, I evolved in knowledge and income. I would never have passed the \$100 range if I limited my mindset to my initial knowledge.

Let me share with you a secret, one very common habit of Billionaires is that they're always curious. They are always in a constant search for knowledge. They invest a lot of their time in learning amongst themselves and reading books, for some of them.

Elon Musk once said he's learnt a lot from his conversations with Larry Page (Google's Co-founder). **Warren Buffet** is known for reading hundreds of pages a day. **Bill Gates** credits his success to his habit of reading 50 books a year.

Therefore, If you aspire to be a wealthy person too, you must cultivate the habit of learning from people that are making it, and reading valuable books. To be successful in your online business and your studies you have to be open-minded and humble to learn from anyone, whether they're your mate, below or above you.

In the final chapter of the book, you will get my personal recommendation of 8 most valuable books you must read in your journey as a student-entrepreneur. To conclude this strategy, learning from your mistakes is as important as learning from others . You're human and you're capable of errors, but what makes you a different and better human species is if you always learn from your mistakes and not make them again.

Action Points

1. Go to [InvestorNBA Library](#) (a telegram channel), you'll find the 8 books recommended at the last chapter (in pdf format)
2. Start with the first one, take 10-50 pages daily.
3. You can start reading after you're done implementing every Action Point in this book.
4. Write down every mistake you've made as regards your academics.
5. Reflect on them and take lessons from them.

6. What would you do differently, so you don't make them again ?– ask yourself.
7. Do you have an online business, have you been involved in an online business, what mistakes did you make ?– Write them down.
8. Write down things you'll do differently to prevent the mistakes from reoccurring.
9. Network with colleagues in your field of business and relate with them.
10. If you're venturing into a new business, ensure you have a mentor and belong to a community of likeminds.

10. FINANCING

Finally, we are at the last strategy!

The Financing or Funding strategy is quite the most important when you're starting or running an online business. Without the necessary capital, it will be difficult to get started and stay afloat. However, it's not impossible – in as much as your mind is set to the online business, you'll definitely find means to raise the capital to start and sustain it.

Moreover, you don't need a lot of money to start a successful online business! According to Peter Drucker "*The best way to predict the future is to create it*", this implies that to achieve your goals, you start by taking small steps towards them.

If you want to become a Millionaire in 6 months time, you don't start hunting for ways to make that Million at once. You won't be successful with that. You break the

goal Into smaller tasks and go after them. You aim for 10,000 naira first, then 50,000 naira, then 100K, then 500K, eventually, 1M would be as easy as anything.

Hence, start small. Savings could help you, you're free to use your savings to start an online business. That's like taking from yourself to invest in yourself. Most especially, if your online business requires learning a skill (taking a course or training) – you're making a very good decision, trust me.

You may also seek assistance from Parents and Relatives. Explain to them how important the online business would be to you financially, etc and assure them it's never going to affect your studies. If that doesn't work, use your allowance. I used my allowance to purchase an affiliate marketing course and I never regretted it.

In addition, there are a number of Zero-Capital earning activities online, like surveys, networking-based activities, spin & win programs like Opera X AFCON, Selling low ticket offers (like free ebooks and premium apps), etc – all these are on the Internet for free, just do some research.

One other easy approach to getting funds is Getting a Job. My money-making journey began as a Primary school teacher, where I was earning 8,000 naira per month. This helped me save up for my first business, back in 2019.

However, one mistake I made was spending most of the salary on needs and with my family. Don't get me wrong, it's very important to take care of yourself and family but when something like starting a business is at stake, it should automatically be your top priority.

Don't spend what could potentially make you. Save more of it, spend less. By the time your online business starts yielding, you'll be grateful you held on to this advice. Jobs like Waitress, Shop Assistant, Tutor, PA, Delivery guy, Babysitter, House Cleaner are all dope for a student. You need not feel shy or intimidated about this,

because you know your aim for doing it is just to gather your capital. You know you've got a real proper journey afterwards.

On top of that, don't quit your job till your online business has reached a financially sustainable level. To round it up, if you have in-born skills, talents, or handwork, then network amongst fellow students and help them get things done, in return they pay you. Write notes, do laundry, organize hangouts, plait hair, run a small commercial store, repair gadgets, revamp wigs, etc.

Remember these are preliminary to an utmost goal, be a money saver and remain focused on the goal till you accumulate the required funds.

Action Points

1. Calculate how much you need to start your online business.
2. Of all 5 approaches to gathering capital, that I shared, which one are you implementing first – decide now.
3. If you don't have online business yet, you may as well be enlightened with the one I do at the next chapter – be open-minded.
4. Implement any/all of the strategies that's capable of bringing you the required fund.
5. Get a Saving Partner or App (Opay, Risevest, Piggyvest are dope – for Nigerians)
6. Set a deadline to meet up to the required funds and work towards it.

Cheers to your success!

I have done good justice not only to providing you with strategies to attack and prevent the challenges you experience while running a business in school but also provided you

with ways to become successful both academically and financially, at the same time. You should take each of the ten strategies one at a time.

CHAPTER FOUR

CASE STUDY OF A SUCCESSFUL STUDENT

Case study of the Author.

My name is **Julius Kuyoro**, as you've probably seen on the book's front cover. I'm currently living my 21st year on earth, as at the time of this writing. I'm also a penultimate Undergraduate of Accounting, at the prestigious Obafemi Awolowo University, Osun State. Nigeria.

Now, I'm gonna begin with telling you the businesses I've ventured into, ever since I knew "anybody" could make money online. Back in 2019, when I was 17 and awaiting admission. My Aunt didn't want me to stay idle at home, so she instructed me to either find a job or learn a skill. I got a teaching job at a close-by primary school. I worked there for about 6 months and got paid N8,000 each month.

I spent most of the salary on feeding, I had to assist my Single Mum. Later that year, a friend of mine via Whatsapp signed me up on an Online Platform. I recall how I stayed up all night so I could make more from the tasks we had to do, to earn. My Grandma complained at some point. She didn't like the idea of me being on my phone screen all night. According to her "You press your phone throughout the day, and still wouldn't let it rest at night.." I became careful afterwards.

Eventually, I gave up! It was hard and I was earning too little. However, close to the end of that same year, I saw a colleague of mine earning crazy figures with the same business I quit. I wish I could type "omorr", but this is a book. Well, I came back, learnt from him from afar. The following month I made my first ₦30,000 online. I'm sure the alert is somewhere on Facebook. Because that was where I generated leads for the business.

Fast forward to 2020, I resumed school as an independent student, but my Mom never stopped sending foodstuffs. I cherish her a lot.

Few days into the resumption, COVID sent us all home and that was my massive breakthrough. I accumulated over a million naira in my online business. Then, I ventured into Network Marketing, that was my first earn-in-dollar business. I earned even more than a million. I started buying expensive stuff like home appliances, gadgets, designer clothes, and so on. What more could a naïve 18 year old spend on – don't judge me.

Towards the end of that year, and start of 2021, I ventured into Forex and Crypto trading. Fortunately for me again, it was the bull season [DYR]. My networth peaked that year, and I became so rich for my age, though humble. Sadly, the same year Crypto dump came in and took almost all of my money. But, I didn't fret, I was confident and experienced, I could pick up.

While I ventured into these businesses, I was building an audience and got myself the name ‘**InvestorNBA**’. Today, I have earned an audience that values me.

I'm now a digital salesman, I help brand owners and businesses sell their products, services and businesses effectively online. I train students like me too, to do the same. I may not have to work after school anymore, I don't have to engage in illegal activities, I won't have to wait till after graduation to make money. I have the skills, the experience, the mindset to be rich now. I just have to keep at my craft and stack up my money.

Of all the skills I have learnt and experienced in my years of making money online, The skill of marketing stands out and it's the one that pays me today.

While balancing my Online business with Academics, I've had difficulty with time management. It affected my academics a little. I found myself missing quite a number of classes, I crash-read for some exams.

Nevertheless, the strategies I deployed [and still deploying right now] are the ones I gave you in this book. At every point in this journey, I have deployed each of the ten. Most especially, the ones that have to do with writing-down. If you know any of my friends, they'd tell you I write a lot! I have a lot of books on my work table. Writing helps me plan better for school and overcome the challenges I encounter.

As a result of my persistence and Never-Giving-Up spirit, I have achieved outstanding successes in both worlds. I have been a Millionaire before 20, and currently just a few points away from First Class, of which I'm sure I will reclaim and take home. I live comfortably, as a student and I work on my own terms, while still crushing my Accounting courses and my professional exams (ICAN).

I hope this inspires you to believe in your abilities and take full responsibility of your life now. Because, only You can help You. It may take time. It may not make sense when you start. But it will eventually make sense. You will thank me later.

CHAPTER FIVE

CONCLUSION

After reading this book, I want you to act on the Action Points immediately. Do not procrastinate. If you already have an online business you're running, implement the strategies given right away. Most especially, in your academics.

Who says you can't conquer both worlds? I am doing that, and I know a couple of my coursemates doing it too. So you have no excuse. If you do not have a business yet, ensure you connect with me on any of my social media handles. The links will be available at the end of this section.

What to do now:

- Learn a digital skill.
- Set your goals (academic and financial)
- Observe your daily routine, and create a schedule.
- Prioritize your tasks.
- Build a support system (by associating with great minds, and belong to online communities or groups related to your business.

In addition, remember to stay motivated, keep learning, don't assume you can do it all alone, always seek help.

The best way to appreciate the effort of the Author for putting this together is to implement every strategy and advice. I want to see you succeed, it mustn't be lonely at the top.

Connect with me;

[X](#)

[WhatsApp](#)

[Facebook](#)

[YouTube](#)

RESOURCES

15 ONLINE BUSINESS (DIGITAL SKILLS) TO CHOOSE FROM.

1. Digital and Affiliate Marketing.
2. Graphics Design.
3. Video Editing and Creation.
4. Software Development.
5. Copywriting and Content Writing.
6. Mobile App Development.
7. Crypto and Forex Trading.
8. Photography.
9. Language Interpretation and Translation.
10. E-commerce Management.
11. Social Media Management.
12. Book Writing and Publication.
13. Blogging.
14. Ghostwriting
15. Content Creation (in your desired niche)

8 IMPORTANT WEBSITES FOR ACADEMIC SUPPORT

www.khanacademy.org

www.academicearth.org

www.coursera.com

www.edx.org

www.open2study.com

www.academicjournals.org

Www.codeacademy.org

Www.youtube.com/education

10 WEBSITES TO GET FONTS

<https://qaz.wtf/u/convert.cgi?text=Type+here>

<http://www.1001fonts.com/>

<http://www.google.com/fonts>

<http://www.netfontes.com.br/>

<http://www.fonts.com/>

<http://www.fontsquirrel.com/>

<http://www.myfonts.com/>

<http://www.myfonts.com/WhatTheFont/>

<http://okaytype.com/hello/friend>

<https://typekit.com/>

8 RECOMMENDED BOOKS TO READ IN YOUR JOURNEY

1. The Students' Blueprint to Succeeding at Both School and Online Business (read and re-read again)
2. Think And Grow Rich by Napoleon Hill
3. Sell Like Crazy by Sabri Suby

4. How To Sell To Nigerians by Akin Alabi
5. Rich Dad Poor Dad by Robert Kiyosaki
6. Eat That Frog: 21 Great Ways To Stop Procrastinating and Get More Done in Less Time by Brian Tracy
7. The Millionaire Fastlane by M.J. DeMarco
8. The Rules of Wealth by Richard Templar

5 MUST-HAVE APPS

1. Google Lens (to search texts and images in a picture)
2. Pinterest (find any picture)
3. Universal Copy (extract out texts on a page)
4. PureStatus (upload clear media on Whatsapp)
5. Telegram (multi-use social media)

20 BEST AI TOOLS

1. GFP-GAN – Photo Restoration Tool
2. Notion.ai — Copy Writing Tool
3. ChatGPT – Ask it anything
4. Mixo.io - Website Builder
5. DALL.E - Image Creator
6. Lumen - Video Creator
7. Pika.art - Convert Text-to-Video
8. Makelogo.ai - Make logo
9. Paperpal.com - For Research
10. Deep Beat - Rap lyrics writer
11. Deep nostalgia - Animate faces in photos
12. Generative Engine - Build artwork from text
13. Resumeworded.com - Improve Resume and LinkedIn profile
14. Copy.ai - AI Copywriter
15. CodeWhisperer - Generate code recommendations
16. ScribeHow - Turn any process into a step-by-step guide
17. GitHub Copilot - Recommends Codes
18. Outwrite - Writing Assistant
19. Cleanup.pictures - Remove Unwanted Text object from pictures
20. Beautiful.ai - For Presentation

[Just visit their websites, with their names]

MEDICAL INFORMATION

1. healthAtoZ.com (www.healthatoz.com)
2. kidsDoctor (www.kidsdoctor.com)
3. MedExplorer (www.medexplorer.com)
4. MedicineNet (www.medicinenet.com)
5. National Library of Medicine (www.nlm.nih.gov)
6. Planet Wellness (www.planetwellness.com)
7. WebMD Health (my.webmd.com)

JOURNALS WEBSITES

<http://www.indexcopernicus.com> Multidisciplinary

<http://www.ajol.info/> - African Journal Online

www.africanjournalseries.com

www.devconsortservices.com.ng

www.doaj.org - directory of open access journal

www.sabinet.co.za - South African Journals.

www.oajse.com - Open Access Journal Search Engine

<http://www.lub.lu.se/en.html>- Lund University

<http://www.dovepress.com/>- Free Scientific & Medical Materials

<http://www.copernicus.org/> - Access & Publication

ACADEMIC SEARCH/WEB RESEARCH TOOLS/REFERENCE MANAGERS

<http://academic.research.microsoft.com> Multidisciplinary

<http://www.scirus.com>

www.scholar.google.com

<http://dbis.uni-trier.de/DBL-Browser/>- Digital Bibliography Library

Browser

<http://academic.live.com> Live Search Academic

<http://www.science.gov/> USA government for Science

<http://citeseerx.ist.psu.edu/index> - Computing & Information Sciences

<http://www.mendeley.com/> academic social network/collaboration

<http://www.worldcat.org/> Multidisciplinary

<http://libserver.cedefop.europa.eu-> Voc & Tech Education

<http://inspirehep.net> Stanford physics information retrieval system

www.ssrn.com/ Social Science Research Network.

Goodluck

