



Today is the best day of your life so far as here and now you have access to our 21-Step coaching where you can earn \$1,250, \$3,300 and \$5,500 in commissions with your very own business out of the box today . . . the engine of a web business is YOU! And the greatest investment you can ever make is in yourself!

What Advice Do You Have For A College Student Who Wants To Make Money Now To Pay Their Student Loan Back Quickly?



Hi I'm Anne and I have a few young friends that are just starting their lives either going into or early in college.

They are really concerned about leaving school with a great debt and having no real focus and to get a job.

So they are willing to work now while they are in school to start something so that they will not have a debt to look forward too.

And also to have a business already in place to build on.

What recommendation do you have that would get them a good start to get ahead?

I would say the best way to start a business is arbitrage.

It's where you can buy something in one place and then take it and sell it in another place for a bigger markup.

That way you can get started in that even if you only have 30 minutes a day.

So it's very easy for a college student to be able to do that. And it doesn't require a whole lot of skill.

Okay so an example of that would be let's say you go onto Craig's list. No let me back-up. Let's say you're a college student and you go to a garage sale.

And you find something that you can buy. You take those things and then you go to Craig's list and you try and sell it. And you do that.

Number 1 it is just part time, it does not have to take a lot of time. You can go to garage sales on the weekend.

Number 2 you are going to learn to write sales copy. You're going to learn how to sell something.

If you are going to start a business sales is one of the more fundamental skills you can ever have. Both face to face and one on one.

And also through your marketing, and through your sales copy.

Being able to write something sending it out to the masses and being able to sell it you'll soon make money online.

That's the key skill you need as a business owner. So a college student could do that.

Buy products at a garage sale and try and sell them through Craig's list for a mark-up.

Then that way they can start earning some money coming in. They can learn about business.

And they can do that in their spare time. Another thing they can do that is very easy to get into is affiliate marketing.

Finding companies that have an affiliate program like mine for example but there are plenty of them out there.

They sign up as an affiliate then they go and place ads. They go and promote those products and earn a commission. So they can do that.

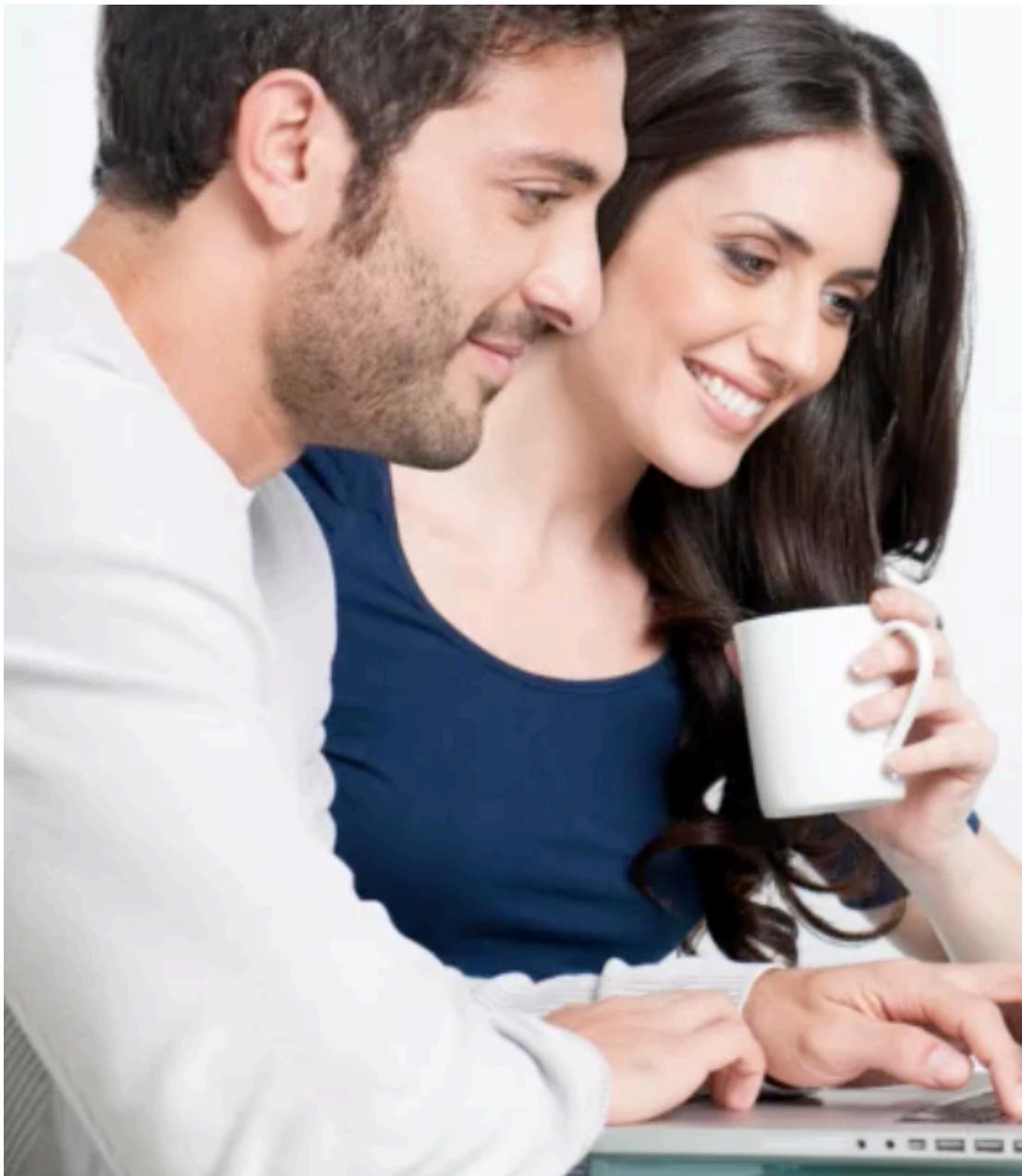
So in doing that they will learn how to generate an income through their own efforts.

They will learn the basics of building their own business selling something and it will also give them a lot of confidence too.

Because if you are a college student and you know that you can go and create your own income that gives you the confidence to go and start becoming an entrepreneur.

So that's what I would say to college students. Look for an opportunity to arbitrage products buying them in one place and selling them for a mark up. And get involved in an affiliate business beginning with my 21-Step training with your very own phone coach.

While Working At My Job How Can I Get My New Work-From-Home Online Business Started?



Presently I am a nurse fulltime. The hours are very long. Three shifts morning, afternoon and night. The shifts upset my sleeping pattern. I only have one full rest day a week.

I only have two hours each day to work on my make money online business. Well two hours a day that is more than enough to get started. And you have the one full day a week? Yes!

If my make money online business goes well and matches my nursing wages I would like to give up nursing because it is very taxing physically and mentally.

Can I ask you how much money your nursing brings you a year? Yes about \$70,000US. Good, okay let's work on that.

The free time you mentioned is more than enough to get your business off the ground.

Some people might think that's not much time at all. If you were spending that time on high leveraged activities it's more than enough.

The next thing is we need to define is what are high leveraged activities?

In that hour a day you have right now are you actually spending that time on your 21-step trained business or doing other things?

I am checking my emails. Well I understand the need but you have to stop doing that.

Everyday when you sit down for that hour, do no email, no Facebook, unless you are advertising otherwise it is not high leveraged work.

Nothing that doesn't directly make money online or get you a customer. Because what you have got to do is work concentrated in that one hour.

What I recommend you do is you take out your phone you put it on one hour as a countdown and you turn it on.

And for that one hour you tell yourself you say over and over in your head I'm only going to be focused on high leveraged activities during this one hour.

Now for you it is very simple. You are in the affiliate marketing business which is promoting other peoples products and services. So you need to get your affiliate links.

Second thing you need to do is learn how to do paid traffic. Pick one paid traffic method.

Now what paid traffic methods have you tried before? I tried one on Facebook because I did some traffic training about Facebook after doing the 21-Steps. Okay.

How much can you budget each day to spend on your ads? Ten dollars a day. \$70.00 a week. You said you wanted to earn enough to quit nursing. Why are you only spending \$3,500 a year out of your \$70,000?

I want to do testing first. Right, so once your advertisements are profitable you would be willing to spend more? Yes.

Let's say you are spending \$1.00 and you are profitable as you are getting back more than one dollar.

How much would you be willing to spend then? I think \$50.00 a day would be quite comfortable for me. Okay great!

So you've got one full hour and one full day that you can work on the business.

We need to spend that one hour on the paid method of traffic that you have chosen of Facebook pay-per-click to be your idea to make money online.

Now in one hour if that's all you are doing placing ads. And checking the stats for your previous ads you can get more than enough done. Great!

Well the first thing I want you to do tonight with your first hour is I want you to go and place your three ads on Facebook.

Write three ads. If you don't know how look at other peoples ads and model or mimic them. Okay?

You'll eventually develop your own style. You are going to have to get your affiliate links. Okay. For where your ads are going to go to.

And you have to get a little image to go on your Facebook ad. For the image just Google royalty-free images. The image should be relative to the ad. Okay.

So three ads per day. Here's the one thing that might stop you from doing this. When you get home back to Singapore.

You might go and do this for one day and then the next day it might be very tempting to check on email or fall back into those old habits. So you have to have the mental discipline not to do that.

The other thing I want you to get is you don't need to go on learning more stuff at this point so if you're using that one hour a day to look at more videos or more webinars and so on you have enough right now.

You already know enough to start applying. Because of your one hour a day action. Okay?

That's a high leveraging activity placing paid traffic ads because now we are actually getting people in front of the offer.

We have the chance of someone pulling out their credit card and buying. And you're getting paid a commission.

Checking email and so on that's never going to allow you to make progress. Placing the ads that's you actually doing the business. That's what it looks like when you are doing the right things.

It's going to be a bit of a challenge at first but you'll learn more through doing it then studying theory or watching more of our training videos. So now it's time for you to start doing it.

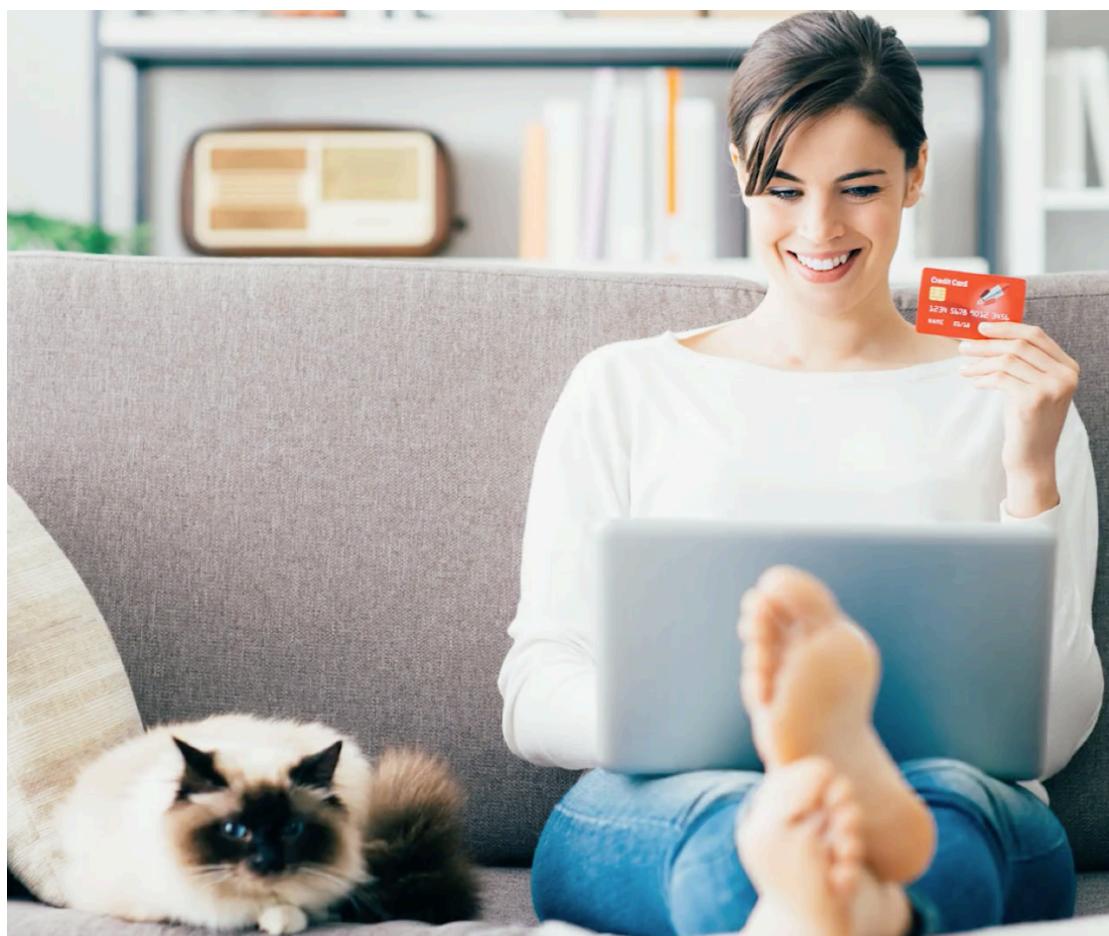
And my promise to you is if you do this for one week six one hours and on your full eight hours free day a week.

Seven days from now you'll know a tremendous amount about placing ads on Facebook - you'll know a lot. More than you know right now. Okay?

You'll have the experience of having done it. Now once you have done that for a week come back to me and tell me what kind of results you got.

Tell me how many clicks, how many leads, so that's all I want you to focus on right now.

How To Get Large Quantities Of Cash (Up To \$50,000+), To Finance Your New Business Venture!



What You'll Discover Here:

- How to access large amounts of funds to start and maintain your business

- Reasons you need access to financing
- Why “lack of money” should not be an excuse for starting a successful business

How Serious Are You About Making Your Financial Targets Become a Reality?

How to really push yourself to think big. If you want what the top 1% have, then you've got to be willing to do what the other 99% of people won't do.

If you need money for your business, and you're truly serious about finding it, then you can get it.

An entrepreneur is someone who gets paid to solve problems.

Instead of saying I can't afford this. Say how can I afford this? Change your words; change your life.

All famous entrepreneurs have gone through this at some point they have had to get creative and raise the money.

The most important thing is that you are open to ideas. You must believe you can, and your mind has to be open to possibilities.

Would you like to play the bankers at their own game and use their money to your own advantage? You can invest their money in your business to make massive profits.

I'm going to show you how you can get interest free credit and how to improve your credit rating. We are going to show you both things right now.

You need to know above all else what your credit score is.

All of the credit agencies carry evidence of your credit history. If you have ever borrowed money it will show up there.

If you are currently borrowing money it will show up there. Even if you have applied for credit in the past it will show up there as a search being made.

Every time a company looks at your credit file it creates what we call a footprint on your file.

You don't want to have too many of those because it impacts on your credit score. If you've got too few if you have never had a credit search it shows that you are not active.

You want to have one or two searches a month because it shows you are doing something. The more debits you have and you are meeting the repayments the better it is for your credit rating.

Credit lenders anybody who is going to lend you money want to know that you are responsible with money. You will pay back whatever you borrowed in the first place they are happy to give you more.

If you want to get a new credit card and your credit is less than perfect.

When you apply to the mass market of new credit cards and your score is not good enough.

They are going to say no. And every time you go to one it shows up as a search on your credit file and it will show you are desperate. And then nobody is going to lend to you.

So instead of going to a mainstream credit card supplier. Google Bad credit credit card. So even if your credit score is really bad and you want to get a new credit card this Google search will enable you to get one.

Your goal is to have 2 or 3 credit cards over the next few months.

The optimum score is 999. There are quite often mistakes on there. So go through every entry and if you find an error call them and tell them about it.

If your score is less than 999 you need to be doing something to help it improve.

If you are not borrowing money it is not going to be 999. The only way it's going to be up there is if you have regular borrowings and you are servicing it and you are always on time and you never miss a payment.

So it is important to have the flow of money moving.

If you know you have bad credit your job is to improve your credit file score. You need a credit builder credit card.

Having a credit card is the fastest way to improve your credit rating. So if you want to do just that. If you miss any payments it is going to affect your score.

Now credit builder credit cards are designed to improve your credit rating.

And they will impact on your credit score twice as fast. The problem with these is they are going to have high interest rates.

The job of one of these cards is not to borrow but to move money around, as I will explain.

When you apply for one it will not be a huge amount of money it maybe only \$100.

And the interest rate could well be 60%. And that doesn't matter, as you are not going to borrow money with it. Use it but you are not going to keep any balances on there and that is important.

For repairing your credit file they will also have a service, which is free, which is called a credit builder service.

They will send you a form to apply for the credit builder service on which they are going to lend you \$200 and you can pay that back over 12 months with a monthly small payment.

By signing that agreement it actually registers it with the credit card file agencies.

So it shows that you borrowed some money and every time you make a payment it increases your score. So no matter whom you are you can all do something now.

Now if you normally pay for fuel or food with a debit card or a cash card stop doing that and use your credit card for this small loan.

And doing this will cause your credit file score to rise up, as you will pay this card off just 5-days later.

Okay? So that's going to improve your credit score. You can do that month in month out.

If you have a business use a credit card to pay for business costs. And this will give you a clear list of transactions for your accountant.

Now there are all sorts of reasons for you doing this. Now don't use a business credit card use your personal credit card, as this will increase your credit file score for you also.

So just get used to paying everyday items with your credit card and it will work for your borrowing benefit each time. As you are only going to buy assets on it.

Let's say you have a credit card with \$400 spent out of \$500 Available. You can ring your credit card company up and say my credit is not big enough.

If you have been using it well they are most likely willing to raise your limit.

Let's say you have a credit card with a limit of \$20,000 dollars on it but you don't use it.

If you ring them up and say could you raise my limit up to \$50,000 what are they going to say?

No because you have not shown due diligence with the lower amount. Use it or lose it. As if you don't use it they will take this limit of yours and lower it down without warning.

It is better to have it and not need it then to not have it and need it.

Could you spend 4 or 5 hundred dollars a month or 18 to 19 thousand dollars and pay it back? What if you had 3 credit cards?

What would you be able to do then? Did you know by the way that you could transfer money between credit cards?

Let's just say you have three credit cards. Card 1 has a limit of \$3,000 and you have spent \$2,000 so it has \$1,000 available.

And credit card 2 has a limit of \$2,000 and you have spent \$1,900 giving you \$100 available.

Now card number 3 has a limit of \$15,000, which you pay off every single month because you use it for fuel and food, which is going to increase your credit score as I explained. So with your three cards you have a total of \$16,100 available.

Did you know you could pay off more than what is outstanding? Yes you can. So we can use card 3 to pay \$3,900 onto card 2. And then you can call up the credit card company and ask if they will increase your card 2 limit.

And they say yes we will increase your card 2 limit to \$10,000. And then we take credit card 3 and pay \$3,000 onto credit card 1. And we ring up the company and they say yes we will raise your card 1 limit to \$10,000 also.

Now we can turn around and do the same to card 3 by repaying the amount back to its limit of \$15,000 and we ring the bank and they gladly increase its limit to \$30,000.

It is all about the flow of money. You can do this every five days to allow it time to clear. So now you can see what you can do every month.

Now after we started raising the limits we increased our available money on all 3 cards total available to \$50,000 just by moving money around and making a cheeky call to the credit card company.

So can you see the power and why you need to be moving money around now?

Now I have worked in call centers before so let me show you how this would work.

When you call your local company up the call goes to their local call center in India. And they will be plugged into multiple credit card companies.

After you pass the security questions your last three entries will flash up on their screen. Being a few stats about your credit card.

They will have a brief summary of what your last calls were about. I will come back to that in a moment.

First I want you to have a suite of at least two credit cards but three would be better if you can.

There is going to be a balance transfer fee when you shift money between your cards. More on that in a moment. Don't worry about the price of the shovel when you are digging for gold.

Also don't sweat the small stuff.

If you are going to make a million dollars over the next 12 months just look at the bigger picture. We are looking to get a credit card that has a zero balance on transfers.

With this approach you can get as much money as you want for as low as you want.

Why would a bank want to give you a zero percent card over 4 years?

Because at the end of the 4 years the interest rate is going to go up and some people do not even know how much money in interest they are paying presently.

Create a spreadsheet with the limits, the dates when the payments are due and so on. It is up to you to take control.

Write it in your diary or have the minimum payment come out of your bank account on time. If you get this wrong it will ruin your credit rating but if you get it right it will improve your credit rating.

So if you have a total combined limit of \$50,000 and you have borrowed \$50,000 so you have a debt ratio that is quite high being 1 to 1.

So you are totally committed and lenders do not like this. So what you need to do is get that down to about 50%. The other way is to increase your credit limits.

Take a piece of blank paper and write at the top My Credit Card Strategy. Then write down the card company, the limit, the interest rate and the balance and what you owe.

Use any ability to transfer money from your card with the best remaining balance onto those that are showing 100% borrowed so you can at least show you have paid back 50% as was explained with the three credit cards earlier.

Remember if you do not use the amount you have as your limit they will get wind of this and they will lower your limit.

It truly is use it or lose it. You might not think that you need to do this now but an opportunity might come along in for instance a real estate deal.

A platinum card is great because it has a higher limit, lower interest rates and a few other benefits. And even better than this is a diamond or a black card. With one of these you can get 7-figure limits.

If you would like to get one you need a perfect credit score and either an income of 70 to 80 thousand income or savings in the bank of this amount.

Normally you have to be invited to get a black card so be a little bit cheeky and approach your banker and say invite me.

If you get yourself a diamond card you get a concierge service with it. A story I know is of a music concert that was sold out.

So the black cardholder rang and asked the concierge can you get me 8 tickets. And they did. Or you can get access to airport lounges and other perks like being able to get a pizza delivered.

Now the other thing to be considered is if you are making day-to-day purchases think about getting a zero balance transfer card and a purchase card, which gives you points towards prizes etc.

And I want you to use your entire limit, which will enable you to get a better credit file score, and also you will be able to get a greater limit on these cards.

So the more you play with your cards the bigger they get limit wise.

If you do what I am about to tell you firstly it is going to increase your credit limit and your credit rating and more opportunities to invest in stuff and you can be prepared for the deal of the century that might come along.

Now before you apply for any new ones this see if we can do what I just said to them now.

I'm going to give you a phone script to use now. So let's say Lucy is going to pick up your call on the phone right now.

Hi Visa card Lucy speaking. And you are going to say Hi Lucy how are you doing today?

Be nice to these people because your every call is recorded. So say Hi Lucy and she says how can I help you today. I am calling about my credit card.

Can you tell me what the annual fee is Lucy? If she says it is \$100. You say can you waive that for me Lucy?

Can you take that off? Can I not pay that? Please get rid of it. Now on her screen next to the fee is a yes or a no. So you are just making her job easier.

If she says no you ask her why that is? It could be that she is not authorized to do that. So you say put me through to the person that can.

If for any reason of theirs you are not getting on well and making progress politely hang up and redial to get someone else that is a bit happier.

Lucy might say I can only reduce it by \$30 a time. So what you do is say thanks and ring back 3 times to get it removed completely.

Now Lucy says is there anything else I can help you with? And you reply yes there is actually Lucy. Can you tell me what the annual interest rate is?

And she's going to say it's 19.9%. Can you reduce that for me please Lucy? And she might ask what would you like it to be?

And you are going to say naught percent interest because I can go elsewhere and get this zero rate. And she might say well I can reduce it down to 9.9%.

So you have effectively halved your payments. Now Lucy is going to ask is there anything else I can do for you?

Yes can you tell me what the credit limit is Lucy? Can you increase that for me Lucy? She might say yes and increase it for you by a large amount you can go ahead and be able to use if the need arises.

If she asks how much would you like say \$100,000? It is a great starting off point and you can laugh with her and she will laugh also if it cannot be set at this high amount.

Ask it anyway because Lucy might say yes to this high to you amount. In other words get out of your comfort zone and ask.

You might say to Lucy what's the most amount I can do right now? And she might go ahead and ask you what do you want it for? The best thing you can say is home improvements. Or on my education.

Don't say for business as it is a personal credit card and they are not going to like that. You could also say it is for debt consolidation.

And just note if you are ever going to get a zero balance transfer card as for one that can transfer money into your bank account.

Lucy might say to be able to increase your limit we need to do a credit check. And as this check will show up on your credit file only do this 2 times in any one-month.

Or Lucy might say I must place you through to my supervisor to get your limit increased. So you say yes please Lucy that will be fine put me through to them.

Or if she says I can give you a lesser amount ask her what can you give me today Lucy?

I can tell you a true story of a gentleman I was coaching who got on the phone and asked to increase his card amount to \$100,000 and they said no we can give you \$8,000.

So when he hung up he dialed again and asked for \$100,000 and they said no but I can give you another \$8,000. So he had increased his limit to \$16,000 in five minutes on the phone.

What is a Persons Financial Thermostat, and Why is it So Important?



I don't take credit for coming up with this concept. I remember learning about this that everyone has money thermostat. And it is one of the most powerful ideas I have ever heard. As it explains a persons level of wealth.

So you know how you can go into a room with the air conditioning on. The temperature of the room is kept within a certain range. So for

example let's say we are talking in degrees Celsius right. The room was set to be 23 degrees Celsius right.

If the air conditioner is on too long the room gets too cold at 22 degrees and it switches off. And when the temperature reaches 24 degrees it is too hot so the air con kicks in again.

It is the thermostat that keeps the room in this range of temperature. If someone is an introvert or an extrovert there is a certain range of socialization where they are interacting with other people and are comfortable with that.

For example an introvert if you place them in a party where they have to talk to a lot of people then after a certain amount of exposure in that environment they want to get back to being by themselves. And the extrovert will seek out that kind of interaction at a level they like.

Well it's the exact same thing with the amount of money in someone's life. The amount of money coming in and the amount of money they hold on to. Some people are really good at being able to make money online and gain cash flow into their lives. But they are not comfortable with the money so they find ways to get rid of it.

There's a thermostat there. Now let's say that a person is comfortable with one hundred thousand dollars in their bank account and suddenly they make a lot more money.

And now they go up to \$180,000 and very far outside their natural thermostat. And for someone who's never heard this before it might sound crazy but it's very true. Now this person finds ways and really are they conscious of this to get rid of the money. Such as I think I need a new car or I think I deserve a holiday now.

Then they fall back into that range and they are comfortable again. And let's say they take a big hit. They lose 40 grand in a week when something goes terribly wrong. They are not accustomed to having so small an amount in their bank account so they start looking for creative ways to bring in a lot more money.

Most people walking around on the street their thermostat is set shockingly low. For some their financial thermostat is set to below zero. They always have credit card debt and you meet them in years to come and they are still in credit card debt.

That's their natural state of being always owing money. And when they go outside of that range when they don't owe any money they find ways to fall back within that range. So we all have this financial thermostat and where yours is determined and where mine is determined is perhaps set when we are children.

But it does not mean that it is fixed for life. It can be changed. Matt says he believes his money thermostat is set pretty high and as a kid he would enjoy saving coins.

But with Internet marketing he has been able to hold on to his money. And to a lot of people who have businesses that grow very rapidly and they made a lot of money in a very short amount of time.

It's so far out of their comfort zone they find ways to go and get rid of it. I believe your financial thermostat can be adjusted. This is something that is gone into at a deeper level at the Platinum Masterminds.

The moment you start measuring how much money you spend every day, every week, every month. By looking at a visual chart. Then you can become aware of where the leaks are in your life. Awareness is the first step because once you become aware of it you can change it. By looking and asking why your thermostat is set where it is.

For example look at your childhood and society in general also such as the media has a problem with people making lots of money. Or deep-set beliefs such as rich people are snobs or rich people are selfish.

Rich people are greedy. So they attached all these negative beliefs to getting rich. Most of us think about oh if only my business would make money online and pay me more each week in cash flow.

When in truth it is not about this as first and foremost it is where your financial thermostat is. And to prove it to you. Look at lottery winners suddenly they have millions of dollars. The majority of them five years later they have lost it all.

Do I Have To Put My Business Above Everything in My Life in Order to be Successful?



This is a very good question because often we have to struggle with finding balance here. How do you find balance when starting a new business to make money online while at the same time spending time with your family doing all of these things.

Playing golf or a hobby. How do you fit it all in? The truth is that if you want to do well as a business owner. If you want to build a business from nothing up until doing big numbers.

You have to be willing to make it a priority in your life. When I say a top priority I am talking about the top two or three priorities in your entire life. You might have family as number one but make money online must be two or three.

If it's buried down as number ten of priorities in your life you're just not going to make it. For Matt for the past 6 years or however long it has been building my make money online business even before it

became Mobe in those years when I was doing other things in Internet Marketing I really did make it priority number one.

The slight advantage Matt had was he does not have a wife and he does not have kids. And that means he does have more time to devote to the business.

Matt says that often you are going to have to give up on a few things that are taking too much time away. Maybe you have a favorite TV show or about three or four of them.

You have got to really ask yourself what's more important my business or those TV shows? Maybe when you are driving to work in your car during a 45 minute commute and you love to listen to music you have to be prepared to give that up and work on the business.

If you wanted the freedom that a successful business can provide none of that is going to eventuate until you make it a priority in your life. And you give it the time to happen.

And as far as how long is it going to take. That could be half a year that could be a full year. Could be a lot longer. But is it worth it? For Matt his entire life is completely unrecognizable now compared to what it was 7 years ago.

So how long that is going to take for you is all up to you. My point is you are going to have to make it a priority in your life. So when Matt hears people say I don't have the time to do this.

He thinks to himself this person is not going to make it. It's nothing to do with not having enough time. What they are really saying is they are not prepared to put finding enough time a priority in their life and therefore they are going to have a hard time succeeding in business.

So put it up there in the top three and make more time and put in the work. Not only a priority time wise but a priority in your mind. So your thoughts throughout the day whatever you're thinking about you've got to be thinking about the business a lot.

Matt says he is thinking about Internet Marketing every hour. No more than ten minutes would go by throughout the day without thinking about his business. He is always thinking about his business. There's work and then there's play.

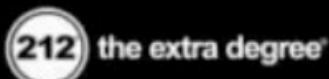
Because if you're truly passionate about building a business and want to do really well at it it all blends together. If you ask Richard Branson this he's got some great quotes but he says there is no work and play it all comes together all falling into the same space.

And that's the truth. You have to be prepared to have it at the forefront of your mind 24/7. To some it might not sound very nice. You might think that if I am just thinking about the business I am going to be a boring person.

I'm not going to be much fun to be around. It does not mean that you block everything else out. It just means that in the back of your mind you are always thinking about things like how do I increase sales.

What's my next great idea? What's my next product? What will I write about in my email marketing today? Those kinds of things. I hope that answers this question.

AT 211 DEGREES, WATER IS HOT.
**AT 212 DEGREES,
IT BOILS.**
AND WITH BOILING WATER, COMES
STEAM.
AND WITH STEAM, YOU CAN
**POWER
A TRAIN.**
ONE EXTRA DEGREE MAKES ALL THE DIFFERENCE.



Will you go the extra one degree?

**Will you invest
17 minutes to
potentially change
your life forever?**



The 21-steps are coming your way to transform your life forever!

If you would like to earn \$1,250 . . . \$3,300 . . . \$5,500 and \$10,000 commissions from your very own business where the company will do all the selling for you and you must only do part one which is sending leads and we even show you how to get the leads by giving you training 30-minutes a day with your very own phone business coach. Copy and paste the link below into your browsers address bar and begin your most wonderful education with your business out of a box. We are so confident you will succeed we will give you \$500 if you finish your 21-step training and you do not make a commission in the next 30-days. You need zero computer skills and a budget of \$50 a week to spend on ads to promote your side of your new business. Also you can watch testimonials of our consultant partners who have shared in the \$73,000,000 paid out to them in commissions so far every two weeks.

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