HOW TO MAKE MONEY ONLINE ON MY PHONE

UNLOCK YOUR SMARTPHONE'S EARNING POTENTIAL: HOW TO MAKE MONEY ONLINE ON MY PHONE

HOW TO MAKE MONEY ONLINE ON MY PHONE IS A QUESTION ON THE MINDS OF MANY, ESPECIALLY WITH THE INCREASING SOPHISTICATION AND ACCESSIBILITY OF MOBILE DEVICES. YOUR SMARTPHONE IS NO LONGER JUST A COMMUNICATION TOOL; IT'S A PORTABLE OFFICE, A CREATIVE STUDIO, AND A GATEWAY TO NUMEROUS INCOME-GENERATING OPPORTUNITIES. THIS COMPREHENSIVE GUIDE WILL EXPLORE THE DIVERSE LANDSCAPE OF MAKING MONEY USING YOUR PHONE, FROM QUICK TASKS AND PASSIVE INCOME STREAMS TO BUILDING A FREELANCE CAREER. WE'LL DELVE INTO THE PRACTICAL STEPS, NECESSARY TOOLS, AND STRATEGIES TO EFFECTIVELY MONETIZE YOUR MOBILE DEVICE, TRANSFORMING IDLE MOMENTS INTO PROFITABLE VENTURES. DISCOVER HOW TO LEVERAGE APPS, SOCIAL MEDIA, AND YOUR EXISTING SKILLS TO GENERATE INCOME, WHETHER YOU'RE LOOKING FOR A SIDE HUSTLE OR A PRIMARY SOURCE OF ONLINE EARNINGS.

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UNDERSTANDING THE MOBILE MONETIZATION LANDSCAPE

The digital economy has opened up a vast array of possibilities for individuals to earn money online, and your smartphone is a powerful tool in this new landscape. The key to successfully making money online on your phone lies in understanding the different avenues available and aligning them with your skills, interests, and available time. From micro-tasking apps that pay small amounts for simple jobs to platforms that allow for more substantial freelance work, the options are varied and continuously evolving. It's important to approach mobile monetization with a strategic mindset, recognizing that consistency and quality often lead to greater rewards.

The accessibility of smartphones means that earning potential is no longer confined to desktop computers. Whether you have a few minutes during your commute or dedicated hours for a side hustle, there's a method to suit your lifestyle. The proliferation of user-friendly apps and platforms has significantly lowered the barrier to entry, making it possible for almost anyone to start earning. However, it's also crucial to be aware of potential scams and to focus on legitimate opportunities that offer fair compensation for your time and effort. Researching platforms and reading reviews before committing is a vital step in safeguarding your earnings.

GIG ECONOMY APPS FOR QUICK EARNINGS

The gig economy has revolutionized flexible work, and many platforms are perfectly suited for mobile users. These apps often connect you with immediate opportunities to earn money for completing specific tasks or services. They are an excellent starting point for anyone looking to make money online on their phone with minimal commitment or specialized skills. The appeal lies in their flexibility; you can pick up tasks whenever you have free time, making it ideal for supplementing your income or earning money during downtime.

DELIVERY SERVICES

One of the most popular ways to earn with gig apps is through delivery services. Many companies allow you to sign up as a driver or courier using just your smartphone. You'll receive notifications for delivery requests in your area, and once accepted, you can navigate to the pickup location, collect the order, and deliver it to the customer, all managed through the app. Earnings typically depend on the number of deliveries completed, distance, and tips.

- FOOD DELIVERY (E.G., DOORDASH, UBER EATS, GRUBHUB)
- GROCERY DELIVERY (E.G., INSTACART, SHIPT)
- PACKAGE DELIVERY (E.G., AMAZON FLEX)

TASK-BASED SERVICES

Beyond deliveries, numerous apps offer a variety of on-demand tasks. These can range from simple errands for others to more specialized services. You can often set your own hours and choose tasks that align with your location and availability. This provides a highly flexible way to earn money quickly.

- HANDYMAN TASKS AND HOME REPAIRS
- ASSEMBLY OF FURNITURE
- MOVING ASSISTANCE
- EVENT STAFFING

ONLINE SURVEYS AND MICROTASKS

For those seeking to earn money online on their phone with minimal effort and no specific skills required, online surveys and microtask platforms are a viable option. These platforms pay users for completing small, repetitive tasks or for sharing their opinions. While the per-task payout is usually low, the cumulative earnings can add up over time, especially if you are consistent.

SURVEY APPS

Market research companies are always looking for consumer feedback. Survey apps connect you with these companies, allowing you to earn rewards for completing questionnaires. You'll typically answer questions about your demographics, purchasing habits, and general opinions on various products and services. It's important to be honest and thorough to maximize your earnings and avoid account suspension.

• SWAGBUCKS

- GOOGLE OPINION REWARDS
- SURVEY JUNKIE
- PRIZEREBEL

MICROTASK PLATFORMS

MICROTASK PLATFORMS BREAK DOWN LARGER PROJECTS INTO VERY SMALL, MANAGEABLE TASKS THAT CAN BE COMPLETED QUICKLY ON YOUR PHONE. THESE TASKS MIGHT INCLUDE DATA ENTRY, IMAGE TAGGING, TRANSCRIPTION OF SHORT AUDIO CLIPS, OR CONTENT MODERATION. WHILE INDIVIDUAL TASKS PAY PENNIES, COMPLETING MANY OF THEM CAN CONTRIBUTE TO A STEADY INCOME STREAM. CONSISTENCY IS KEY WITH THESE PLATFORMS.

- AMAZON MECHANICAL TURK (MTURK)
- CLICKWORKER
- APPEN

SELLING PHOTOS AND VIDEOS

IF YOU HAVE A GOOD EYE FOR PHOTOGRAPHY OR ENJOY CAPTURING MOMENTS WITH YOUR PHONE'S CAMERA, YOU CAN TURN YOUR MOBILE DEVICE INTO A SOURCE OF PASSIVE INCOME BY SELLING YOUR PHOTOS AND VIDEOS. NUMEROUS STOCK PHOTO AGENCIES AND MARKETPLACES ALLOW CONTRIBUTORS TO UPLOAD THEIR WORK AND EARN ROYALTIES WHEN THEIR IMAGES OR CLIPS ARE DOWNLOADED BY CUSTOMERS. HIGH-QUALITY, RELEVANT, AND UNIQUE CONTENT IS ESSENTIAL FOR SUCCESS IN THIS AREA.

STOCK PHOTO AND VIDEO PLATFORMS

THESE PLATFORMS ARE A POPULAR CHOICE FOR MOBILE PHOTOGRAPHERS AND VIDEOGRAPHERS. YOU UPLOAD YOUR BEST SHOTS, AND ONCE APPROVED BY THE PLATFORM'S EDITORIAL TEAM, THEY BECOME AVAILABLE FOR PURCHASE. YOU EARN A PERCENTAGE OF EACH SALE. BUILDING A DIVERSE PORTFOLIO AND UNDERSTANDING MARKET TRENDS CAN SIGNIFICANTLY BOOST YOUR EARNINGS OVER TIME. FOCUSING ON NICHE SUBJECTS CAN ALSO HELP YOUR WORK STAND OUT.

- SHUTTERSTOCK CONTRIBUTOR
- ADOBE STOCK CONTRIBUTOR
- GETTY IMAGES CONTRIBUTOR
- FOAP

SOCIAL MEDIA AND DIRECT SALES

Some platforms and apps allow you to sell photos directly to individuals or businesses. You can also leverage social media to showcase your photography and direct potential buyers to your portfolio or selling pages. For videography, creating short, engaging clips for social media or as stock footage can also be a profitable venture.

FREELANCING ON THE GO

YOUR SMARTPHONE CAN BE A POWERFUL TOOL FOR MANAGING AND EVEN EXECUTING FREELANCE PROJECTS. WHILE COMPLEX TASKS MIGHT STILL REQUIRE A COMPUTER, MANY FREELANCE OPPORTUNITIES CAN BE INITIATED AND MANAGED ENTIRELY FROM YOUR MOBILE DEVICE. THIS IS AN EXCELLENT WAY TO MAKE MONEY ONLINE ON YOUR PHONE FOR THOSE WITH IN-DEMAND SKILLS, OFFERING GREATER EARNING POTENTIAL THAN MICROTASKS.

WRITING AND EDITING

IF YOU HAVE STRONG WRITING SKILLS, YOU CAN FIND FREELANCE WRITING AND EDITING GIGS THROUGH VARIOUS PLATFORMS.

TASKS CAN INCLUDE WRITING BLOG POSTS, ARTICLES, PRODUCT DESCRIPTIONS, SOCIAL MEDIA COPY, OR PROOFREADING
EXISTING CONTENT. MANY OF THESE TASKS ARE MANAGEABLE ON A SMARTPHONE, ESPECIALLY FOR SHORTER PIECES OR EDITS.

- Textbroker
- Upwork
- FIVERR

GRAPHIC DESIGN AND SOCIAL MEDIA MANAGEMENT

WITH THE RIGHT APPS, YOU CAN PERFORM BASIC GRAPHIC DESIGN TASKS OR MANAGE SOCIAL MEDIA ACCOUNTS FOR CLIENTS. APPS LIKE CANVA OFFER USER-FRIENDLY INTERFACES FOR CREATING SOCIAL MEDIA GRAPHICS, LOGOS, AND OTHER VISUAL CONTENT. SOCIAL MEDIA MANAGEMENT INVOLVES SCHEDULING POSTS, ENGAGING WITH AUDIENCES, AND ANALYZING PERFORMANCE, ALL OF WHICH CAN BE DONE EFFICIENTLY FROM A SMARTPHONE.

- CANVA
- Hootsuite
- BUFFER

VIRTUAL ASSISTANCE

VIRTUAL ASSISTANTS (VAS) PROVIDE ADMINISTRATIVE, TECHNICAL, OR CREATIVE ASSISTANCE TO CLIENTS REMOTELY. MANY

VA TASKS, SUCH AS SCHEDULING APPOINTMENTS, MANAGING EMAILS, CONDUCTING RESEARCH, OR BASIC DATA ENTRY, CAN BE PERFORMED USING A SMARTPHONE. THIS ROLE OFTEN REQUIRES GOOD ORGANIZATIONAL AND COMMUNICATION SKILLS.

CONTENT CREATION AND SOCIAL MEDIA MONETIZATION

LEVERAGING SOCIAL MEDIA PLATFORMS AND CONTENT CREATION TOOLS ON YOUR PHONE CAN BE A HIGHLY EFFECTIVE WAY TO BUILD AN AUDIENCE AND GENERATE INCOME. THIS APPROACH OFTEN REQUIRES A LONGER-TERM COMMITMENT BUT CAN LEAD TO SIGNIFICANT AND SUSTAINABLE EARNINGS. THE KEY IS TO CREATE ENGAGING CONTENT THAT RESONATES WITH A SPECIFIC NICHE AUDIENCE.

BLOGGING AND VLOGGING

YOU CAN START A BLOG OR A VLOG USING YOUR PHONE. MANY BLOGGING PLATFORMS AND VIDEO EDITING APPS ARE MOBILE-FRIENDLY. MONETIZATION CAN COME FROM ADVERTISING (E.G., GOOGLE ADSENSE), AFFILIATE MARKETING, SPONSORED CONTENT, OR SELLING YOUR OWN PRODUCTS OR SERVICES. BUILDING A LOYAL FOLLOWING IS CRUCIAL FOR SUCCESS IN THIS AREA.

- BLOGGER
- WORDPRESS MOBILE APP
- YouTube Studio

AFFILIATE MARKETING

Affiliate marketing involves promoting other companies' products or services and earning a commission for each sale or lead generated through your unique affiliate link. You can share these links on social media, through a blog, or in video descriptions. Many affiliate programs can be managed entirely from your phone.

SPONSORED CONTENT AND INFLUENCER MARKETING

As you build a following on social media platforms like Instagram, TikTok, or YouTube, you can attract brands looking to promote their products to your audience. This is known as sponsored content or influencer marketing. Brands will pay you to create posts, videos, or stories featuring their products. The earning potential here can be substantial, depending on your reach and engagement rates.

INVESTING AND PASSIVE INCOME APPS

FOR THOSE LOOKING TO GROW THEIR MONEY OVER TIME, INVESTING APPS ACCESSIBLE VIA SMARTPHONE OFFER A CONVENIENT WAY TO GET STARTED. WHILE INVESTING ALWAYS INVOLVES RISK, CERTAIN APPS ARE DESIGNED FOR BEGINNERS AND ALLOW FOR SMALL INITIAL INVESTMENTS, MAKING IT POSSIBLE TO BUILD WEALTH GRADUALLY. SOME PLATFORMS ALSO OFFER OPPORTUNITIES FOR PASSIVE INCOME.

STOCK TRADING AND CRYPTOCURRENCY APPS

Numerous apps allow you to buy and sell stocks, exchange-traded funds (ETFs), and cryptocurrencies directly from your phone. These platforms often provide real-time market data, educational resources, and user-friendly interfaces. It's essential to conduct thorough research and understand the risks before investing.

- Robinhood
- Coinbase
- WEBULL

DIVIDEND-PAYING INVESTMENTS

Some investment apps focus on dividend-paying stocks and ETFs, which can generate a stream of passive income. You can reinvest these dividends to compound your earnings over time. While this is a long-term strategy, it's an effective way to make your money work for you with minimal ongoing effort once the initial investment is made.

ONLINE TUTORING AND TEACHING

IF YOU POSSESS EXPERTISE IN A PARTICULAR SUBJECT, YOU CAN LEVERAGE YOUR SMARTPHONE TO OFFER ONLINE TUTORING OR TEACHING SERVICES. MANY STUDENTS ARE SEEKING CONVENIENT, REMOTE LEARNING OPTIONS, AND YOUR PHONE CAN BE THE PORTAL TO CONNECTING WITH THEM AND DELIVERING ENGAGING LESSONS.

LANGUAGE TUTORING

Many platforms connect language learners with native speakers for conversation practice or structured lessons. If you are fluent in a language, you can sign up as a tutor and conduct sessions via video calls directly from your phone. This is a rewarding way to share your knowledge and earn money.

- ITALKI
- PREPLY
- VERBLING

ACADEMIC TUTORING

FOR SUBJECTS LIKE MATH, SCIENCE, OR ENGLISH, YOU CAN ALSO FIND OPPORTUNITIES TO TUTOR STUDENTS OF VARIOUS AGES. SOME PLATFORMS SPECIALIZE IN CONNECTING ACADEMIC TUTORS WITH STUDENTS, AND YOU CAN CONDUCT YOUR SESSIONS USING VIDEO CONFERENCING APPS. THIS REQUIRES A STRONG UNDERSTANDING OF THE SUBJECT MATTER AND THE ABILITY TO

MANAGING YOUR MOBILE INCOME

AS YOU START GENERATING INCOME THROUGH YOUR PHONE, IT'S IMPORTANT TO HAVE EFFECTIVE METHODS FOR MANAGING YOUR EARNINGS. THIS INCLUDES TRACKING YOUR INCOME, EXPENSES, AND ENSURING YOU COMPLY WITH ANY TAX OBLIGATIONS. A WELL-ORGANIZED APPROACH WILL HELP YOU MAXIMIZE YOUR PROFITS AND AVOID POTENTIAL FINANCIAL COMPLICATIONS.

INCOME TRACKING AND BUDGETING

Utilize budgeting apps or spreadsheets to meticulously track all your income sources. Categorize your earnings by platform or type of work to understand where your money is coming from. This data is invaluable for identifying your most profitable ventures and for tax purposes. Many free mobile apps can help you streamline this process.

PAYMENT METHODS AND PAYOUTS

Familiarize yourself with the payment methods offered by each platform you use. Most platforms offer direct deposit, PayPal, or other electronic transfer options. Understand the minimum payout thresholds and the frequency of payments to ensure you can access your earnings efficiently. Some platforms may have fees associated with payouts, so it's good to be aware of these.

TAX CONSIDERATIONS

DEPENDING ON YOUR LOCATION AND THE AMOUNT YOU EARN, YOU MAY BE CONSIDERED AN INDEPENDENT CONTRACTOR AND RESPONSIBLE FOR PAYING SELF-EMPLOYMENT TAXES. IT IS CRUCIAL TO RESEARCH THE TAX LAWS IN YOUR JURISDICTION AND SET ASIDE A PORTION OF YOUR EARNINGS FOR TAX PAYMENTS. KEEPING DETAILED RECORDS OF YOUR INCOME AND EXPENSES WILL SIMPLIFY TAX FILING. CONSULTING WITH A TAX PROFESSIONAL IS ALWAYS ADVISABLE FOR PERSONALIZED GUIDANCE.

FAQ

Q: WHAT IS THE EASIEST WAY TO START MAKING MONEY ONLINE ON MY PHONE?

A: The easiest ways to start making money online on your phone typically involve using survey apps or microtask platforms. These require minimal skills and can be done in short bursts of free time. While the earnings per task are small, they offer a low barrier to entry for beginners.

Q: CAN I MAKE A FULL-TIME INCOME SOLELY FROM MY PHONE?

A: It is possible to make a full-time income from your phone, but it usually requires dedication, a diverse strategy, and often involves building a significant online presence through freelancing, content creation, or managing multiple income streams. Simply relying on microtasks or surveys alone is unlikely to provide a full-time living wage.

Q: ARE THERE ANY SCAMS I SHOULD BE AWARE OF WHEN TRYING TO MAKE MONEY ON MY PHONE?

A: YES, YOU SHOULD BE WARY OF APPS OR WEBSITES THAT PROMISE UNREALISTIC EARNINGS FOR LITTLE EFFORT, ASK FOR UPFRONT PAYMENT TO JOIN, OR REQUEST EXCESSIVE PERSONAL INFORMATION. ALWAYS RESEARCH A PLATFORM'S REPUTATION AND READ REVIEWS BEFORE INVESTING YOUR TIME OR DATA. LEGITIMATE OPPORTUNITIES WILL NOT REQUIRE YOU TO PAY TO WORK.

Q: HOW MUCH CAN I REALISTICALLY EXPECT TO EARN FROM SURVEY APPS PER MONTH?

A: Realistic earnings from survey apps vary greatly but generally range from a few dollars to perhaps \$50-\$100 per month for dedicated users. High-paying surveys are less common, and it often requires signing up for multiple platforms to maximize potential income.

Q: WHAT SKILLS ARE MOST VALUABLE FOR MAKING SIGNIFICANT MONEY ONLINE WITH MY PHONE?

A: VALUABLE SKILLS INCLUDE WRITING, EDITING, GRAPHIC DESIGN, SOCIAL MEDIA MANAGEMENT, DIGITAL MARKETING, PHOTOGRAPHY, VIDEOGRAPHY, AND SPECIALIZED KNOWLEDGE FOR ONLINE TUTORING. PLATFORMS THAT LEVERAGE THESE SKILLS GENERALLY OFFER HIGHER EARNING POTENTIAL THAN SIMPLE TASK-BASED APPS.

Q: DO I NEED A HIGH-END SMARTPHONE TO MAKE MONEY ONLINE ON MY PHONE?

A: While a newer smartphone with a decent camera and processing power can enhance your experience and open up more opportunities (like high-quality photography or smooth video editing), many income-generating apps and platforms are designed to be accessible on a wide range of devices, including older models.

Q: How can I ensure my payments are secure when using these apps?

A: REPUTABLE PLATFORMS TYPICALLY USE SECURE PAYMENT GATEWAYS. STICK TO WELL-KNOWN AND HIGHLY-RATED APPS AND SERVICES. ALWAYS CHECK THE APP'S PRIVACY POLICY AND TERMS OF SERVICE. WHEN RECEIVING PAYMENTS, ENSURE YOU ARE USING SECURE METHODS LIKE DIRECT DEPOSIT TO A TRUSTED BANK ACCOUNT OR ESTABLISHED SERVICES LIKE PAYPAL.

Q: CAN I USE MY PHONE TO MANAGE INVESTMENTS AND EARN PASSIVE INCOME?

A: Absolutely. Many investment apps allow you to buy stocks, ETFs, and cryptocurrencies directly from your phone. Some of these investments, like dividend-paying stocks, can generate passive income over time. However, investing carries risk, and it's crucial to do your research and understand these before committing funds.

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how to make money online on my phone: Make Money Online (Even If You're Broke) Chris

Tanner, Still stuck in a job you hate and barely getting by? What if you could earn from home — without money, skills, or experience? This book is for you if you've ever said: "I want out of the 9-5 grind." "I'm tired of fake gurus and scams." "I don't know where to start." Inside, you'll learn exactly how to: Start earning online — even if you're broke Use free tools like ChatGPT & Canva to create real income Launch printables, eBooks, affiliate links, and more Grow without ads, followers, or a website Turn basic skills into cash with freelancing or faceless YouTube ☐ No hype. No fluff. Just real strategies for real people. If you're tired, skeptical, but still hopeful — this is your roadmap. Your first \$100 online is closer than you think. Scroll up and grab your copy now. Because freedom doesn't wait — you shouldn't either.

how to make money online on my phone: THE BIBLE OF MAKING MONEY ONLINE S P Sharma, 2021-01-23 Content 1. What is Income? 2. What is digital marketing? 3. Build a Niche Blog (or Website) and Use Affiliate Marketing 4. Launch and Grow a Startup 5. Build and Sell Software 6. Start an eCommerce Site and Sell Physical Products 7. Find Freelance Clients and Sell Your Services(Introduce 78 Freelance website) 8. Start Online Coaching and Sell Your Advice 9. Create Online Courses to Productize Your Knowledge 10. Launch a YouTube Channel to Entertain and Educate 11. Record a Podcast and Share Inspiring Stories 12. Join a Remote Company Part-Time (or Full-Time) 13. Test Websites 14. Narrate Audiobooks 15. Write and Sell an eBook (Amazon Self-Publishing) 16. Do Micro-Jobs on Amazon Mechanical Turk 17. Join Freelance Job Sites (Like Flexjobs and SolidGigs) 18. Sell Your Services on Niche Sites Like 99Designs, Cloudpeeps or TopTal 19. Do Graphic Design for Local Companies 20. Email Marketing with a Niche Newsletter (The Skimm, Mister Spoils) 21. Sells Products on a Shopify Store 22. Sell Your Crafts and Art on Etsy 23. Become an Influencer on Instagram 24. Sell Your Art and Designs on Society 625. Local Business Consulting 26. Sell Stock Photos Online 27. Rent Your Home or Room on AirBnB 28. Start an Online T-Shirt Business 29. Sell Your Expertise on Clarity.fm 30. Answer Professional Questions on JustAnswer 31. Become a Virtual Assistant 32. Get a Commission-Only Sales Gig 33. Teach English as a Virtual Tutor 34. Guest Post as a Freelance Writer for Niche Websites 35. Write on Medium's Partner Program 36. Help People with Their Tax Prep 37. Transcribe Audio and Interviews 38. Proofread Articles 39. Private Labelling and Selling Products on Amazon 40. Online Travel Consultant 41. Do Virtual Odd Jobs on TaskRabbit 42. Clean Up Search Engines 43. Enter Online Contests for Company Names and Slogans 44. Get Paid for Being Healthy 45. Write Reviews of the Places You've Been 46. Do Data Entry for Companies 47. College Admissions Essay Editor 48. Help New Teachers by Selling Your Teaching Plan 49. Give Your Opinion in Online Focus Groups and Surveys 50. Maintain Artist Fan Pages 51. Look After Other People's Pets 52. Sell Your Old Smartphone and Other Tech Goods 53. Sell Your Old Books 54. Rent or Sell Your Clothes Online 55. Online Dating Consultant 56. Rent Your Car on Turo. 57. Become an Online News Writer or Columnist 58. Buy and Sell Domain Names 59. Do Data Analysis for Companies 60. Online Personal Trainer or Fitness Coach 61. Sell Your Songs 62. Subcontract Your Extra Work and Start an Online Agency 63. Create DIY or Cooking Videos 64. Edit Videos Online 65. Build a Niche Website 66. Become a Contract Customer Service Superstar 67. Buy an Existing Website 68. Become an Online Notary 69. Run Corporate Workshops 70. Lend Your Voice to Voice-Overs 71. Small Business Marketing Consultant 72. Rent Your Camera Gear 73. Best Apps to Make Money Fast Income is the consumption and saving opportunity gained by an entity within a specified timeframe, which is generally expressed in monetary terms.[1][2][3] For households and individuals, income is the sum of all the wages, salaries, profits, interest payments, rents, and other forms of earnings received in a given period of time.[4] (also known as gross income). Net income is defined as the gross income minus taxes and other deductions (e.g., mandatory pension contributions), and is usually the basis to calculate how much income tax is owed. 1. EARNED (ACTIVE) INCOME Definition: Earned income is money earned from working that requires your time. This is the income you receive from actively working. You work and you are paid for your work. Examples: Salary; wages; bonuses; contract work. Tax implications: Earned income is taxed higher than any other income, at a rate of 10%-35%, plus Medicare, Social Security, and other taxes, which can reach close to 50% based on tax

calculators and estimators. Characteristics: It's hard to become wealthy solely from earned income for a few reasons. First, it's taxed at the highest rate, and second, there are only so many hours in the day for you to work (you can work and work, but if you have to be there to make the money, there's a cap on your income because time is limited). Another downside besides taxes is that once you stop working, the money stops coming in. On the upside, earned income is the easiest type of income to make. You can just go get a job or side job pretty easily in the US and make some money. This is why most people make money this way-it's easy to do. A great way to switch over into better types of income is to use earned income by putting it into a portfolio or to start a side hustle or business (this is what I did by starting a blog, which is now my full time business). 2. PORTFOLIO INCOME Definition: Portfolio income is money you receive from selling an investment for more than what you paid for it (portfolio income is also referred to as capital gains). Examples: 1) trading assets, like stocks, bonds, and mutual funds, 2) buy and selling real estate, and 3) buying and selling other assets, like a car. Tax implications: Portfolio income is taxed at 10%-20% for investments held over 12 months and taxed as earned income if held less than 12 months. However, portfolio income is not taxed for Medicare or Social Security. Capital gains can be offset by losses on other investments, which is a huge plus. Characteristics: One downside is that for the average person, investing can seem intimidating. This often keeps people away from doing it. It wasn't until I became a Certified Financial Planner that I really understood what was going on with respect to portfolio income. If you're just getting started with investing, read this post - 21 tips for investing in your 30's. Also, this type of income can take a long time to generate if you believe in many of the widely held investing concepts that require buying and holding for years. If you're a trader and attempt to do it much faster, you better be really good at it, because otherwise, it's sort of like gambling. You have to have money to invest upfront to create portfolio income. This is a huge reason why people say they don't invest. You can start with a small amount and contribute to your investments over time, but it requires you to have the capital to do it. If you want to get started with hiring someone to help you with your money, read this post on guestions you should ask your financial advisor before hiring her. I like using investing as a supplemental income strategy. I don't want to retire, but I like the idea that I could if I ever change my mind or it became medically necessary. So, I save and invest as a bit of a safety net, but not as the end goal of retiring as soon as possible. I like contributing to the world through my work, and I also like creating a lot of income. I just don't ever tie my "hard work" or time to income generated. This way, I know my income potential is unlimited. 3. PASSIVE INCOME Definition: Passive income is money generated from assets you own, where you are not actively working. Examples: Rental income, business income (as long as it's not earned based on time and effort), creating/selling intellectual property (e.g.: books). Tax implications: Passive income receives the most favorable tax treatment. Characteristics: Passive income is thought to be the key to building wealth. Once you have an investment that generates recurring income, you don't have to do much to maintain it (so time is not a limitation). Typically, there isn't much start up cost to passive income that you have to provide yourself. For example, you can use your time to create a business or you can get funding from investors for your real estate properties or start up company. It's not as easy as earned income, but it's not as challenging as portfolio income (in terms of start up funds). It takes a lot of money to make a lot of portfolio income, whereas you can generate a lot of passive income with less. I started a blog with the idea of generating passive income (the Smart Passive Income podcast used to be on repeat!). It's one of the best things I ever did! A FINAL NOTE! Understanding how income works is important because it affects how you go about deciding what results you want with money in your future. Do you want to retire? Do you want financial independence early? Do you want to focus on contributing to the world through your work as an entrepreneur? Do you want money just to be a scorecard of the value you provide? Do you believe that "hard work" and time create money? (So many questions!) These are philosophical guestions, but whatever you believe will drive your feelings, which will drive your actions, which will drive your results. So, ultimately, your beliefs drive your results (you can read more about this in the 5 step framework to master your mindset post here). Based on what you

choose to believe, you could end up financial independent and retiring very young and living off 4% of your investment portfolio, with frugal values, while traveling, and doing whatever else you want to experience the world while you're alive. Or, you could end up a multimillionaire focusing on serving the world through your work and never retiring. Completely different results. Both involve a lot of money. What you choose matters. What you believe about money matters. What you do matters. The three different types of income are a way of learning how to use money to your advantage to get the results you want most. This is the way our system works. The sooner you understand how money works, the sooner you can make better decisions that will help you achieve financial success (whatever that looks like to you).

how to make money online on my phone: Make Money Online Doing Paid Surveys - Convert Your Spare Time Into Cash - Strategies & Tips to Maximize Your Earnings SIS Info., 2010-03-07 Turn your spare time into cash with paid surveys. Earn cash for surveys with this guide and start generating Internet income. The book also teaches how to establish an online home business with paid online surveys.

how to make money online on my phone: How to Make Money Online Larry Elliott Bussey, 2010-08-16 HOW TO MAKE MONEY ONLINE EBOOK CREATION FOR ENTREPRENEURS DO IT LIKE THE BIG DOGS!! When you hire for a writer for your ebook, what you are doing is enlisting the services of a ghostwriter. A ghostwriter is a writer who publishes under someone elses name, with the consent of both parties. (Its legal and writers are available to provide the service). The straightest route to ebook profits is in the nonfiction ebook market. Fiction is making a story; journalism is finding one. Thats the big difference. When I am writing a book, I am usually dealing with events or ideas that have already arranged themselves in memory. With nonfiction, you need to find your prospective before time has arranged it. The trick is to write about something as if youve been thinking about it for 10 years. Larry Bussey resides in Las Vegas, Nevada. Hes an expert on Internet Marketing and Ghostwriting. He has successfully pinned numerous books as a ghostwriter. Larry Bussey makes it his business to be aware of the latest developments in his field as a Pro Internet Marketer / Bloger / Social Media Marketer, Business Expert, Social Marketing Trainer and Consultant. Larry Bussey prides himself as being a thought leader in social media, who likes to inspire others to use new media to create positive change in their lives. Readers of his ebooks write from all over the globe to ask for marketing advise and to share their own success stories.

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