

Where's That Map to the "Yellow Brick Road"?

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Where's That Map to the "Yellow Brick Road"?

By Raymond Johnston Jr

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How does one go about building an income online? You can look at 50 advertisements and you will find 50 different promises that each have the map to the "Yellow Brick Road".

Too many people find what they think is the correct map. Why because, this particular map salesman guarantees you will find the Wizard, a pot of gold and a few servants to tote these riches around for you.

When the first map fails to help them find the fantastic life promised, they search for another.

Wow! This map salesman has promised a map to the pot of gold, the riches that will be found there and a small tropical island where they can kick back on the beach and sip drinks with toys in them.

It all sounds so fantastic.

My advice. Stop looking for the map and start implementing good solid business practices.

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What does that consist of?

Here are a few basic tips that can help you get started in the right direction.

If you have been around anyone who is having success in the marketing business, you have heard the first tip over and over.

Start building a list.

I hear. You don't have time. I'm only adding a few people each week. I could go on and on with the reasons you can't accomplish this feat.

It does not matter how slow the process begins, don't put it off any longer. Start building a list now.

But I don't have time to put out an ezine.

There are many ways to start building a list.

Give away something on your website in exchange for a name and email address.

There are ebooks all over the place. Find some with valuable information and give them to your visitors.

Give away information courses. This is one of the best ways available today. In fact, this not only provides you with the means to obtain email addresses, it also gives you the opportunity to introduce your products as well.

You don't have time to write them?

There are many who offer the rights to these courses for a price.

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Someone wrote and told me they would never pay to obtain material to give away for free.

My answer to that. If you still feel that way, you need to go back and start learning how to rollover. You are certainly not ready to crawl much less walk or run in this business.

Once you find some ways to start building a list, you need to find ways to start making some income.

This is one place many throw all reason out the window. They try to sell every

product that comes along.

To make matters even worse, they spend too much money on unproven ads. Don't just start throwing money away. Test your ads before spending a lot of money on any ad campaign.

Find a good solid product that you can see a great demand for. Write some ads, test them and when you find a couple that are getting good responses, then start spending a little more on the ads that have proven they work.

This is a great way to start making a little money while you build your list.

As you become successful with one product, you can add others to your arsenal as well. Just don't jump into too many at once and by all means do so without putting yourself at great financial risk.

This is not to say, don't spend money advertising. To be successful, you are

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going to have to allot yourself an advertising budget. Just use it responsibly.

Selling products or services can be great for bringing in some income but the goal that most of us are looking for is to build a residual income.

The income that continues month after month without having to sell another ebook or piece of software.

This should be another part of your marketing plan. Find a good program that you have confidence in. Find one where you have an upline that is there to offer assistance.

This does not mean an upline that builds your income. If you are not

willing to work, you are not going to succeed. Just find people who are trying to build an income for their future just like you.

Start spending some time and some of your advertising budget each month and start building that residual income. It won't happen overnight, so start now.

Start building a list, find some products or services that you have confidence in and start selling them to build a little income for the present. Then find a program that can help you start building a residual income for your future.

These steps will not make you rich overnight but with some time, effort and a little money for some education and a reasonable advertisement budget,

you can start building a successful business on line.

Are You Afraid Of A Budget

By Terry Rigg

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There's that horrifying word. The one that makes so many people cringe at it's very utterance. It seems like they could make a very good spooky movie with the title "You Have To BUDGET!".

Yeah, that's a little dramatic but I have been helping people with their personal finances for almost 30 years and it's not too far off base. The word scares the daylights out of some people.

You should see their faces when I tell them they are already budgeting no matter whether they have anything written down or not. It's a fact.

Whether you run your budget out of your wallet or on a printed budget form you are still budgeting your money. The main difference is that running your budget out of your wallet doesn't have a plan or anyway to control your spending.

Maybe we should refer to managing our finances as a road map instead of a budget. It doesn't sound quite as bad and it identifies what you are doing more clearly.

Budgeting is exactly like taking a trip in your car. You know where you are and where you want to go but you need a road map to find out how to get there. You are simply developing a plan or route if you prefer.

No one would even consider starting out on a trip to unfamiliar places without a road map. Why would you consider managing your money without a budget?

The reason most people give for not budgeting their money is that it will deprive them of the things that they want. They are right to a certain extent.

If they want something that they can't afford then, if they

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are living by their budget, they won't be able to get it right now. However, if they plan their budget correctly they will eventually be able to get what they want and know that they can afford it.

Almost all of the people that I have counseled over the years either don't have a budget in place or wouldn't have any idea of how to start one. This is one of the main reasons that so many people are having serious financial problems.

Then you have the people that start a budget and within a few days or weeks it's just sitting in a drawer somewhere. Chances are that the budget they had was too difficult and takes entirely too much time to manage. That's a big mistake.

A budget should be as simple as possible and take only a few minutes on payday to manage. Sure, it does take some time and effort to setup your budget properly but after that you just sit down on payday, write out your bills, make a few notations on your budget forms and do some filing. This is what it takes to stick to a budget.

The best part about having a budget is that you will always be able to answer the question we ask ourselves many times in our lifetime, "Can I Afford That". You will have the answer at your fingertips. Yep, sometimes the answer will be NO!

Terry Rigg is the author of *Living Within Your Means – The Easy Way* <http://www.homemoneyhelp.com/ebookadpage.html> and editor of *The FREE Budget Stretcher Newsletter* and *Budget Stretcher* web site <http://www.homemoneyhelp.com>. He has 25 years of experience counseling individuals and families concerning their personal finances.

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