

HOW TO MAKE MONEY ONLINE FOR CASH APP

How to Make Money Online for Cash App: Your Ultimate Guide

HOW TO MAKE MONEY ONLINE FOR CASH APP IS A COMMON SEARCH FOR INDIVIDUALS LOOKING TO SUPPLEMENT THEIR INCOME OR FIND FLEXIBLE EARNING OPPORTUNITIES. THE DIGITAL LANDSCAPE OFFERS A PLETHORA OF WAYS TO GENERATE REVENUE THAT CAN BE CONVENIENTLY DEPOSITED INTO YOUR CASH APP ACCOUNT. FROM LEVERAGING YOUR SKILLS TO PARTICIPATING IN SIMPLE ONLINE TASKS, THERE ARE AVENUES FOR EVERYONE. THIS COMPREHENSIVE GUIDE WILL EXPLORE VARIOUS LEGITIMATE METHODS FOR EARNING MONEY ONLINE AND HOW TO SEAMLESSLY INTEGRATE CASH APP INTO YOUR PAYOUT PROCESS. WE WILL DELVE INTO FREELANCING, ONLINE SURVEYS, SELLING DIGITAL PRODUCTS, AFFILIATE MARKETING, AND MORE, PROVIDING ACTIONABLE ADVICE TO HELP YOU START EARNING TODAY.

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FREELANCING AND GIG WORK: MONETIZING YOUR SKILLS

ONE OF THE MOST DIRECT AND POTENTIALLY LUCRATIVE WAYS TO MAKE MONEY ONLINE FOR CASH APP IS THROUGH FREELANCING AND GIG WORK. THIS INVOLVES OFFERING YOUR PROFESSIONAL SKILLS AND SERVICES TO CLIENTS ON A PROJECT BASIS. PLATFORMS ABOUND THAT CONNECT FREELANCERS WITH EMPLOYERS SEEKING EXPERTISE IN AREAS SUCH AS WRITING, GRAPHIC DESIGN, WEB DEVELOPMENT, VIRTUAL ASSISTANCE, SOCIAL MEDIA MANAGEMENT, AND EVEN TRANSLATION.

LEVERAGING YOUR WRITING AND EDITING SKILLS

IF YOU POSSESS STRONG WRITING AND EDITING ABILITIES, NUMEROUS OPPORTUNITIES AWAIT. CONTENT MILLS, FREELANCE WRITING PLATFORMS, AND EVEN DIRECT OUTREACH TO BUSINESSES CAN LEAD TO PAID ASSIGNMENTS. YOU CAN WRITE BLOG POSTS, WEBSITE COPY, ARTICLES, MARKETING MATERIALS, AND MORE. ONCE A PROJECT IS COMPLETED AND APPROVED, PAYMENT IS OFTEN FACILITATED THROUGH PLATFORMS THAT ALLOW DIRECT CASH APP TRANSFERS, OR YOU CAN INVOICE YOUR CLIENTS AND REQUEST PAYMENT VIA YOUR CASH APP DETAILS.

GRAPHIC DESIGN AND CREATIVE SERVICES

FOR THOSE WITH A FLAIR FOR DESIGN, OFFERING GRAPHIC DESIGN SERVICES IS A FANTASTIC WAY TO EARN. THIS COULD INCLUDE LOGO CREATION, WEBSITE GRAPHICS, SOCIAL MEDIA VISUALS, AND BRANDING PACKAGES. FREELANCE MARKETPLACES ARE EXCELLENT STARTING POINTS FOR FINDING CLIENTS, AND ONCE YOU'VE ESTABLISHED A PORTFOLIO AND A REPUTATION, YOU CAN COMMAND HIGHER RATES. PAYMENTS FOR DESIGN WORK CAN BE EASILY MANAGED THROUGH CASH APP, PROVIDING A SWIFT AND SECURE TRANSACTION.

VIRTUAL ASSISTANCE AND ADMINISTRATIVE SUPPORT

MANY BUSINESSES AND ENTREPRENEURS REQUIRE VIRTUAL ASSISTANTS TO HANDLE A VARIETY OF ADMINISTRATIVE, TECHNICAL, OR CREATIVE TASKS. AS A VIRTUAL ASSISTANT, YOU MIGHT MANAGE EMAILS, SCHEDULE APPOINTMENTS, CONDUCT RESEARCH, HANDLE SOCIAL MEDIA, OR EVEN PROVIDE CUSTOMER SUPPORT. THESE ROLES OFFER FLEXIBILITY AND CAN BE PERFORMED FROM ANYWHERE WITH AN INTERNET CONNECTION, MAKING THEM IDEAL FOR EARNING MONEY ONLINE FOR CASH APP.

WEB DEVELOPMENT AND TECHNICAL SKILLS

IF YOU HAVE EXPERTISE IN WEB DEVELOPMENT, PROGRAMMING, OR OTHER TECHNICAL FIELDS, THE DEMAND FOR YOUR SKILLS IS CONSISTENTLY HIGH. FREELANCE PLATFORMS OFTEN FEATURE PROJECTS FOR WEBSITE CREATION, APP DEVELOPMENT, BUG FIXES, AND IT SUPPORT. COMPLETING THESE PROJECTS CAN RESULT IN SIGNIFICANT EARNINGS, WHICH CAN THEN BE RECEIVED DIRECTLY INTO YOUR CASH APP ACCOUNT.

ONLINE SURVEYS AND MICROTASKS: SMALL EFFORTS, BIG REWARDS

WHILE PERHAPS NOT AS HIGH-PAYING AS DEDICATED FREELANCING, PARTICIPATING IN ONLINE SURVEYS AND COMPLETING MICROTASKS IS AN ACCESSIBLE WAY TO EARN EXTRA CASH THAT CAN BE DEPOSITED INTO YOUR CASH APP. THESE METHODS REQUIRE MINIMAL SKILL AND CAN BE DONE DURING DOWNTIME.

TAKING PAID ONLINE SURVEYS

NUMEROUS LEGITIMATE SURVEY WEBSITES ALLOW USERS TO EARN MONEY BY SHARING THEIR OPINIONS ON VARIOUS PRODUCTS, SERVICES, AND TOPICS. WHILE INDIVIDUAL SURVEY PAYOUTS MAY BE SMALL, ACCUMULATING EARNINGS OVER TIME CAN ADD UP. MANY OF THESE PLATFORMS OFFER CASH APP AS A PAYOUT OPTION, ALLOWING YOU TO QUICKLY ACCESS YOUR EARNINGS.

COMPLETING MICROTASKS AND DATA ENTRY

MICROTASK PLATFORMS OFFER SMALL, OFTEN REPETITIVE TASKS THAT CAN BE COMPLETED QUICKLY FOR A SMALL FEE. THESE CAN INCLUDE DATA ENTRY, IMAGE TAGGING, TRANSCRIPTION, AND CONTENT MODERATION. WEBSITES LIKE AMAZON MECHANICAL TURK ARE POPULAR FOR THESE TYPES OF JOBS. ONCE YOU REACH A CERTAIN EARNING THRESHOLD, YOU CAN TYPICALLY WITHDRAW YOUR FUNDS TO YOUR CASH APP ACCOUNT.

APP TESTING AND WEBSITE FEEDBACK

COMPANIES OFTEN PAY INDIVIDUALS TO TEST THEIR APPLICATIONS AND WEBSITES BEFORE PUBLIC RELEASE. THIS INVOLVES USING THE APP OR WEBSITE, PROVIDING FEEDBACK ON USABILITY, IDENTIFYING BUGS, AND SUGGESTING IMPROVEMENTS. THESE OPPORTUNITIES CAN BE FOUND ON SPECIALIZED TESTING PLATFORMS AND OFTEN OFFER DECENT COMPENSATION THAT CAN BE TRANSFERRED VIA CASH APP.

SELLING PRODUCTS AND SERVICES ONLINE: YOUR VIRTUAL STOREFRONT

TURNING YOUR CREATIONS OR UNWANTED ITEMS INTO CASH IS ANOTHER EFFECTIVE STRATEGY FOR EARNING MONEY ONLINE FOR CASH APP. THIS CAN RANGE FROM SELLING HANDMADE CRAFTS TO DECLUTTERING YOUR HOME.

SELLING HANDMADE CRAFTS AND ARTWORK

IF YOU ARE A SKILLED ARTISAN, CRAFTER, OR ARTIST, PLATFORMS LIKE ETSY ALLOW YOU TO SELL YOUR CREATIONS TO A GLOBAL AUDIENCE. FROM JEWELRY AND HOME DECOR TO PAINTINGS AND CUSTOM APPAREL, THERE ARE MANY NICHEs TO EXPLORE. ONCE AN ITEM SELLS, YOU CAN RECEIVE PAYMENT THROUGH THE PLATFORM, AND MANY SELLERS CHOOSE TO TRANSFER THEIR EARNINGS TO CASH APP FOR EASY ACCESS AND MANAGEMENT.

SELLING DIGITAL PRODUCTS

CREATING AND SELLING DIGITAL PRODUCTS IS A SCALABLE WAY TO EARN PASSIVE INCOME. THIS INCLUDES E-BOOKS, ONLINE COURSES, PRINTABLES, TEMPLATES, STOCK PHOTOS, AND MUSIC. ONCE CREATED, THESE PRODUCTS CAN BE SOLD REPEATEDLY WITHOUT REQUIRING ADDITIONAL INVENTORY. YOU CAN SET UP YOUR OWN ONLINE STORE OR SELL THROUGH MARKETPLACES, WITH CASH APP FACILITATING THE PAYMENT PROCESS.

SELLING UNUSED ITEMS ONLINE

DECLUTTERING YOUR HOME CAN BE PROFITABLE. PLATFORMS LIKE EBAY, FACEBOOK MARKETPLACE, AND POSHMARK ALLOW YOU TO SELL UNWANTED CLOTHING, ELECTRONICS, FURNITURE, AND OTHER ITEMS. MANY BUYERS PREFER THE CONVENIENCE OF PAYMENT METHODS LIKE CASH APP, AND SELLERS CAN EASILY RECEIVE FUNDS THIS WAY.

AFFILIATE MARKETING AND CONTENT CREATION: BUILDING AN AUDIENCE

FOR THOSE WHO ENJOY CREATING CONTENT AND BUILDING AN ONLINE FOLLOWING, AFFILIATE MARKETING AND VARIOUS FORMS OF CONTENT CREATION OFFER SIGNIFICANT EARNING POTENTIAL THAT CAN BE LINKED TO CASH APP PAYOUTS.

AFFILIATE MARKETING OPPORTUNITIES

AFFILIATE MARKETING INVOLVES PROMOTING PRODUCTS OR SERVICES OF OTHER COMPANIES AND EARNING A COMMISSION FOR EACH SALE OR LEAD GENERATED THROUGH YOUR UNIQUE AFFILIATE LINK. THIS CAN BE DONE THROUGH BLOGS, SOCIAL MEDIA, YOUTUBE CHANNELS, OR EMAIL LISTS. AS YOUR AUDIENCE GROWS, SO DOES YOUR EARNING POTENTIAL, AND AFFILIATE NETWORKS TYPICALLY OFFER FLEXIBLE PAYOUT OPTIONS, INCLUDING DIRECT TRANSFERS TO SERVICES LIKE CASH APP.

MONETIZING A BLOG OR WEBSITE

IF YOU HAVE A BLOG OR WEBSITE FOCUSED ON A PARTICULAR NICHE, YOU CAN MONETIZE IT THROUGH VARIOUS METHODS, INCLUDING ADVERTISING, SPONSORED CONTENT, AND SELLING YOUR OWN PRODUCTS OR SERVICES. AS YOUR TRAFFIC INCREASES, SO DOES YOUR ABILITY TO EARN, AND MANY AD NETWORKS AND DIRECT ADVERTISERS CAN FACILITATE PAYMENTS VIA CASH APP.

CREATING AND MONETIZING YOUTUBE CONTENT

YOUTUBE OFFERS A POWERFUL PLATFORM FOR CONTENT CREATORS. BY CREATING ENGAGING VIDEOS AND BUILDING A SUBSCRIBER BASE, YOU CAN EARN MONEY THROUGH AD REVENUE, CHANNEL MEMBERSHIPS, MERCHANDISE SALES, AND SPONSORSHIPS. YOUTUBE'S MONETIZATION PROGRAM ALLOWS CREATORS TO LINK THEIR BANK ACCOUNTS FOR PAYOUTS, AND MANY CHOOSE TO DIRECT FUNDS TO THEIR CASH APP ACCOUNT.

INVESTING AND TRADING WITH CASH APP

CASH APP ITSELF OFFERS DIRECT INVESTMENT AND TRADING FEATURES, PROVIDING ANOTHER WAY TO POTENTIALLY GROW YOUR MONEY ONLINE, THOUGH THIS CARRIES INHERENT RISKS.

INVESTING IN STOCKS AND ETFs

CASH APP ALLOWS USERS TO BUY AND SELL FRACTIONAL SHARES OF POPULAR STOCKS AND EXCHANGE TRADED FUNDS (ETFs). THIS OFFERS A LOW-BARRIER ENTRY POINT FOR INDIVIDUALS INTERESTED IN THE STOCK MARKET. PROFITS FROM SUCCESSFUL INVESTMENTS CAN BE WITHDRAWN AND MANAGED THROUGH YOUR CASH APP ACCOUNT.

TRADING BITCOIN AND CRYPTOCURRENCIES

CASH APP ALSO SUPPORTS THE BUYING AND SELLING OF BITCOIN. WHILE VOLATILE, CRYPTOCURRENCIES CAN OFFER OPPORTUNITIES FOR SIGNIFICANT RETURNS. IT'S CRUCIAL TO UNDERSTAND THE RISKS INVOLVED AND TO ONLY INVEST WHAT YOU CAN AFFORD TO LOSE. ANY PROFITS GENERATED FROM BITCOIN TRADING WITHIN CASH APP CAN BE KEPT WITHIN THE APP OR WITHDRAWN.

OTHER CREATIVE WAYS TO EARN

BEYOND THE MORE ESTABLISHED METHODS, THERE ARE NUMEROUS OTHER CREATIVE AVENUES TO EXPLORE FOR EARNING MONEY ONLINE AND RECEIVING IT VIA CASH APP.

PARTICIPATING IN ONLINE FOCUS GROUPS

SIMILAR TO SURVEYS, ONLINE FOCUS GROUPS PAY PARTICIPANTS FOR THEIR IN-DEPTH OPINIONS AND FEEDBACK ON PRODUCTS AND SERVICES. THESE SESSIONS OFTEN INVOLVE DISCUSSIONS WITH A MODERATOR AND CAN OFFER HIGHER COMPENSATION THAN STANDARD SURVEYS. PAYOUTS ARE FREQUENTLY MADE THROUGH DIGITAL PAYMENT SERVICES LIKE CASH APP.

SELLING PHOTOS ONLINE

IF YOU HAVE A TALENT FOR PHOTOGRAPHY, YOU CAN SELL YOUR IMAGES ON STOCK PHOTO WEBSITES. PLATFORMS LIKE SHUTTERSTOCK, ADOBE STOCK, AND GETTY IMAGES ALLOW PHOTOGRAPHERS TO UPLOAD THEIR WORK, AND FOR EVERY DOWNLOAD OR LICENSE PURCHASED, THE PHOTOGRAPHER EARNS A COMMISSION. THESE EARNINGS CAN BE COLLECTED THROUGH VARIOUS PAYMENT METHODS, INCLUDING CASH APP.

OFFERING ONLINE TUTORING SERVICES

SHARE YOUR ACADEMIC OR PROFESSIONAL KNOWLEDGE BY OFFERING ONLINE TUTORING SERVICES. PLATFORMS CONNECT STUDENTS WITH TUTORS ACROSS A WIDE RANGE OF SUBJECTS. YOU CAN SET YOUR OWN RATES AND SCHEDULE, AND PAYMENTS ARE OFTEN PROCESSED DIRECTLY THROUGH THE TUTORING PLATFORM OR AGREED UPON WITH THE STUDENT, WITH CASH APP BEING A CONVENIENT TRANSFER METHOD.

FAQ

Q: WHAT ARE THE MOST RELIABLE WAYS TO MAKE MONEY ONLINE FOR CASH APP WITH NO UPFRONT COST?

A: SOME OF THE MOST RELIABLE WAYS TO MAKE MONEY ONLINE FOR CASH APP WITHOUT UPFRONT COSTS INCLUDE TAKING

PAID ONLINE SURVEYS, COMPLETING MICROTASKS ON PLATFORMS LIKE AMAZON MECHANICAL TURK, PARTICIPATING IN USER TESTING FOR APPS AND WEBSITES, AND LEVERAGING SKILLS FOR FREELANCE WORK IN WRITING, GRAPHIC DESIGN, OR VIRTUAL ASSISTANCE THROUGH REPUTABLE PLATFORMS.

Q: CAN I EARN A SIGNIFICANT INCOME SOLELY THROUGH ONLINE SURVEYS AND MICROTASKS, WITH PAYOUTS TO CASH APP?

A: WHILE ONLINE SURVEYS AND MICROTASKS CAN PROVIDE A STEADY STREAM OF SUPPLEMENTAL INCOME, IT IS UNLIKELY TO GENERATE A SIGNIFICANT FULL-TIME INCOME. THEY ARE BEST SUITED FOR EARNING EXTRA CASH IN YOUR SPARE TIME. FOR HIGHER INCOME POTENTIAL, FOCUSING ON FREELANCING, SELLING PRODUCTS, OR AFFILIATE MARKETING IS MORE EFFECTIVE, WITH CASH APP SERVING AS A CONVENIENT PAYOUT METHOD FOR ALL.

Q: HOW QUICKLY CAN I RECEIVE MONEY IN MY CASH APP AFTER EARNING IT ONLINE?

A: THE SPEED OF RECEIVING MONEY IN YOUR CASH APP DEPENDS ON THE PLATFORM OR SERVICE YOU ARE USING TO EARN. MANY FREELANCE PLATFORMS AND SURVEY SITES OFFER NEAR-INSTANTANEOUS TRANSFERS TO CASH APP ONCE YOU REACH THEIR MINIMUM PAYOUT THRESHOLD. HOWEVER, SOME SERVICES MAY HAVE PROCESSING TIMES OF A FEW BUSINESS DAYS, SIMILAR TO TRADITIONAL BANK TRANSFERS.

Q: ARE THERE ANY SCAMS I SHOULD BE AWARE OF WHEN TRYING TO MAKE MONEY ONLINE FOR CASH APP?

A: YES, IT IS CRUCIAL TO BE AWARE OF POTENTIAL SCAMS. BE WARY OF OPPORTUNITIES THAT ASK FOR UPFRONT PAYMENTS, PROMISE UNREALISTIC EARNINGS FOR MINIMAL EFFORT, OR REQUEST SENSITIVE PERSONAL INFORMATION BEYOND WHAT IS NECESSARY FOR PAYMENT PROCESSING. ALWAYS RESEARCH A PLATFORM OR SERVICE THOROUGHLY BEFORE COMMITTING YOUR TIME OR PERSONAL DETAILS. LEGITIMATE OPPORTUNITIES WILL TYPICALLY HAVE CLEAR PAYOUT STRUCTURES AND VERIFIABLE REVIEWS.

Q: WHAT ARE THE TAX IMPLICATIONS OF EARNING MONEY ONLINE AND RECEIVING IT VIA CASH APP?

A: ANY INCOME EARNED ONLINE, REGARDLESS OF HOW IT IS RECEIVED (INCLUDING VIA CASH APP), IS GENERALLY CONSIDERED TAXABLE INCOME. IT IS YOUR RESPONSIBILITY AS AN INDIVIDUAL TO TRACK YOUR EARNINGS AND REPORT THEM TO THE RELEVANT TAX AUTHORITIES. CASH APP TRANSACTIONS ARE RECORDED, AND DEPENDING ON THE VOLUME AND NATURE OF YOUR EARNINGS, YOU MAY RECEIVE TAX FORMS FROM THE PLATFORMS YOU USE. CONSULTING WITH A TAX PROFESSIONAL IS ADVISABLE.

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how to make money online for cash app: *120 Ways To Make Money From Home* Miguel Carballal, 2020-04-20 If you are reading this is why you will need to be looking to generate additional sources of income that could earn you an extra extra month. There are miles of places that promise you quick profits where you are going to get rich overnight and blah blah blah. I am going to teach you how to generate money from scratch, whether you do not have a nail or just want to generate a new business, many times our head is no longer enough and we do not find solutions to get out of the impasse. I am going to give you a series of tips to generate money by carrying out multiple tasks and actions that may never have occurred to you or you have not put them into practice. Some are just an aspirin to get out of trouble, but in the long run they can become a solution to generate extra income and who knows, could even become your main source of income.

how to make money online for cash app: 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 Society6 25. 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 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 questions 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 questions, 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).

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