

*JRobi Presents...*

**How to Make  
A Living From  
"Home"**

*Anywhere In  
The World*

*New!*



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# Introduction

The idea of working at home doesn't necessarily appeal to everyone. Many people prefer to be outdoors or in an office setting, whether it be for physical comfort, motivation or for social interaction. However “working from home” is synonymous with a higher level of freedom and flexibility and it doesn't necessarily mean you have to be stuck in your bedroom or home office. Depending on what you're doing, your “home” one day could be your physical house, the next day could be the coffee shop on the corner and the day after could be a lounge chair on the beach. As you can imagine this means using the power of the internet. With a good internet connection you can literally work from anywhere in the world.

*How to Make a Living From “Home” Anywhere in the World* is created to be a concise manual to quickly get you started making money. This manual is not designed to teach you every way to work from home or to contain every bit of information you need. However, this manual will teach you about the ways of working from home I use and am familiar with and I can also promise you that if you use the resources mentioned for the type of business you're interested in, you'll have everything you need to get started now.



## Deciding How You Want to Work

There are many different reasons why a person may want to work from home. I think the big one for most people is some form of freedom. Whether it's financial freedom, the freedom to spend more time with your loved ones or just the freedom to kick your shoes off and be more comfortable while working. So let's first look at what your overall goals are.

## **Employee vs. Entrepreneur**

The first big decision to make is whether you want to work for someone else or work for yourself. There are advantages and disadvantages to each. Which one works better for you has a lot to do with your personality type. Being an entrepreneur is not for everyone just as being an employee is not for everyone. Which one is more financially rewarding will also depend a lot on the individual.

As an employee you need to have a different mindset than you do as an entrepreneur. As an employee you are a contributor. You are part of a team. Unless you are the CEO of the company, things will probably not always be done in the way you think is best and your ideas and suggestions will not always be adhered to. Even working from home, you will have to answer to someone and you may not always be able take time off or vacations when you want to.

However, there are also some advantages of being an employee. First you may have experienced leaders that can organize and accomplish things you don't have the know-how to do on your own. Again you will usually be part of a team as an employee. Together that team may be able to accomplish larger goals than you could starting out as an entrepreneur on your own. Also being an employee can be a learning experience that teaches you the skills you need to become an entrepreneur in the future. Being an employee also provides structure. If you find it difficult to motivate yourself, working for someone else can give you the added push you need to be productive. Also as an employee you usually have a set salary or hourly wage. Which means you know about how much you'll make over a certain period of time. This is the big one for most people.

Finally, in some ways, you may actually enjoy a higher degree of freedom as an employee than as an entrepreneur. As an employee your tasks are usually much more compartmentalized so you may only need to perform a

certain set of tasks each day or each week and not have to think about areas outside your personal realm of responsibility. For example, a person who processes orders usually will not have to worry about the details of creating the design for the new company logo. As an employee you are free to focus on doing an excellent job in your own position and trust that your teammates are doing an excellent job in theirs. On the other hand, as an entrepreneurs, especially starting out, you will usually have to be involved in all aspects of your business. The buck starts and stops with you, so there are many things to keep track of and be responsible for. You usually will work longer hours than you would as an employee and also take fewer vacations (unless working vacations :). There is also no guarantee of income. You get out what you put in. As an entrepreneur you must eat, sleep, and breath your business. Your business completely dominates your life. That's why it is so important that you love what you're doing.

### **Stationary or Nomadic**



Once you've decided whether you want to be a work-from-home employee or a work-from-home entrepreneur, you need to decide whether you will be based in a single location or whether you require a position that allows freedom of movement. Some work-from-home jobs may be more prone

to require travel and if you have children or other obligations that prevent you from traveling, this will be an issue. On the other hand, if you enjoy the freedom of being able to travel or have obligations that require you to be mobile, then a position where you must be tied to a specific home-office location may not work for you. This is important to know when deciding on which opportunities to pursue. I think for most people, the ideal situation is to be able to work the hours you choose from whatever location you want.

However this is not always possible. So a decision should be made as to what sacrifices, if any, you're willing to make regarding the type of work and possible locations.

## **Work-From-Home Employee**

For those that would like to be employees with the added comfort of working at home there are several different types of opportunities. We'll look at some of the more common types here. There are a quite a few good websites for those seeking work from home opportunities. If you do a Google search for "Remote Jobs." You'll get pages of results. We'll discuss some of the most common options below.

### **Sales and Telemarketing**

There are a lot of work-from-home sales opportunities online, however many may not be able to be performed completely remotely. Telemarketing jobs are typically the type of sales jobs that work best if you are seeking a job that allows you to work completely remotely. Though other types of traditional sales can also be done remotely. Telemarketing jobs can be for any number of products and services. The bad thing about them is that most don't pay well. However since many pay commissions, top telemarketers can earn decent livings. The good thing about telemarketing jobs is that they usually require minimal training and many telemarketing jobs can be done from anywhere in the world.

Some insurance salesman work completely remotely but this largely depends on the regulations in the state where the policies are sold. Insurance can be a lucrative profession but there are licensing requirements and it is not for everyone. If you are interested in a career in insurance, insurance companies are always looking for new agents and will usually help you with the licensing requirements. The majority will require

some face-to-face contact with clients but there are some that allow you to sell strictly online. When choosing a company compare reputability, upfront commissions and residual commissions. A really good agent with the right company can make millions, though this is far from average. Since many insurance agents also sell annuities you will notice there is cross-over between the insurance and securities market. The deeper you go into selling other types of financial instruments, the more licensure you will be required to have but insurance licenses are typically easy to get. Insurance can be profitable on it's own and is also a great inroad into other financial markets.

Besides telemarketing and insurance there are myriad of other types of sales jobs you can do. Some can be done completely remotely and some will require some face-to-face client interaction. For those that require face-to-face meetings, with luck you can work meetings around your schedule and be able to enjoy the ability to work largely from home, depending on the sales process.

## **Customer Service and Support**

Another option for employment that allows you to work remotely is finding a Customer Service and Support job. It's pretty straightforward. You're usually paid an hourly rate to take payments or address issues with products or services. Depending on the company you may be able to do this job completely remotely. You may also be able to have varying degrees of flexibility with your schedule. Customer Service and Support jobs do not pay the best but this can vary greatly depending on the industry and your experience

## **Programming**

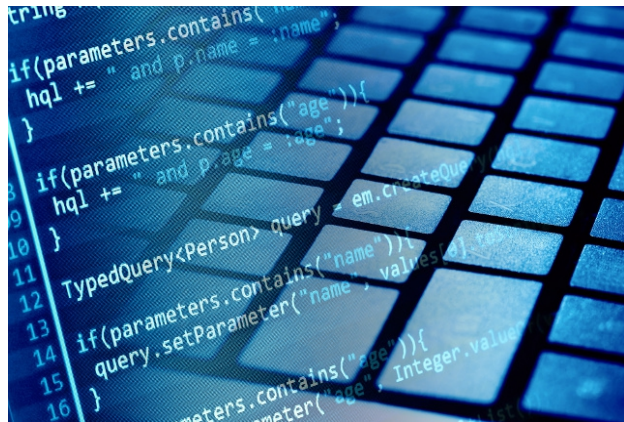
Programmers have an abundance of opportunities online. There is so much need and so many different types of programming jobs, that employers many times are a lot less particular about where the work is done as long as



they are able to get their needs met. These jobs many times will require a degree in programming, however you may also be able to secure one of these positions by attaining certifications in the desired programming language.

With the potential for high pay and flexibility of work locations, programming jobs are among the best types of work-from-home jobs.

For those of you that are programmers, I know I'm preaching to the choir, but for anyone that wants to get involved in programming, Google and Youtube are your friends. Check out <http://w3schools.com>. It's free and you can learn just about anything



you want to know about programming. Also MIT now posts all course materials including videos of all their classes online. You have the opportunity to see and hear lectures and use study guides from, not only the top programming professors in the world, but top engineers and physicist alike, any time you want. Everything from introduction to programming to how to program your own artificial intelligence robot drone. <http://ocw.mit.edu>

## **Work-From-Home Entrepreneur**

There are almost limitless opportunities for work-from-home entrepreneurship. I'll discuss some of the opportunities that I find to be the best. These are all ways of working from home I do, or have used personally, so I'll give you the good and bad from my perspective.

### **Online Sales - Physical Products**

This would include any product that you have to physically ship or that you hold some type of inventory for. The advantage of these is that you can actually touch them, so you know what you have. Everyone has needs for many and varied types of physical products. Whether it be electronics, car parts, clothes or anything else you could possibly think of to ship, you have almost limitless options and demand when it comes to physical products. There are some downsides however. Physical products require space. So whether you are keeping them at your house or buying or leasing storage space, you have to keep that in mind. Also you have to consider the shipping and handling for any physical product. Not only is there cost associated with shipping there is also the potential for products to be damaged in-route. You also need to manage time well.

For those interested in selling physical products, there are of course [Ebay](#) and [Amazon](#). In my opinion, [Ebay](#) is better for selling one off or niche products, while Amazon is better for selling known name brand products and high volume products. [Amazon](#) will even store your products and ship them for you. However, both are good options. It just depends on your preference. Many people are able to have successful businesses without even having their own websites by just using [Ebay](#) and/or [Amazon](#). If you're looking for a supplier for wholesale products you can check out a network of [8,000 wholesale suppliers here](#).

## **Online Sales - Digital Products**

The most common digital products are e-books and software/apps. Both of these types of products can often be created with very little expense on your part, other than the time it takes you to create them. I'll briefly discuss some options for getting started with these types of digital products.

If you are a writer and you want to sell e-books, it is a good idea to have your own website to sell your books. You can set up a PayPal link for payment that redirects to an automated download. If you don't know how

to do this, a web designer can easily do it for you. In addition, there are also services that will sell the book for you. Two of the most popular are [Amazon](#)'s Kindle Network and Lulu. The advantage of [Amazon](#)'s service is your ability to reach a much larger audience. However, Lulu has a pretty large audience as well (Barnes and Nobles Nook e-reader), and they also pay higher commissions. Lulu pays 90% where [Amazon](#) pays between 35% and 70%. [Amazon](#) also has a service that can create hard copies on demand for those customers who want a physical book. Besides these sites, there are dozens of others that allow you to sell your e-book. Just pay attention to the agreements as some may require that you give them exclusive rights to publish.

For those interested in creating their own software or app, there are also many options available. If you already know how to program in the desired language, the hardest part is behind you. However, if you are not a programmer you can use Upwork (formerly Odesk) or Rent-a-coder. With these sites, you can describe exactly what you want the software to do, and have a professional create it for you. Whether it's a desktop software or a mobile app, you'll have no problem finding a freelancer to do it. Also it's usually quite inexpensive. The same applies for web design and graphic design as well. Once you complete the project, you can even get assistance with putting it up on Google Play Services or Apple's App Store. If you're not a programmer and you'd still like to do it yourself, you can visit this [link](#) for a software that allows you to [build apps without programming knowledge](#).

## Online Sales - Drop Shipping



Drop Shipping is a way to ship physical products without having to hold inventory, thereby allowing you to work from anywhere you have an internet connection. As discussed

earlier, [Amazon](#) has drop shipping options. You can send them all your inventory and they will hold it for you until sold. However there are other means to drop ship without ever actually buying inventory or needing to take physical possession. One method is to resell products for sale on [Amazon](#) for slightly higher on [Ebay](#). Once the purchase is made, you can simply place the order on [Amazon](#) and have it shipped directly to the customer. There is a great service that allows you to track and automate your sales and markups. This type of strategy requires doing a high volume of listings so tracking is very important part to success. If you're interested in finding unique [wholesale products](#) to sell online you can click [here](#).

## **Online Services**

Offering services online is another way to work from home independently. All of the online services can be offered on Odesk and Rent-a-coder as mentioned above. So instead of being a client you are a provider of online services. Writing, web design, graphic design and programming are all good choices. The big issue is competition. Since there are so many people offering these services online you need to find a way to differentiate yourself. Have examples of previous work prepared and references if possible. One other option that can help you is to register as a business with Google places. That way, you show a physical location. This can help draw in clients from your surrounding area. Anyone offering these types of services will benefit from having a strong web presence. This means not only setting up a website, but also promoting it and doing Search Engine Optimization (SEO). SEO is designed to help your site rank better in Google and other search engines.

## **Internet Marketing**

Internet Marketing is one of my favorite ways to make money independently. There is very little entry cost and you can work from anywhere in the world with no boss and no need for any face-to-face interaction. There are several ways to market and all of them can use a

combination of websites, blogs, video marketing, article marketing, e-books and paid advertising. Which method you prefer will depend on your personal style and the type products you're promoting.

## Affiliate Marketing

Being an affiliate is a great way to market products online. Simply check products that you've used and see if they have an affiliate program. You'll be surprised how many do. You can either check the



company's website or check with affiliate networks. Sometimes companies won't make the affiliate program accessible through their main page because they may not want everyone signing up. Again [Amazon](#) and [Ebay](#) have two of the biggest affiliate networks. Outside of them there is Commission Junction and ClickBank. Commission Junction has a wide range of products from toys to Cars and everything in between. While ClickBank has mostly software products and services.

Once you've found the product you want to promote, you'll be provided with a unique link you can use to promote the product or service. Then you just place your link in your website, blog, social media page or e-book and if the person buys something you get a commission. There are many ways to promote products and it's always best to give your honest opinions because it will be a reflection on you as well. A recommendation can be as simple as saying, "This product is great and I highly recommend it," or it could be an in-depth review of every feature. In fact some of the most successful affiliate sites promote affiliate products by giving reviews. Sometimes the review will be great but sometimes the review may not be too favorable. However, sometimes a product may not be the best in every category but it

has one unique feature the reader is looking for and they'll purchase it strictly for that. So if you plan on doing a review site, be thorough and above all be honest in your reviews.

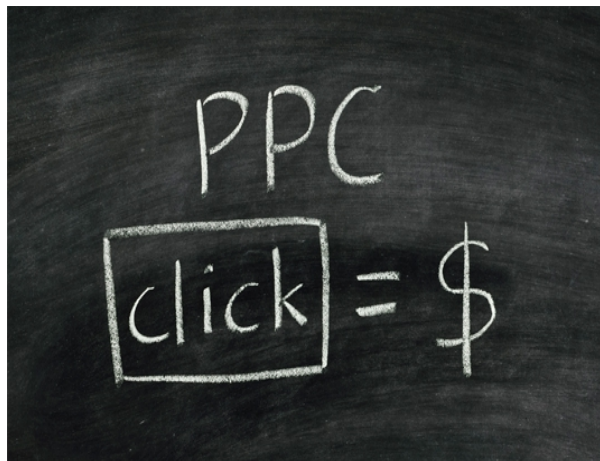
There are some rules for most affiliate programs. You are usually not allowed to receive commissions for your own purchases and most programs will have a threshold that must be met before payment. It will either be a number of purchases, a number of unique purchasers, a dollar amount or some combination. Usually these thresholds are not very high but they are designed to weed out the less serious markers.

Lastly many of the links in this e-book are affiliate links. So if you've found any of the information here useful and you're interested in using any service recommended here I encourage you click through the links. I have provided the best Affiliate Marketing program I know of below. It breaks everything down and gives you everything you need to get started making a living. If you're interested in getting started in [Affiliate Marketing](#) click [here](#).

### **PPA/PPC Marketing**

PPA and PPC stand for Pay-Per-Action meaning and Pay-Per-Click respectively. PPA works very similar to normal affiliate marketing except you are paid for an action rather than a purchase. For example you may be paid by a company for every person that signs up to receive a free sample of something or for everyone that fills out a survey or for everyone who creates an account on their website or signs up for a free credit report etc. etc. On one hand PPAs usually pay less than normal affiliate programs but on the other hand there will also be more people who are willing to complete an action that has no cost associated with it. So it is a toss-up. You just have to weigh the pros and cons of each offer. My favorite network for PPA offers is Peerfly, but there are many. Some are harder to get into than others. Peerfly is one that's also good for beginners. I had some success with them years back but I don't do a lot of PPAs anymore. Still,

some people are very successful with them.



Because merely clicking on a link is so easy, PPC is often defined by what you're not allowed to do to get people to click. To do well with PPC you need either a website with a lot of traffic or lots of websites with a little traffic. Some PPC networks can be difficult to get into, presumably because of the tendency of people to

want to cheat the system. For that reason a PPC network will usually have a lot of measures in place to make sure you're not cheating the system and/or they will be very selective with who they allow to participate. The good news is that the biggest and probably the best PPC network is open to pretty much everyone. That is Google AdSense. And since it's open to everyone they are extremely vigilant to make sure everyone is playing fair.

Google AdSense is a huge network and where a lot of people make their living, so it's worth talking about. The way Google AdSense works is, you're provided a piece of code to put on your site. This code causes ads to be displayed on your page relevant to the content on your page. People paying for advertising in Google Adwords pay Google a price per click that varies depending on the keyword they are targeting. If someone goes on your site and clicks the link, Google pays you a percentage which is usually about half of what they receive. The price per click for an ad can vary greatly. It might be \$10 per click and higher or as low as a few cents. It depends on what type of ads you're pulling in. If your site is about real estate and you're pulling in ads related to that, your price per click will be a lot higher than a site selling children's stickers. I would say a good average is probably between \$0.50 and \$1.50 per click in the U.S. Other places I'm not sure of. It depends on the market and keyword competition.

Before you get too excited, don't think you can just sit there clicking on your own links or call your family in another state to have them click your links. In fact you are not even allowed to ask just normal people visiting your site to click those links. Google not only knows the IP of your computer but probably everyone's IP you've ever contacted with Gmail or by any means if you have any type of Google App on your computer. They also have algorithms that find any abnormalities in clicking behavior. So for instance they know that on average only 3% of the people that visit a given type of site will click one of the ads and on your site 30% of the people are clicking ads they may red flag you. Or for instance if they see that all your clicks are coming from the coffee shops in a 10 mile radius of your house and from your grandmother's house two states over or even from the same place that you are not associated with, if it looks abnormal, you'll be red flagged. I've heard of some people being taken off the network for accidentally clicking the ads on their own website. If you have a good history with them, they may have someone contact you to review discrepancies, but in general it's all done automatically by their algorithm.

All of this is to say that the key to Google AdSense and any PPC is getting real traffic to your site. You can help your chances greatly with good ad placement and by filtering which ads you want displayed but for any of that to work you have to get real people to your website. Here is the best program I know specifically for getting your website to the top of Google and hence getting traffic. The way this works is by setting up sites for keywords that have less competition so they are easy to take the number 1 spot. I have used this myself and I can tell you first hand that it works. If you're interested in [creating websites that rank high in Google](#) click [here](#).

## **Email Marketing**





Email marketing is considered by many to be the ultimate form of Internet Marketing. Email marketing can be used to promote your own products, affiliate products, PPA offers or PPC offers. Email marketing is great in that it gives you some control over when you interact with your audience. You can actually be proactive with getting your message out and send a message directly to subscribers or past customers instead of waiting on them to come to you. Be careful not to let your emails fall into the category of SPAM though. Be sure you're providing value in each email. If people stop seeing the value in what you're sending or you email them too often they will stop opening your emails. People have to feel comfortable with the frequency at which the emails are received and feel that they are worth opening to see what they have to say. Also, e-mail marketing is only possible after you've built up a significant email list. The [Affiliate Marketing Course](#) previously mentioned can assist with that as well.

## **Day Trading**

Day trading is my other favorite means to make money from home. You can make money trading stocks and bonds, Forex or binary options and maybe some others. I won't be discussing trading stocks and bonds because I don't trade them. What I do trade is Forex and Binary Options. I also prefer binary options on Forex pairs or precious metals. The reason I prefer

to deal with currencies and precious metals is that there are a lot less of them to keep up with than with stocks. Also currencies and precious metals are less likely to be affected by minor events that may affect an individual corporation. Currencies are affected by the market as a whole, major elections, unemployment numbers, GDP and interest rate announcements etc. Stocks may be affected by all these plus a whole slew of other things depending on the company and the industry.

## Forex



Forex is short for Foreign Exchange. The foreign exchange is where all the money (currency) in the world is traded. The basic premise is simple. You have a currency pair, for example EUR/USD (Euro vs US Dollar). The currency on the right is the base currency for the pair. The right

side is always equal to 1. So if the EUR/USD is at 1.0001 that means that it takes 1.0001 Dollars to buy one Euro. If you think the price of the EUR/USD will go up to say, 1.0011, then you would buy that pair. If you think it will go down to say, 0.9991, then you would sell the pair. Keep in mind you don't have to have already owned it to sell it. It's kind of like, when you sell in the market you are being given the currency on consignment against your account. If you can sell it at a lower price than when you got in, you keep the profit, but if the price goes up you must pay the difference from your account.

Forex is traded in contracts of 100,000 units of the base currency hence the reason for 4 or sometimes 5 places after the decimal. These contracts of 100,000 units are called lots. There are also mini, micro, and nano lot sizes

that are 10,000, 1,000, and 100 units respectively. Forex accounts also allow you to trade on leverage anywhere from 50 to 1000 times your actual account size. So for example if you have an account of \$10,000 and you have 100 times leverage you can make trades up to 10 lots or \$1,000,000. So let's go back to the earlier example of the EUR/USD. If we were trading our account at full leverage and we bought the EUR/USD at 1.0001 and it went down to 0.9991 then we would have blown our entire account of \$10,000 and been left with nothing. If on the other hand we were right and the price went up to 1.0011 we would have doubled our \$10,000 account (minus some fees). Keep in mind we're only talking about a price move of one 10th of a penny. This can easily happen several times a day. What if we bought the EUR/USD and it went up a whole penny in the course of the day or 10 cents!?!?

Obviously trading your account at full leverage is very risky and in general is not a smart way of trading but this is just to serve as an example of what's possible with Forex. The other great thing about Forex is that you can practice for free. Most Forex brokers have demo accounts that you can practice with for as long as you need to become consistently profitable and confident using real money. So if you're someone that likes to play video games this is the ultimate video game. Only if you beat the game you don't just get to save the imaginary princess and look at some programmer credits you actually get rich. If you're interested in Forex trading, here is the [Forex broker I use](#). Also if you want to join a group with complete transparency and where you can copy the exact trades of [successful multi-millionaire traders](#) click [here](#). This is the most profitable group I'm aware of and the only one I know that posts all results of both winning and losing trades so you can see their full track record.

## Binary Options

Binary options are simply a yes or no form of trading where you have a set amount of risk based on whether a given condition is met. For example if you think the price of gold will be above a certain dollar amount by a 2pm you can buy a binary option for that price and if you are correct when 2pm arrives you will be paid. You know going in exactly how much you are



risking and how much you have to gain. With normal forex trading, not taking into consideration stop losses and take profit, your gains or losses could be as big or as small as the results of the market. However with Binary Options there's no guessing. There are binary options for Forex, commodities, stocks and bonds. Just like trading Forex, most companies offer demo accounts that you can use as long as you need to to feel comfortable.

If you're interested in getting started with a private Binary Options group where you can witness the live trades being taken by an expert trader from an account of over \$1,000,000, contact me. You can copy the same trades in any size account. This group is free to join however there are two catches. The first is that you have to sign up for a live account with a Binary Options Broker, which means depositing a minimum of \$250. Nothing is deducted from this, so whatever you deposit is what will be available to trade with. The second catch is that you have to sign up through me. Basically the process will go as such: You send me an email requesting to join our trading group with your name and country of origin. I will create the account for you and send you a temporary password. You will then log in, change your password, update your information and make your deposit.

Once your deposit is made you will need to send me a screenshot that the deposit was successful. Once this screenshot is received you will receive information on how to plug into the group and be able to view the live trading sessions. No prior trading knowledge is necessary. If you're interested email me at [binary@jrobi.com](mailto:binary@jrobi.com).

## **Conclusion**

Working from home is not for everyone, but for those with self-discipline it can be a better way to spend the maximum amount of time working. By eliminating the commute time and allowing work to be more smoothly integrated into daily life, working from home can allow more hours of productivity. Whether working for a company or as a lone entrepreneur, working from home can increase output. There is less separation between work life and home life. This can be good or bad depending on your perspective. However I think for those of us who are passionate about what we do and enjoy our freedom, this is the best way to live.