



Reaping What You Sow...And Then Some

How to harness today's
technological tools to generate
and sustain a passive income

“If all you do is stand on the side of the bank and dream of the other side, your dreams will forever be just dreams. First make your plans real and then your dreams will come true.”

Robert Kiyosaki

It used to be that in traditional societies, one essentially survived on having some sort of skill or resource to offer. Provision was a direct result of time and hard work.

But today, while honing a valuable skill or investing your time is still an effective means of earning a living, there are several alternative revenue avenues. In fact, these financial supplements we call “passive incomes” can have a monumental impact on your income and are well worth the time and planning they require.

According to Pat Flynn, a popular entrepreneurial financial blogger, to earn a passive income means “to build an online business that takes advantage of systems of automation that allow transactions, cash flow, and growth to happen without requiring a real-time presence.” And in today’s world, that’s not as hard as it sounds.

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Passive Income Ideas For an Active Life



Alternative and passive incomes include things like blog advertisement payment, credit card rewards, e-book sales and even taking advantage of unsuspecting resources you have and repurposing them (like putting your apartment up for rent while you're on vacation).

Pat Flynn is a passive income guru – his own story of making \$3 million in the first three years of attempting to wean himself from an annual salary raised more than a few eyebrows. His podcast detailing his steps to success, SmartPassiveIncome, has more than 10 million downloads.

While the term “passive income” sounds painless and easy, it can be anything but. However, with some intentional action and planning, this added revenue of income can seriously relieve any financial shortcomings you encounter at your office job.

The following is a short list of limitless possibilities to achieving financial freedom without working all of your free time away:

Utilize alternative lodging markets.

The online marketplace is an essential destination for anyone looking for unearned income. Host/guest matching platforms, such as Airbnb, Vacation Rental by Owner and Craig's List have revolutionized what tenants do with their vacant space.

Airbnb has over 800,000 listings in 192 countries, and offers lodging to travelers willing to rent privately owned spaces often for a price cheaper than a hotel. If you are going out of town for a weekend, a month, or even a year, think about listing your space on this site and potentially earning a previously non-existent \$100/night while you're gone vacationing. Congratulations! Your spring break is officially paid for.

The housing section on Craig's List is a great place to list guest rooms and temporary housing for rent for as short amount of time as one weekend. Setting the pricing is up to the seller and should be based on other similar listings in that area. But you have nothing to lose if it would be vacant anyway.

Lastly, VRBO is a site hosting condo, cabin and other vacation spaces for rent. You can search more than 1 million listings, tailoring your search to location, departure/arrival date, or price. If you and your family are anticipating going on vacation this year, see if another family isn't planning the same thing in your area at the same time. Rent your home out while you're gone and see if you can't pay off your vacation while you sleep.

Publish your own E-Book.

According to an Amazon press release, the amount of Kindle and e-book sales surpassed those of hardcover book sales in 2010. In the advent of e-books, self-publishing has returned the price and privilege of authorship to the writer. And we can all benefit from that.

Publishing an e-book takes a lot of work

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on the front end, but offers nearly limitless returns to the author. Taking advantage of the automated “pay to download” feature on Amazon can earn you reads and green even when you’ve forgotten how the first chapter started. With books selling for anywhere between \$1 and \$5, and more than 28 percent of adults reading online, that’s no small change.

While your career, your skills and your time can offer fulfillment and financial freedom, don’t pigeon hole yourself into just one revenue source. Take advantage of the connectivity and efficacy offered to us by technology today to earn above and beyond what your time would traditionally allow for.



My name is Margie M and I live in Tampa Florida. My husband retired from the Air Force after 20 some years to finally move to this location we now call home. We love traveling to the Caribbean islands each year to explore the culture and way of life of the islanders (of course not to mention the beaches, the sun, and the fun tropical drinks with the colorful umbrellas in them).

Throughout these years we acquired credit cards, used them for our trips, helped family members get out of a bind (not thinking we were getting into one ourselves), never thinking about the loss of a job or any negative obstacle that would put us in a financial position to cut down our habits. However, life throws you some curve balls and it did happen to us.

I lost my job, my husband retired from his second job career due to health issues and there it was, I was lost. We were pretty much in debt and the hard part was to figure out how to resolve it all. Was my credit score more important than getting out of debt? Sure I could have tried to keep up minimal payments but it would have stretched us out in a bad way. I was so overwhelmed. I could go through the could have, would have, should haves, but I won't.

I called Superior Debt, they helped me work out a plan and we went from there. Yes I got tired of the phone calls from the credit card agencies but you are told how to handle it ensuring you they have it under control for you.

I look at money the way I used to long ago. I just lost sight of it, I

Client of the month

Each month we honor an SDS client who has shown commitment to the program in the face of extreme challenge. We hope this story encourages you in your own hardships.

was making good money, we went on our trips without a thought of what could happen. Whatever money we have now is a gift. God so generously gives us all we have and he expects us to use it all wisely. Every penny counts in my household and we definitely use it wisely. We know what percent of our income we use for savings, for living expenses, taxes, our retirement, etc. And what percent to put aside for emergencies.

We have settled all of our accounts and are debt free. It's a great feeling and we have learned much from it. My advice to anyone entering the program is to try to contribute a little more if you can to get through the process quicker. Superior Debt always kept in contact, sent me updates on our account, called and left messages letting us know how it was going and gave us that comfort we needed when things weren't going so good that it was going to be okay.

Our trips aren't going to be as often, my husband had a stroke recently but we have each other. We appreciate the little things more and more each day. We don't need a whole lot anymore, yes we can enjoy that Caribbean trip once a year now but we're not going to over do it **AND WE WILL BE PAYING CASH FOR IT!!!** That will be a decision you will need to make when you are done with the program. We have chosen to not have credit cards, you may not but you'll be more the wiser from what you've learned through it all.

Cooking Without Credit

Huckleberry Thinn's Flour-Free Blueberry Coconut Flapjacks



Ingredients

- | | |
|---|-------------------------------------|
| 2 banana-bread-ripe bananas | 1 tsp cinnamon |
| 4 eggs | 1 tsp vanilla |
| 1/2 cup finely shredded unsweetened coconut | 1 tbs ground flax seed |
| 1 cup fresh or frozen blueberries | coconut oil (~1 tbs / frying batch) |

Directions

Smash 2 super-ripe bananas in a bowl. Add 4 eggs and mix well. Add 1/2 cup of finely shredded unsweetened coconut, 1 cup of blueberries, 1 tsp cinnamon, 1 tsp vanilla and 1 tbs ground flax seed. Spoon sand dollar size flapjacks into melted coconut oil on a hot skillet and let brown.

Top with warmed 100% pure maple syrup and crushed walnuts for a magical morning.



Laughing Matters

"It took 11 years for NASA's Mars rover to go 26 miles. Or as my grandma calls that, 'driving.'" - Jimmy Fallon

"At March Madness one of the Sweet 16 teams is Notre Dame. I'm sorry, but if I want to watch the Fighting Irish I'll visit my parents."

"McDonald's is introducing a Big Mac clothing line. Of course there already is a clothing line for Big Mac lovers. It's called a hospital gown." - Conan O'Brien

"Arnold Schwarzenegger was stopped by police in Australia this week for riding a bike without a helmet. It's especially dangerous for Schwarzenegger because if he got a concussion, how would you know?" - Seth Meyers

Connect with Superior

For more money-saving tips and a place to give us feedback, check out our blog at <http://superiordebtreief.com/blog> or follow us on Facebook and Twitter [@SuperiorDebt](#).

Refer-a-Friend

Know someone who could also benefit from our services? Contact one of our member services representatives to join our refer-a-friend program and start receiving incentives today.

Stay Up-to-Date on Debt, Online

Who We Are

Established in 1998, Superior Debt Services is a debt relief company committed to ethically helping consumers lower their credit card debt while encouraging healthy financial habits. Find out more at superiordebtreief.com.