



WIFI MILLIONAIRE

HOW TO MAKE A
FULL-TIME INCOME
WORKING PART-TIME
from anywhere!

MATT LLOYD



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WIFI MILLIONAIRE

**HOW TO MAKE A FULL-TIME
INCOME WORKING PART-TIME
FROM ANYWHERE**

BY MATT LLOYD

A professional portrait of Matt Lloyd, a man with dark hair and a light beard, wearing a dark blue suit jacket over a white shirt. He is sitting on a brown wicker chair, looking directly at the camera with a slight smile. His hands are clasped in his lap, and he is wearing a gold watch and a diamond ring. The background is softly blurred, showing what appears to be a lounge area with a sofa.

MATT LLOYD
CEO & Founder of
www.MOBE.com

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“Change is the law of life. And those who look only to the past or present are certain to miss the future.”

John F. Kennedy



CHAPTER ONE

Things Have Changed

Things have changed. Retirement and pension funds are disappearing. Jobs are being lost (or replaced) at record rates. And regular people all over the world are feeling the pinch.

But there is a silver lining.

In fact, if you're willing to rethink everything you know about "work" then you can take advantage of this New Economy and make more money than you ever dreamed possible.

What am I talking about?

I'm talking about escaping the 9 to 5, being your own boss, and working when (and where) you want to. I'm talking about making more money in 5 hours/week than most people make in 50 hours/week.

Now, this may sound far-fetched to you. That's normal.

Through no fault of your own, you've been brainwashed by parents, teachers, and otherwise "sensible" people into thinking your life should follow a simple path:

- go to school for 15 to 20 years
- work a job/career for 40 years
- retire comfortably (if you don't die of a heart attack first)



Even if this fantasy were possible (which it's not for most people anymore), it assumes that you're Ok with working most of your life for a retirement that you may not be physically able to enjoy (with a retirement fund that may be taken away at any time).

Seems like a waste of a life.

I'd rather enjoy my life now... make money now... and have the time and freedom to work when (and where) I want and travel at a moment's notice.

If you don't believe this is possible, then this book will prove you wrong. The truth is, you can have your cake and eat it too.

You can enjoy your life now while also building a strong financial foundation for retirement. And you don't need to be a computer genius or have any special training or skills to do it.

All you need to succeed in the New Economy is a laptop, a WiFi (Internet) connection, and a desire to succeed. If you have these 3 things, you can become a WiFi Millionaire, just like the people you'll read about in the next chapter.

CHAPTER TWO

Everyday WiFi Millionaires

Before I reveal how to become a WiFi Millionaire, I want to share a few stories with you about ordinary people that have achieved extraordinary wealth through online businesses.

These people don't possess superpowers or genius intellects. They simply found a way to take advantage of the New Economy.

Lynda Weinman - Founder of Lynda.com Net Worth: \$260 Million

Lynda Weinman is the founder of Lynda.com which was acquired by LinkedIn for \$1.5 billion in 2015. She is listed by Forbes as one of America's richest self-made women, with an estimated net worth of \$260 million.

Prior to founding Lynda.com, she worked in the film industry as a special effects animator, and taught at the Art Center College of Design in California. In 1995, she founded Lynda.com, a resource for online education with courses in software, design, photography, and business skills.



The WiFi Millionaire System allows you to make a full-time income working part-time from home. Join today, and you'll also get a personal coach. Go to: www.wifimillionairesystem.com

Despite having no formal training with computers, Lynda's company went on to raise almost \$200 million in funding before being acquired by LinkedIn for \$1.5 billion.

Why This Story Should Inspire You:

Lynda Weinman was born in 1955, which means she was 60 years when LinkedIn acquired her company. Despite being a Baby Boomer, Lynda used the Internet to make her millions.

Greg O'Gallagher - Founder of Kinobody.com Net Worth: \$800,000



Greg O'Gallagher is the founder of an online fitness program called Kinobody, and at age 25, is already considered one of the top fitness authorities online. Greg has over 280,000 YouTube followers and an estimated net worth of \$800,000.

Granted, Greg is probably a better athlete than most of us. But he's not a computer geek and didn't study business. In fact, he didn't even finish college!

Greg dropped out of university at the age of 18; then registered the Kinobody.com domain at age 19, and began sharing fitness tips with people all over the world through the Internet. Today, Kinobody brings in millions of dollars in revenue every year through digital training programs.

Why This Story Should Inspire You:

Greg's entire business is built around online marketing, and even if you're not into fitness, you can use the same strategy (video marketing) to grow your online business.

Pete Cashmore – Founder of Mashable.com Net Worth: \$120 Million

Pete Cashmore is the founder of the popular blog Mashable, which focuses on developments in computer technology, gadgets, and the Internet. With over 20 million visitors per month, Mashable earns millions of dollars every year in advertising revenue; and Cashmore's personal net worth is roughly \$120 million.

After founding Mashable at the age of 19, Cashmore went on to make his millions and now divides his time between Scotland and the U.S.



Why This Story Should Inspire You:

Despite being young, Pete Cashmore is not a developer or computer genius. He merely uses the Internet to distribute content (which is something anyone can do).

Gina Trapani – Founder of Lifehacker.com

Net Worth: \$110 Million



Gina is another example of how “working from home” can make you a millionaire. She is the co-founder of the personal improvement site LifeHacker.com, which offers tips and downloads for getting things done.

Born to an Italian Catholic family in New York City, she began writing at a young age. She took her passion for providing great content and turned it into a profitable online business.

Why This Story Should Inspire You:

Like most of our WiFi Millionaires, Gina was not born into wealth or given special treatment. She did, however, figure out how to translate her passion into a successful online business.

John Chow – Founder of JohnChow.com

MOBE Consultant: Over \$2 Million Commissions



John Chow is the founder of JohnChow.com, a blog that teaches people how to make money online. John’s blog has over 200,000 active daily readers, and it has helped him become a MOBE Top Consultant, with over \$2 million in commissions to date.

John was born in a small farming village in Mainland China, and he immigrated to Canada when he was 7

years old. In the 2000s, he started his blog and took it from making zero to over \$40,000 per month in just 2 years.

Today, John enjoys spending time with his family and living by his own rules. He summers in Vancouver, Canada and winters in Orange County, California, ensuring great weather all year round.

Why This Story Should Inspire You:

John worked at a job for a grand total of 8 months in his entire life. After that, he concluded that “Working Sucks!” and never did it again. (Note: John is also the subject of the “Day in the Life of a WiFi Millionaire” section at the end of this chapter.)

Matt Lloyd – Founder of MOBE MOBE Revenue: Over \$150 Million

If you don't know me, my name is Matt Lloyd and I'm the founder of MOBE, a business training company for small business owners and entrepreneurs. To date, we've generated over \$150 million in revenue; \$75 million of which has been paid out to consultants (like John Chow).

My story is one of humble beginnings. I grew up on a wheat and sheep farm near Perth, Australia, which taught me the value of hard work. It also taught me that farming was a terrible business model; dependent on weather, fluctuating crop prices, and backbreaking work.

I knew I wanted something different – to be rich and do it on my own terms. So, in my early 20s, I dropped out of university and started my first online business.



I worked 12 hours a day, 7 days a week, and poured the little money I made back into my business.

In the beginning, it was a struggle. Then, I discovered the sales process and business model that led to MOBE. Fast forward to today, and I stand at the helm of a \$150 million international training company that uses the Internet as its main selling platform.

Why My Story Should Inspire You:

Like most of you, I wasn't born privileged. My family wasn't rich and there were no guarantees for my future. I had to make my own success.

And while I worked very hard to get where I am, you don't have to. If you join my WiFi Millionaire System, we do most of the hard work for you, while you get to enjoy the benefits of the Internet lifestyle.

Learn how to join the WiFi Millionaire System here:

www.WifiMillionaireSystem.com



A Day In The Life Of A WiFi Millionaire

One of the benefits of being your own boss is deciding your own schedule. For some, this means sleeping in. For others, it means spending the day outdoors (relaxing on the beach, playing golf, fishing, etc). For others, family is their top priority.

For John Chow, his typical day starts and ends with his daughter.



7:00 am

- Wake up to make breakfast for my daughter and take her to school

8:00 am

- Stop by one of my favorite coffee shops, and enjoy an unhurried cup of coffee on a patio, or at a nearby park

9:00 am

- Drive home and check my email
- Write a blog post, or do other work for an hour or so

11:00 am

- Meet up with a friend for a leisurely lunch at a Vancouver restaurant (in the summer) or a popular Orange County restaurant (in the winter)
- Order whatever I feel like, without worrying about the cost
- Pick up the check at the end of the meal

1:00 pm

- Depending on the day, I might play golf, run some errands, catch a movie, or relax at home by the pool

3:00 pm

- Pick up my daughter from school and ask her about her day

4:00 pm

- Check email again to see how much money I made that day
- Answer any emails (if needed), before getting ready for dinner

6:00 pm

- Enjoy a nice dinner at home with my family (most nights)
- Enjoy a meal at a nice restaurant with family or friends, or business associates (2-3 nights per week)

9:00 pm

- Enjoy a relaxing night at home with my family (most nights)
- Or, go to a marketing or networking event to have a few drinks and talk to other successful, fun entrepreneurs (1-2 nights per week)

CHAPTER THREE

7 Steps to Becoming a WiFi Millionaire

The rest of this book is about action. Now that you've learned about the New Economy and seen WiFi Millionaires (from all walks of life), it's time to get down to real, actionable information.

In the following 7 chapters, you'll learn about productivity methods and tools, and get practical advice on starting a home business, getting financing, and more.

Here's a preview of what you'll learn:

- **How to Assess Your Options** and find the right home business for you
- **7 Productivity Tools** to manage your time and be more efficient
- **7 Productivity Methods** to get things done, and be more successful
- **Gadgets & Equipment** to run your new business
- **7 Ways to Fund Your Business** even if you have bad credit
- **Why You Don't Need a Business Plan or LLC** to get started
- **How to Get a Coach** to help you achieve success

You'll also learn about a **proven sales system** that will jumpstart your business.

Note: I recommend you read each chapter in order, but they work independently as resources. You also don't have to finish the book to start applying these concepts. You can use many of these strategies immediately to start (or improve) your home business.

“Choose a job you love, and you will never have to work a day in your life.”

Confucius



CHAPTER FOUR

Assess Your Options

People often consider starting a home business when they are ... a) retiring, or... b) unhappy with their current job, or... c) when they are unemployed. They may also consider freelancing, or starting a traditional (brick and mortar) business.

When you look at all the options, home businesses are usually the lowest cost, lowest risk, and provide the most freedom and flexibility. This chapter will give you a clear assessment of your options and show you why starting a home business (and partnering with MOBE) is the fastest path to becoming a WiFi Millionaire.

Traditional vs. Home Business

The lure of being your own boss is powerful, especially if you have a skill like cooking, repairing cars, cutting hair, etc. People start small businesses every day because they are drawn to the idea of doing something they love, and owning their own business.

However, statistics show that by the end of the first year, nearly half of new small businesses will fail. And within 5 years, more than 80% will go out of business, usually taking the life savings of the founders with them.

Now, I'm not saying that traditional small businesses are always a bad idea. But you should be aware of the risks.

Here is a side by side comparison:

TRADITIONAL BUSINESS	HOME BUSINESS
High Investment	Low Investment
High Risk	Low Risk
High Overhead	Low Overhead
Need Physical Location	No Location Needed
Need Employees	No Employees
Routine Schedule	Time Freedom
Hard to Travel	Travel Often
Avg Startup Cost - \$30,000*	Avg Startup Cost - \$2,500

**Startup costs will vary for traditional businesses, but according to the Kauffman Foundation, the average cost is about \$30,000. This figure is also referenced by the SBA (U.S. Small Business Administration).¹*

NOTE: If you already own a traditional business, and want to supplement it (or replace it) with a home business, then keep reading. When you join the WiFi Millionaire System, you can run your home business in as little as 30 minutes per day.

Home Businesses vs. The WiFi Millionaire System

Usually, when I use the term “home business” I am referring to affiliate marketing. While there are other home businesses – freelancing, consulting, writing – they require specialized skills, and take more time and resources to build.

In this section, you’ll learn what affiliate marketing is and why the WiFi Millionaire System is better than other programs.

¹ <https://www.sba.gov/blogs/how-estimate-cost-starting-business-scratch>

What Is Affiliate Marketing?

Affiliate marketing is an arrangement where you get paid for referring leads to an established business. Usually, you get paid a percentage of sales generated from your leads.

It is the ultimate business model, because you don't need to worry about creating products, fulfilling services, setting up websites, dealing with customers, or any of the other headaches (and costs) of running a business.

Unfortunately, many people think of affiliate marketing as somehow shady. This is an unfortunate case of a few bad apples tarnishing the reputation of an entire industry. Honest companies like MOBE *need* affiliates to stay profitable and grow. It's in our best interest to take care of you.

Also, there's nothing shady about connecting a company with a new customer. Many businesses work this way, including real estate agents, sales people, and middlemen. In fact, you've probably participated in a referral program yourself, like Uber's "Give Rides, Get Rides" deal. (Referral programs are just affiliate programs on a smaller scale.)

Why the WiFi Millionaire System is the Best Affiliate Program

Not all affiliate programs are created equal. Some companies pay 10% commissions; others pay up to 50%. A rare few (like us) will pay even more. It all depends on their cost of fulfillment, price points, and business model.

Not only do percentages vary by program, your payout (in dollars) will vary depending on the product sold.

For example, if you promote a \$10 ebook, you may make a 50% commission, but that's only \$5! On the other hand, if you promote a \$25,000 program for a 25% commission, you make \$6,250!

With the WiFi Millionaire System, you get the best of both worlds – high commission percentages and high payouts. You can consistently earn big commissions of \$1,250... \$3,330... \$5,500 or \$10,000 per sale. This can quickly add up \$10,000 per month (or more), which works out to \$120,000 per year!

I'll go into more detail about how the WiFi Millionaire System works at the end of this book. For now, here is a side by side comparison vs other affiliate programs.

MOST AFFILIATE PROGRAMS	WIFI MILLIONAIRE SYSTEM
Low Commission % (10-35%)	High Commission % (10-90%)
Low Ticket Sales	High Ticket Sales
Low Commission/Sale (~\$50)	\$1,250 to \$5,500+ Per Sale
Limited Affiliate Resources	Extensive Resources
Limited Product Suite	Dozens of Products/Programs
No Coach	Personal Coach Included
No Training	Full Training Area
Small Company	Large, International Company
No History	5+ Years of History
Avg Program Size – \$50k*	Program Size - \$150 Million

**Since most affiliate programs don't last very long, or report gross sales, it's impossible to put together an official average. But the overwhelming majority don't generate much revenue.*

How to Join the WiFi Millionaire System

If you want to read more about the WiFi Millionaire System, skip ahead to Chapter 11. Or, if you're ready to sign up now, go to the link below.

www.WifiMillionaireSystem.com



The WiFi Millionaire System allows you to make a full-time income working part-time from home. Join today, and you'll also get a personal coach. Go to: www.wifimillionairesystem.com

“*Profitability is coming from productivity, efficiency, management, austerity, and the way to manage the business.***”**

Carlos Slim



CHAPTER FIVE

Productivity Tools

The Internet is the greatest invention in history. It has leveled the playing field for anyone who wants to be rich.

Unfortunately, the Internet is also the world's greatest distraction device. Most people are either its master or its slave (usually the latter).

Despite their best intentions, most people get online and immediately fall into time-wasting activities like:

- Checking email
- Reading posts on Facebook
- Watching videos on YouTube
- Checking gossip blogs
- Vanity googling themselves

The next thing they know, a couple of hours have disappeared and it's time for lunch. Then, after lunch, the cycle continues. (It's easy to see why it takes so long to get anything done, and why quality control is a major issue.)

But, there is a solution...

Focus.

In a world of ever-increasing distractions, you must be vigilant and focus your time and energy on the task at hand.

When you adopt this mindset, and use the productivity tools and methods in this book, then the quantity (and quality) of your work will improve... and you'll make more money!

Productivity Tool #1 – Gmail

Gmail is the king of email (and it's free). If you don't have a Gmail address, you can sign up for one here:

<https://accounts.google.com/SignUp>



Your new Gmail address doesn't have to replace your old address overnight, but you should upload your contacts right away and start transitioning over. When you realize how easy it is to organize email using Gmail, you will probably become a quick convert.

The Benefits of Gmail

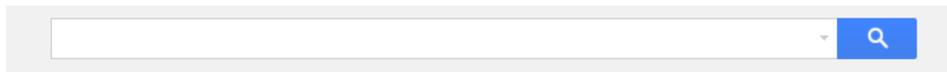
- Stacks and organizes your conversations into easy-to-follow threads
- Thorough malware and virus checking
- One-stop portal for calendars, file storage, photo hosting
 - Google combines its main services into your Gmail navigation bar, so you can book appointments (Calendar), upload files for sharing (Google Drive), get directions (Google Maps), and more
- 15 GB of email storage space
 - 15 gigabytes is 7 times more than most people need, but it's nice to know it's there (and it's free)
- 25 MB per email capacity
 - You can send 25 megabytes of file attachments (enough for Word documents, and most photos and music files)

- If you want to send larger files, Gmail automatically creates them in Google Drive for you, and sends that link for you
- Rich text features in messages (stylish fonts, colors, indents, etc.)
- POP3 and combining email inboxes
 - This is kind of advanced, but Gmail will connect with your other email inboxes, so you can manage all your email accounts in one place
 - You can even send from Gmail “as” another email address
- Excellent spam filters
- Fast message delivery (usually within 10 seconds)
- Automatic “Category” organization
 - Gmail automatically divides your email inbox into Primary, Social, and Promotion, so your Primary inbox doesn’t get clogged up with promotional emails and social media notifications

Gmail Tips

- Setup multiple Gmail accounts
 - Setup at least 2 Gmail accounts, one for Personal and one for Work
 - You’ll be able to focus better when you don’t have personal messages hitting your work email account
- Create “Labels” for different projects
 - You can create as many labels (and sublabels) as you want for different projects, clients, etc
 - This makes it easier to find messages quickly without searching through hundreds of emails
 - You can even color-code these labels to separate messages visually

- Use the Search bar to find messages:
 - At the top of your Gmail inbox, there’s a handy search bar that looks like this:



- You can search for messages using Date, Subject, To/From email address, or other criteria
- This is another way to quickly find old messages

- Create “Filters”
 - You can filter certain messages to “skip” your inbox and delete them, or label and archive them
 - This is a good way to store notification emails without having them clog up your inbox

Productivity Tool #2 – StayFocusd

StayFocusd is a Google Chrome extension that blocks certain sites from your browser. You can set your working hours for the day, and restrict the amount of time allowed for time-wasting websites. Once your allotted time has been used up, those sites will be inaccessible for the rest of the day.



NOTE: If you really want to focus, you can even do a hard block of an entire group of sites for a set amount of time.

Get Google Chrome (an Internet browser) here:

www.google.com/chrome/browser/desktop

Get StayFocusd here:

www.chrome.google.com/webstore/search/stayfocusd

Productivity Tool #3 – Skype

Skype is a free app that allows you to make voice and video calls with anyone in the world. You can exchange digital documents (including images and text) and send text and video messages. Download a free version of Skype here:



www.skype.com

Productivity Tool #4 – WunderList

Wunderlist is an app that puts all your personal and professional to-do lists in one place. You can organize and share your lists, set due dates, and get reminders. It is available for free on iPhone, iPad, Mac, Android, Windows, Kindle Fire and the Web. Download it here:



Wunderlist

www.wunderlist.com

Productivity Tool #5 – RescueTime

RescueTime is an app that helps you cut out distractions. It tracks the programs and sites you spend the most time on, and sends you reports. You'll learn where you're spending (or wasting) your time, and what your most productive hours and days of the week are.



Download a free version of RescueTime here:

www.rescuetime.com

Productivity Tool #6 – LastPass

With so many apps, software logins, and other online accounts, it's easy to get overwhelmed with too many passwords.



LastPass remembers all your passwords for you, and can be used across several devices. It's also secure (recommended by LifeHacker, CNet, and PC Magazine, which gave it a 5-star rating).

Download a free version of LastPass here:

www.lastpass.com

Productivity Tool #7 – ScreenFlow

ScreenFlow is a free app that lets you record video of your computer screen and audio. This is a valuable tool for recording calls and systematizing processes (so you can outsource them, or finish them faster next time).



ScreenFlow

Download a free version of ScreenFlow here:

<http://primary.telestream.net/screenflow/>

CHAPTER SIX

Productivity Methods

As important as productivity tools, are productivity methods. Productivity tools give you the ammunition to attack your work day, but you have to show up to the battlefield ready to fight.

This is easier said than done, especially when trying to work at home with the added distractions of family, television, and all your other gadgets and toys.

Which brings me to a key point...

You have a home-based business, but the keyword here is “business” not “home.” Real businesses require focus and dedication. You need a dedicated work environment, and you need to take your work seriously.

The strategies in this chapter will help you manage your time, be more productive, and (ultimately) be more successful.

Productivity Method #1 Clean Up Your Environment

Most people are not going to appreciate your time in the same way that a high-performance entrepreneur will. This includes your family – so if you’re working from home, this can be a challenge.

In my early days, I worked from home and it didn’t go so well. I would be on a sales call, and someone would get home and pick up the phone in the kitchen, and

interrupt my call at precisely the wrong moment. Or, they might decide to watch the TV news in the next room, and turn up the volume really loud.

So, in 2010 I made the decision to rent a real office. It was one of the best decisions I ever made. There were zero interruptions, and when I got to the office every morning, I arrived in “production” mode.

It’s hard to get into this state of mind when you’re working at home on the couch with the TV on. Or when the dog is looking at you through the window, wanting to play catch.

My advice is to get out of your home as soon as possible and rent a small office nearby. If that’s not an option, then the next best thing is creating a dedicated work space in your home or apartment.

How To Setup Your Home Office

First, find a good, quiet place in your home with limited distractions and a closed door. If you have windows, make sure they can be closed tightly to block out noise.

Then, setup your home office with everything you need:

- desk
- office chair
- printer/scanner
- computer (desktop or laptop)
- pens/pencils
- notepads
- Post-It notes
- file drawer (preferably built into your desk)

Once setup, your office should be sacred ground. Let your family know you are not to be disturbed when the door is closed unless it’s an emergency.

Try to work when there are no kids running around, doors being slammed, phones ringing, etc. If that means getting up early or working late at night, then do that until you can afford a separate office.

Alternative Work Environments

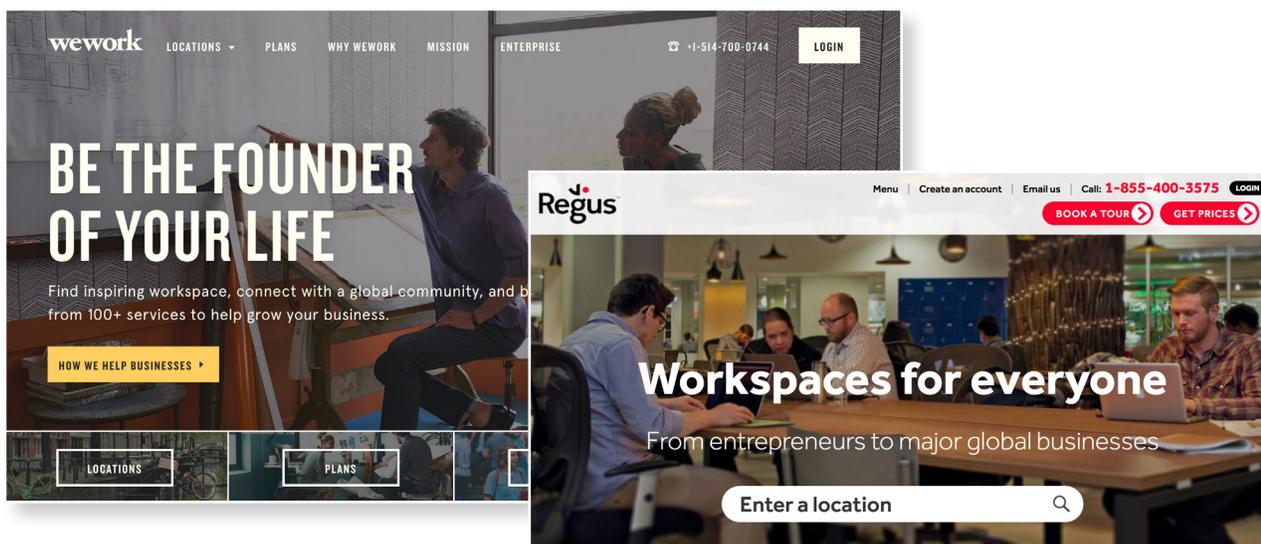
If you don't want to work from home, but can't afford an office, there are other options.

Shared Work Spaces

There are companies like WeWork and Regus that rent out desks in shared work spaces for entrepreneurs and startups.

The rates are cheaper than renting your own office, and include amenities like: super-fast Internet; common areas with desks, chairs, lamps, and lockable filing cabinets; business-class printers; free coffee, tea, water, and beer; and private phone booths for calls.

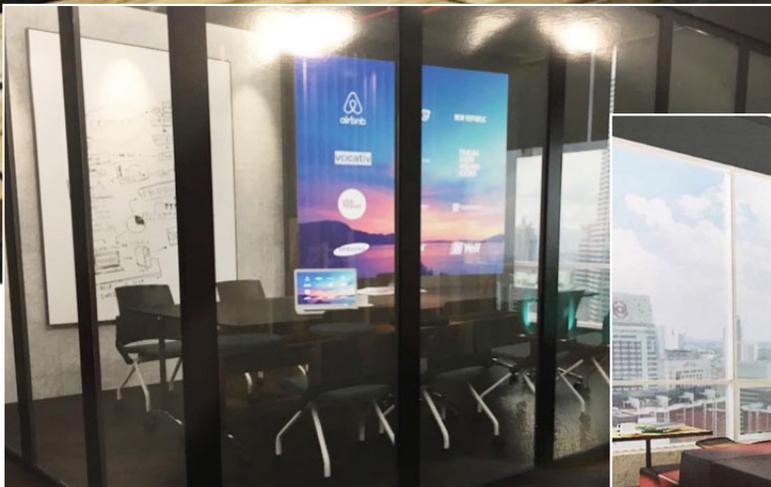
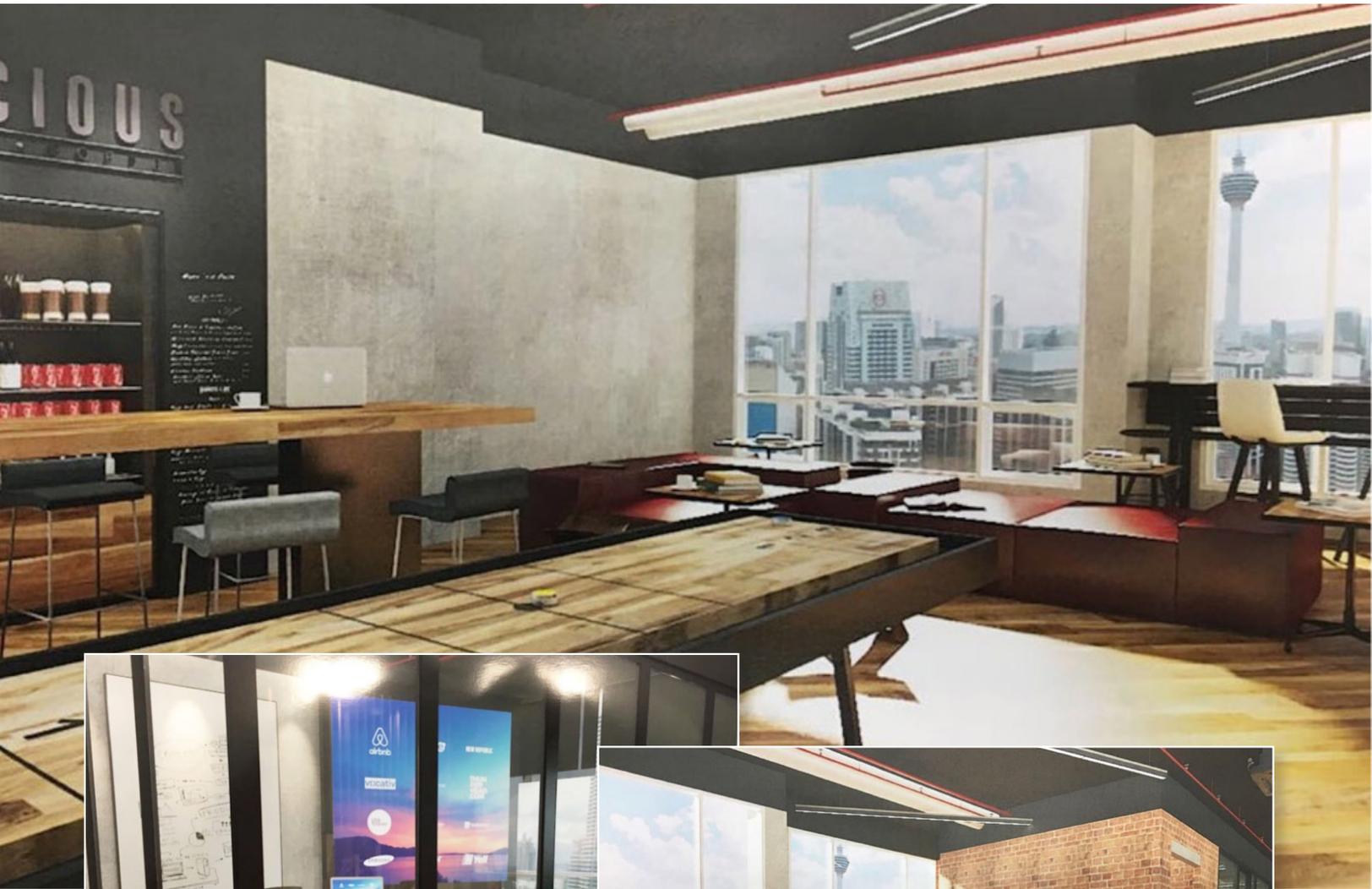
Learn more at: www.wework.com and www.regus.com



The WiFi Millionaire System allows you to make a full-time income working part-time from home. Join today, and you'll also get a personal coach. Go to: www.wifimillionairesystem.com

MOBE Workspace

By the way, if you live near Kuala Lumpur, Malaysia, I'm starting my own office sharing company in the same building as the MOBE Office. We're converting half of the 6,000-square foot penthouse into a shared workspace like WeWork.



MOBE Headquarters, Kuala Lumpur

Coffee Shops

If you can find a quiet coffee shop (or restaurant) with good WiFi, then this is another alternative to a home or rented office. But, be aware of the drawbacks including: slow Internet, loud noises, crowded tables, limited power outlets, and people bumping into your chair.

If you can somehow manage to be productive, you'll soon have to stop everything and feed the parking meter outside, or ask a stranger to watch your computer as you wait in line for 10 minutes to use the bathroom.

(As you can probably tell, I'm not a huge fan of working in coffee shops).



Productivity Method #2 To Do Lists

To Do lists may seem outdated, but they are still one of the best productivity methods.

Whether you use pen and paper (which is perfectly fine) or an app like Wunderlist or Evernote, it's up to you. The format for your To Do list is not what's important. The benefit lies in the process of capturing, clarifying, organizing, and completing your tasks.

This process can be broken down into 5 steps:

- Capture all your ideas and tasks. Put them into a notebook, Word doc, app, or planner.
- Break each task down into actionable steps. For example, if your task is “write blog post” then segment that into:
 - Set due date
 - Decide topic
 - Do research
 - Write outline
 - Write blog post



By breaking down each task into smaller steps, it’s much easier to make progress each hour (or day) until you finish the entire task.

- Organize your actionable steps by priority, and assign due dates. Set reminders to yourself to complete certain steps, or follow up with other people. Accomplish higher priority items first.
- Get to work, and start crossing items off your list.
- Write tomorrow’s To Do list the day before. That way, you have an accurate and updated To Do list every morning.

Beyond the obvious benefit of organizing your tasks into actionable steps that are easy to finish, there is another huge benefit here. Since your brain can only handle so much information at one time, simple tasks like “Call Mom” or “Go the bank” take up valuable mental space.

By writing everything down, you free up mental real estate and can think more clearly. This reduces stress and allows you to think more creatively about your business and life.

Productivity Method #3

Work in Blocks of Time

I've given myself 2 hours to write this chapter. The WiFi is off, and the countdown timer on my iPhone is on.

But ironically, as I write about productivity, my mind starts to wander. "I wonder if I have any messages on Snapchat..." I'm tempted to check my phone. But then I see the countdown timer, and remind myself, "Just 33 minutes to go. Focus."

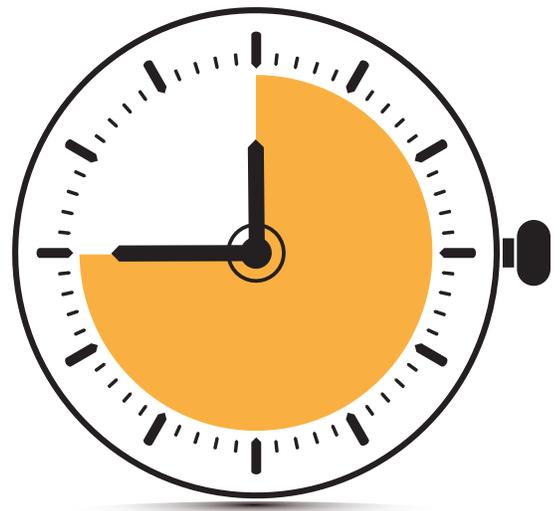
Five minutes later I think, "I should go outside and get a coffee." Then I realize I still haven't finished the one on my desk, and this is just my brain's way of avoiding a high-intensity task.

Eventually, despite these temptations, I finish the chapter. But only because I committed to working in a concentrated block of time.

If you work in 1 or 2 hour blocks, focused on ONE high-leverage activity at a time, then you'll accomplish 3 times (or more) in your day.

After completing each block of time, you can "reward" yourself with that cup of coffee, or 5 minutes on Facebook. But you must be strict with those breaks or you won't get anything done.

Unfortunately, most people don't think this way. They work (at low effort) in one long block of time with vague start and stop times. And if they're honest with themselves, when they look back at the end of the day, they will have accomplished very little.



Productivity Method #4

Say “No”

In business, you are constantly approached by people with “great ideas” and opportunities. My advice is to say “No” to 99% of them.

In the early stages of your business, saying “no” applies to shiny objects that sound too good to be true, other business opportunities, and tire-kicking leads. It also means removing negative and harmful people from your life. This is hard, but it’s the best thing for your professional and personal growth.

Negative people will drag you down, reinforce bad habits, and brainwash you into thinking that running your own business is “crazy.” If you know anyone like this, cut them out of your life immediately.

As your business grows, and the caliber of people you meet improves, it may become harder to pick out the time-wasters. You will inevitably take calls that end up being a waste of time. This is normal. Just make a note of time-wasters and try to avoid calls with them in the future.

Eventually, when your time becomes even more valuable, you should hire a personal assistant. They will be your first line of defense and will act as a barrier against time-wasters. If you’re an overly polite person (like I often can be), your assistant also gets to be the one who says “no.”



Productivity Method #5

Know Thyself

The same schedule that works for one person, may not work for another.

Some people jump out of bed at 6am ready to go, and are most productive in the morning. Others work best late at night, when the creative juices are flowing and the house (or office) is silent.

The key with any productivity method is finding what works for you.

The key with any productivity method is finding what works for you.

Yes, everyone should keep To Do lists and work in concentrated blocks of time, but your list and schedule may look completely different from someone else's.

If you want to get up early and knock out all your work before lunch, and take the rest of the day off, that's fine. Or, if you want to spend all day with family or friends, and work in concentrated blocks of time after dinner, that's fine too (as long as you're actually productive).

Be honest with yourself about your most productive times of day, and build your work schedule around that.

Productivity Method #6

Drink Caffeine

This one should be obvious, but caffeine will boost your energy level and help you be more productive. As long as you don't use caffeine as a crutch (and abuse it), then it's a great way to increase your productivity.

Everyone's metabolism is different, so you will need to figure out how much caffeine is appropriate for you, what form you take it in (coffee, tea, etc), and what times of day to drink it.

Typically, for most adults, 2 cups of coffee per day is normal (and healthy). I recommend drinking one first thing in the morning, and another right after lunch.

Productivity Method #7

Evolve

My final piece of advice on productivity is to always keep evolving.

As you adopt these tools and methods, you'll find that you like some better than others. Find the combination that works for you, and customize your system to fit your personality and schedule.

Also, all of us change as we grow older, and what worked for us in our 20s or 30s may not work in our 40s or 50s. Adapt and change your system (methods, tools, and schedule) to fit your lifestyle and age.



CHAPTER SEVEN

Gadgets & Equipment

The beauty of having a home business is that you don't need to invest much money in physical tools and equipment. In fact, most people already own everything they need – a laptop and a smartphone.

In this chapter, you'll learn what you need to be completely mobile, and what office equipment you should have (if you use an office).

Your Mobile Office

As a WiFi Millionaire, you are your business. Your laptop and smartphone are the only physical tools you need. If you want to be mobile and travel, here's what I recommend:

- MacBook Pro and charger
- iPhone and charger
- notepad and pen (optional)

If you're traveling a lot, get a good backpack or piece of carry-on luggage to carry this equipment, plus clothing and toiletries.

Personally, I think MacBook Pros are great laptops because they're easy-to-use and lightweight, but still powerful enough to run your entire business.

I also like iPhones, but if you prefer another brand that's fine. All major smartphones now take photos better than most traditional cameras.

In fact, I think of the smartphone as the ultimate marketing tool, because you can create content on the fly in the form of videos, photos, and audio.

If you're stuck in traffic for 45 minutes a day, then create content during those trips and post it to your blog or YouTube. Share photos and videos on Facebook, Instagram, and Snapchat. Your phone always on you, so there's no excuse for not using it.

Your Physical Office

We covered this in Chapter 6, but I'll include it again here.

If you're setting up a home office, find a good, quiet place with limited distractions and a closed door. If you have windows, make sure they can be closed tightly to block out noise.

The basic equipment for a home or rented office will be the same:

- desk
- office chair
- printer/scanner
- computer (desktop or laptop)
- pens/pencils
- notepads
- Post-It notes
- file drawer (preferably built into your desk)
- bookcase (optional)

NOTE: When you purchase equipment, keep the receipts so you can deduct them from your taxes.

CHAPTER EIGHT

Finding the Money to Start Your Home Business

You're going to need money to start and grow your home business. The investment will be lower than a traditional business, but you will still need to make an investment.

I recommend at least \$2,500 minimum to get started. If you want to scale fast (the only speed I accept), then you need to have more money to buy traffic and invest in training.

If you don't have \$2,500 lying around, that's Ok. There are plenty of ways to find money. As the old adage goes, "Where there's a will, there's a way."

For example, let's say your life depended on coming up with \$100,000 cash in the next 20 days to cure a terrible disease. After hearing this news from your doctor (and having his opinion verified), you'd likely panic and think "How am I going to get my hands on \$100,000 in 20 days?!"

Then, after panicking, your mind would quickly turn to solving the problem. You'd be determined to get the money, because your life would literally depend on it.

Nothing else would compete for your attention. You wouldn't think about watching your favorite TV show, or checking Facebook. The only thought in your mind would be, "How can I get my hands on \$100,000?"



Now, is finding the money for your business a life-and-death situation? Not literally, but most people work jobs they hate for decades, which is a slow, drawn-out death. (And you wouldn't be reading this book if you were Ok with that).

The point here is, if you truly want financial freedom, then you need to stop making excuses and do whatever it takes.

For me, that meant asking my parents for money when I first got started. When I told my mother what it was for, she immediately said, "Don't waste your money. You're getting conned—those things are all a big scam."

So, I ended up using credit cards, and selling some old things I no longer needed. Many millionaires and billionaires have done the same – raising money from friends and family, maxing out credit cards, and living on Ramen noodles for months until they made it.

If you need to raise money for your business, I've listed 7 common options below (that don't require you to live on Ramen noodles).



Common Options For Raising Money

Get a home equity loan: If you own your home, you can refinance the mortgage or get a loan against the equity. You may even find that the ever-changing market has increased the value of your home, or lowered interest rates, so your monthly mortgage may be better than before.

Use credit cards: If necessary, get as many credit cards as you can and max them out. Repay the minimum value back each month, plus a bit more so you're not in debt forever. Then pay them off completely when the money starts rolling in.

Sell stuff you don't need: Sites like eBay have made it easy to sell things you no longer need. With well-written descriptions and nice photos, you can make a decent profit. Focus on large items like electronics; selling a few old books won't cut it. And keep in mind... you may have to sell a few things you'd rather keep.

Crowdfund: Kickstarter, GoFundMe, and other crowdfunding sites have funded many businesses and inventions. If no one wants to contribute, you don't lose anything (except a little time).

Get a small business loan from your government: Governments all over the world offer loans to small business owners and entrepreneur. Even if you can't get a large loan, a "microloan" may be available to get you started.

Borrowing from friends and family: No one wants to do this, but you need to ask. For many of us, it's the best possible source of interest-free loans. Although, if you have a "Shark Tank" family, you may have to give up some equity in your business!

Tap into your 401(k): If you have funds accumulated in a 401(k) from a previous employer, you can tap into them without penalty. The steps are fairly simple, but legally complex, so you'll need to get help from a tax attorney or CPA.

Additional Resources

Crowdfunding Websites:

www.kickstarter.com

www.indiegogo.com

www.rockethub.com

www.gofundme.com

Home Equity Loans:

www.lendingtree.com

www.loandepot.com

www.loans.ratemarketplacemortgage.com

www.rocket.quickenloans.com

Selling Old Stuff:

www.eBay.com

www.Craigslist.org

Government Loans:

www.sba.gov/loans-grants

www.govloans.gov



CHAPTER NINE

Incorporation, Taxes, and Business Plans

Some people think they need to incorporate and put together a formal business plan before starting a home business. While it is important to incorporate eventually, it should *not* be your first priority.

My advice is to focus on generating cash first, and then worry about your corporate structure. Also, don't bother with a formal business plan. They're a huge waste of time. As a home business entrepreneur, you don't need one, and it will just slow you down.

Disclaimer: I'm not an attorney, and everything written here is my own opinion. (Granted, I have built a \$150 million company, but I'm not a legal professional.) If you want formal legal advice, I encourage you to talk to both an attorney and a CPA.

Since I'm not an attorney, and since MOBE has partners in over 185 countries (with different laws), I won't give you specific legal advice in this chapter. But I will share a story from my early days.

A Tax Nightmare: How I Lost Hundreds of Thousands of Dollars as a Sole Proprietor

When I started my first business in early 2009, I had no idea what I was doing. I setup a sole proprietorship in Australia (rather than a company), because it was cheaper and I didn't think it would matter.

And in the beginning, it didn't matter... I wasn't making enough money.

But as I started to gain momentum, cash started coming in very fast. I had my first \$15,000 month. Then 2 months later, I had a \$45,000 month. Then a \$81,000 month. And so on.

Within a year, I was consistently generating hundreds of thousands of dollars every month, and my business was growing very quickly.

Here's the painful part...

Since I setup my business under the wrong vehicle, I ended up paying **several hundred thousand dollars in EXTRA taxes** that I didn't need to.

Because I didn't incorporate, I was taxed at a much higher rate. Had I paid \$1,000 or so to setup a LLC, I wouldn't have paid taxes as a sole proprietor (about 40 cents on the dollar in

Australia). That would have saved me hundreds of thousands of dollars.

Now, after reading this, you're probably thinking, "I need to setup a LLC right away!" But that's not the point I'm trying to make.

The point is, that while it is important to setup your business structure for tax purposes, it is **NOT** the first thing you should do.

If I had been worried about incorporating, writing a business plan, and similar activities when I got started, then I would never have made any money in the first place.

In other words...

If you're too busy preparing for your business, then you'll never make any money to get taxed on.

Focus on generating sales first, then talk to an attorney or CPA about incorporating. Just don't wait as long as I did!



CHAPTER TEN

Get a Coach to Help You

The fastest way to achieve success is by copying successful people. Every millionaire in the world (including me) understands this, and has gotten where they are with the help of coaches and mentors.

Now, normally, finding a high-performing Coach is difficult and expensive. But when you join the WiFi Millionaire System, you get a **Free 1-on-1 Consultation Call** with one of my 6 or 7-figure earning Success Coaches.

Go through the Goal Setting Exercise below. Then, I'll tell you how to claim your Free Consultation Call with your coach.

Goal Setting Exercise

STEP 1: Read the questions below, and imagine where you want to be in 12 months:

- What kind of house do you want to live in?
- Where do you want to go on vacation?
- What kind of car do you want to drive?
- What does your day-to-day life look like?
- How much (or how little) time do you spend working?
- If you have children (or grandchildren), what are you able to give them?

STEP 2: Write down the answers to each question. (Note: It's very important to physically write, or type, your answers. This helps you clarify your goals).

STEP 3: If any of your goals includes a specific “thing” – like a sports car or a house on the beach – then find a photo of it and save that image. For example:

STEP 4: Ask yourself what you’ve done recently to accomplish these goals, and write down your answer.

STEP 5: Ask yourself what changes you’re willing to make to accomplish these goals, and write down your answer.

Now, your list of goals may be specific, while your answers at Step 4 and 5 may be vague. That’s Ok. That’s where your coach will help you. The point of this exercise is to establish a foundation, and give you a clear picture of what you want your life to look like.

Most people don’t take the time to write down their goals. This makes achieving them next to impossible, because they’re trying to hit a moving target. When you identify your goals, the target stops moving.

Once you have an established target (your goals), the rest is easy. You only need two things to move forward:

- A proven system for generating income
- A coach to help you implement that system

With the WiFi Millionaire System, you get both.

When you join the WiFi Millionaire System, you get instant access to a Done For You sales system that has paid out over \$75 million in commissions.

You also get a Free Consultation Call with one of my Success Coaches.

Join the WiFi Millionaire System & Talk to Your Coach:

www.WifiMillionaireSystem.com

All my coaches are 6 or 7 figure earners who know how to run a successful home business, working when and where they please.

They have also personally used the WiFi Millionaire System to earn big commissions.

On your call, you will discuss:

- Your current situation and goals for the future
- Your questions about starting (or growing) a home business
- How to leverage my WiFi Millionaire System that has paid out over \$75 million in commissions

“I was in business to create systems that would pay me a lot of money regardless of whether or not I showed up to work.”

Matt Lloyd



CHAPTER ELEVEN

A Tested & Proven Sales System

The WiFi Millionaire System is one of the best affiliate programs on the planet. We offer a wide range of quality products, services, and live events (including the Titanium, Platinum, and Diamond Masterminds). Every month, we generate millions of clicks to our websites and pay out millions of dollars to our affiliates.

To date, we have generated over \$150 million in sales; half of which – **\$75 million** – has been paid out to regular people like you in over 185 countries around the world, including Australia, China, the U.S., U.K, Chile, and Canada (to name a few).

Despite the broad reach of our program – and the huge sums of money we’ve already paid out – this is just a drop in the ocean. The Internet has over 3.2 billion users worldwide, and it’s growing every day. Many of these people are looking for ways to join the New Economy and make money online.

So, when you see that \$75 million figure, don’t think that it’s too late to get started. This is just the beginning. My goal is to become a billion-dollar company, and this market has more than enough customers to support that.

The Origins of the WiFi Millionaire System

When you see large sales figures – like \$150 million – it’s easy to think of us as a faceless corporation. But nothing could be further from the truth. My company started with just one person – me – in an apartment in Perth, Australia.

Here’s a picture of my “office” back then:



Prior to starting MOBE, I was in a different affiliate program that did not work out. You can read the full story in my book *Limitless*, but basically this program did not provide support, training, or sales funnels to help its affiliates.

The MOBE revolution began when I quit that company. “Someone who is new to this business should not have to go through what I did,” I told myself.

So, I decided to create an affiliate program that anyone could join and have a real chance of success with. I decided to provide step-by-step training and coaching, and sell products and services that had real value.

Fast forward 5 years – and the program that started out as an idea in my head (The WiFi Millionaire System) – has generated over \$150 million and paid out over \$75 million in commissions.

The secret behind our success is simple...

We give our consultants a tested and proven system that reliably converts leads into sales, and the training and support to use that system.

Here's how it works...

1. You sign up as a consultant
2. You get access to a 21-step training program
3. You get a personal coach
4. You send leads (traffic) to MOBE's proven sales funnels
5. We sell entry-level products to your leads
6. My sales team sells your leads into high-ticket programs
7. You get paid commissions on everything

Depending on the program sold, you make \$1,250... \$3,300... \$5,500... or \$10,000 per sale after my sales team closes a high-ticket (high priced) program **for you.**

With this system, you do not need to do any selling yourself. All you do is send leads. Everything else is done for you. You can do this:

- Without creating your own products
- Without dealing with customers
- Without building websites
- Without selling anything over the phone
- Without setting up merchant accounts

This sales system has been tested, tweaked, and continually improved over 5 years.

And the results speak for themselves:

Shaqir Hussyin

Here's Shaqir Hussyin, who has earned over \$3,756,153 million in commissions!



Bill and Michelle Pescosolido

And Bill and Michelle Pescosolido from Texas who have earned over \$1,015,111.



Now, you may have heard of Shaqir and Bill and Michelle Pescosolido before; some people would consider them “gurus” or experts. But you don’t need to be an expert or have any online experience to make money with the WiFi Millionaire System.

Here are some regular people that have made tens of thousands of dollars in commissions.

Carolina Millan

Then there’s Carolina Millan – a young lady from Chile who has earned over \$577,374 in total commissions with my system.



The WiFi Millionaire System allows you to make a full-time income working part-time from home. Join today, and you’ll also get a personal coach. Go to: www.wifimillionairesystem.com

Chris and Susan Beasley

And here's Chris and Susan Beasley from London who made over \$166,778.



Luke Lim

Luke Lim from Singapore who has made over \$580,895 in commissions.



Georg Kerschhackl

Georg Kerschhackl from Italy who has made over \$204,999 so far.



Rhonda Michele

Rhonda Michele (left) from Canada has made over \$1,063,410 in commissions.



The WiFi Millionaire System allows you to make a full-time income working part-time from home. Join today, and you'll also get a personal coach. Go to: www.wifimillionairesystem.com

Also... on top of the BIG commission checks, I'll also motivate you with other perks like the MOBE Motors Program. Here are some happy MOBE consultants...



Paul Lynch with his Range Rover



Chris Cobb with his Range Rover and Audi SUV



Ryan Jetan with his new boat



John Chow with his red Jaguar



Nick Pratt with his BMW Z4



Alwyn Monteiro with his Porche SUV

Here's What You Should Do Next...

First off, if you made it this far, congratulate yourself. You are part of a small percentage of people that finish books. But you're not done yet. You've taken a significant step, but the most important step is next.

Go to the link below now to learn how to join the WiFi Millionaire System and get access to your personal coach and 21-step training program.

Join the WiFi Millionaire System Here:

www.WifiMillionaireSystem.com

After you join, you will get instant access to the member's area and be on your way to the home business of your dreams.

Don't delay. Go to the link below now to get started.

www.WifiMillionaireSystem.com

Best,



Matt Lloyd

ABOUT THE AUTHOR

Matt Lloyd

Matt Lloyd is CEO and Founder of MOBE (My Online Business Education), an award winning Education Company which has impacted students on a global scale.

MOBE's mission is to be the number one training resource in the world for small business owners and entrepreneurs.

Like many who make the transition from employee to business owner, Matt at first struggled. In his first few years of building an online marketing business he faced a steep learning curve.

But through investing heavily in his own business education, and by taking massive action, he went on to make his first million dollars on the internet by age 25.

By age 29, his companies had grossed over \$100 million in sales.

Now Matt focuses all of this time on giving back to other aspiring entrepreneurs, and creating education programs which teach others how to effectively build and grow their businesses.

He spends approximately one third of his year traveling the world, hosting and teaching his live workshops, seminars and exclusive masterminds.

You can learn more about how MOBE can help you build your business at www.mobe.com



“

You can have everything in life
you want, if you will just help
other people get what they want.

”



www.WifiMillionaireSystem.com