

200+ Simple Tips On Making Money

By



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[28 Tips On Making Money Online](#)

[86 Tips On Getting A Loan](#)

[32 Tips On Buying Web-hosting](#)

[19 Tips On Getting A Merchant Account](#)

[23 Tips On Ecommerce Web Design](#)

[24 Tips On Incorporating A Company.](#)

[31 Tips On Getting An Offshore Bank Account](#)

[29 Tips On Forex Trading](#)

28 Tips On Making Money Online

1. Internet success is easy; **it just requires a plan.** Most webmasters just try anything and everything, randomly. You can get in touch with a wide range of potential clients and communicate with anyone in the

world, speedily. Use your **email opt-in list** to send info about your newsletters, products and special offers; whatever you believe your prospects want.

2. Making a web site is relatively easy, that's only half the battle. It's also critical to **drive traffic** and learn how to market your website. **The problem with working on the internet is that 99% of these money-making programs offered are a waste of time and (your) cash.**



3. The hard part of selling online is **sticking with the business until it starts to make a profit**. You find advice spread all over the Internet, but just how much of it can you trust? Internet scams exist in their thousands, each one designed to attract suckers with the promise of easy money.

4. One of the most well-known work-from-home jobs is **affiliate marketing**. This is usually done via businesses which offer associate programmes that you can join. Most established businesses have recognisable brands to offer to associate marketers. **Marketing other peoples' goods and earning a commission is the simplest way to get going**. Most web promotion strategists make the error of not building up their prospect base enough to truly sell their product. Affiliate programmes can build your client base quickly.

5. **SEO (search engine optimization)** is the means by which you push your website up Search Engine Result Pages (SERPs). At least 80% of all internet traffic now starts at a search engine. You might hire an SEO expert, but choose carefully; an inexperienced one could destroy your rankings and get your site banned. Always read reviews on leading webmaster forums. A top notch internet marketing firm will work very closely with your server logs, web analytics and any additional statistics they can get their hands on. This helps the setting up and optimisation of any ad campaign.

6. If you're not familiar with **search-engine marketing**, it's necessary to understand how it works. You use search-engines to drive traffic to your web site. 80 to 95% of your web sites visitors will come from search engines, unless you've got a 'viral' service of your own, or a 'buzzing' forum or blog. Search-engine optimisation can bring benefits wildly out of proportion to the amount of hours and money that you put into them.

7. **Social-media** should be considered seriously. Social media websites are changing the way we connect with one another. Put a person in front of a product and it creates natural human interest. Your success or failure is determined by your methods. The most significant part of a winning social media plan is the content on your profile page. Use this to help your cause. Micro-blogging web-sites may have embedded web addresses that tell surfers about products. Free blog networks can help you in building search-engine optimisation into your websites as well. There are lots of ways to exploit social media. Look to other media types to publicise your wares.

8. Don't only click on every advertisement you see to find revenue sources; try to **find cooperative groups of WAHMs (work-at-home moms) who have discovered success in making money online or off and ask them for advice**. They might give you some ideas about which programs are actually worth investing in. Investigate discussion-boards and forums. Some forums allow users to post web addresses in the body

of a message. Make sure to read all the board policies carefully before trying this, or you could be banned for spamming.

9. **Pay Per Click (PPC)** could well bring in a good conversion, but each click costs money. Many pro marketing experts will tell you that investment in Natural Search is excellent value for your cash.
10. Toddle over to **Clickbank.com** to find the latest products. Look for a product that's popular, but make sure it's a product you are familiar with. Likely purchasers discount sellers that are ignorant about the item they're selling, which makes them less likely to buy it.
11. **Article writing** is a good method for website promotion. You could also write articles for other people for money, but the most site owners will pay is about twenty-five bucks, and often it's a lot less. Article directories allow you to include a blurb about yourself and your website to encourage people to visit it. You can also get more customers by creating an e-book and using blogs to promote them.
12. **Keywords** are essential to your web sites traffic campaign, but how you use them is also significant. Some sites do "keyword stuffing" where they create near-random sequences of words to draw in search-engine bots. Search-engines have algorithms that can catch this and will penalise the offending website.
13. If you have a website created, you need to design it. All your site needs to include is a review page about your product with **consumer testimonials** declaring that each item works well and is worth buying into.
14. You *might* try reciprocal linking. This is an agreement between site owners to backlink to each others' sites. It's a good way get a site off the ground, **but you need one-way links to get search-engine 'love'**. It's a good idea to link to websites that sell compatible but not competing products.
15. Most folks who want to earn cash through the internet start out working part-time to see if it's worthwhile before jumping in and making a big investment. **Dropshipping** gives you an opportunity to give it a go for little to no money invested upfront. Create a database of sites that have the type of audience your product range requires so you can copy their tips and techniques. In dropshipping the vendor simply sets up the deal and makes money from it when a third party ships it. There's a lot less effort involved and it offers excellent returns if you find your niche. You can build up trust in your product range by sending information about them via email newsletters.
16. Be wary of **web marketing cons**; they may take every cent you have. Most scams seem good upfront. If you stick to affiliate marketing, you won't go too badly astray, *unless* you put your lolly in PPC marketing to attract potential customers, and pick worthless keywords.
17. **Blogs** are handy for gathering interest, but don't think you might get one famous in a few days. As a way into marketing, they are fairly quick and easy to create. Look for internet-based tutorials and related forums. Or you could pay someone else to set up the blog for you. For the time being a hosting account with Cpanel and Fantastico installed will allow you to install a basic blog at the touch of a button.

18. **Blogging** can draw visitors by co-ordinating link-exchanges with other bloggers and networking within the blogging community.
19. You can do everything from **freelance work**, such as web-design or writing, to **selling items you've sourced yourself online**. If you'd prefer work in steady employment you could get into remote administration, telecommuting, and work-from-home opportunities.
20. One-way **backlink building** is a method to publicize your site. Paid links allow you to get listed in web directories that post high-ranking sites and offer hyperlinks to your sites for a fee.
21. The greater number of visitors you attract the greater your ability to get more sales. Place **content-rich pages** on each of your web sites and include keywords that will climb to the top of search engine results and increase traffic volumes. Research in advance, don't just work on an ad-hoc basis.
22. **Buy a domain name that's very similar to the affiliate marketing product you're trying to publicise**. Don't, however, infringe on the copyright of a brand name. That may annoy the brand owner.
23. An excellent way to make money on the internet is by **generating and then flipping web sites**. You can either sell your own web site, or you can buy a new web site, add to its value, and then sell it on. Site-flipping is not without risk; it calls for a high level of initial investment. Buying and selling websites has become easier. It is considered a regular business venture, and some people are earning good money from it. The market is always looking for good sites. If more traffic is attracted to your web site each day, the perceived worth of your domain will be higher. Before putting a site up for auction, make it look professional-looking. Make sure it satisfies the requirements of possible purchasers. Websites that sell other web sites ask for minimal info about your website, such as how much traffic it draws and how much money you are making from it monthly. The more transparent the information is, the easier it will be for you to sell. When buyers have decided about the quality of your site, they will start bidding.
24. **Increase visitor numbers using keywords**. You could find lots of keyword suggestion tools that give you a list of keywords on a particular niche. You may use these to draw potential customers to your landing page. Most affiliate marketing opportunities offer up to 75% commission on every sign-up you get for them, so they do all the hard labour, and you make the money! What you are doing is being their sales rep. Salesmen are usually very well rewarded, as they bring the money in.
25. Online marketing is all about **brand name exposure**. Articles on your website needs to be optimised. Get your brand all over the Internet so that you may attract worthwhile traffic. Targetted traffic is what you're aiming for; if you get a popular video on Youtube about bagpipe-playing, but you're selling mortgages, you won't make much money off it.
26. There are a number of **alternatives for learning about web marketing**. These alternatives include reading paperback books, reading associate marketers blogs, visiting webmaster forums, clever search-engine queries and studying other successful online marketing efforts.
27. When your business is up and running, **if your offer is not making sales, move on and try another**. Don't sit on it hoping that it'll sell; it probably won't.

28. Spend time **testing out different ideas** in order to discover those that work best. Select a business type that you find agreeable and that you are passionate about. Then get educated. Set up your own website or blog. Build a mailing list. Replicated affiliate sites won't give that to you. Start with what you know.

I hope these few handy ideas will assist you in making some decent money online.

[Top](#)

86 Tips On Getting A Loan

1. **Be wary of promises of getting a loan quickly.** Many borrowers are told that their loan deal will close within a particular timeframe. They don't make payments on existing debts, in anticipation of the new loan. After several delays, they go in arrears with their current debts, with no cash coming in from the new loan.

Some brokers then order new credit reports, and charge the borrowers higher fees, and a higher rate, because of the delinquent loans, which resulted from delays caused by the broker!

2. **Make sure you understand and are willing to pay all of the fees listed.**
3. Beware of statements such as "No cost to you". Some lending companies will add closing costs to your balance rather than require you to provide cash upfront at closing.
4. **Watch out for the 'Deal Of A Lifetime'.** When shopping for your loan, watch out for the deal that seems too good to be true. If you can never speak to an individual, or you have to wait 'on hold' for a long time, this speaks badly for the level of service you are likely to get.
5. Keep a **copy of every cheque** you write for your loan.
6. If you call your lender about your loan, make sure you get the **full name of the person** with whom you speak.
7. Does pulling your credit report many times damage your credit? Answer: All inquiries for your credit report within a 14-day period will count as one inquiry if you are looking for a loan to refinance your home, a mortgage to purchase a home, a home equity loan, or a car loan. ***If you are looking for a personal loan or credit card, however, each inquiry will be counted separately.***
8. UK: Is the lender a member of the **Finance Industry Standards Association (FISA)**?

9. Among the variety of loans available to UK residents, we can mention **2 basic types: secured and unsecured**. Secured loans are those whereby you set some of your property as security for the lender. This type of loan security is also known as **collateral**, and it may come in different forms but the most usual type is property, making it possible to have more than one loan secured on the same property. On the other hand, **unsecured loans do not require any property to be set against them**



and it's necessary to have a good credit record to obtain a loan of this type. Personal loans are useful when you need to cover certain expenses or you need to make important purchases. Amounts that lenders borrow for range between £1,000 to £100,000 usually.

10. **The total cost of your loan will depend on the annualised percentage rate (APR).** The annualised percentage amount takes into account the interest and all those charges associated with the loan, including the arrangement fees.
11. ***The lower the annual percentage rate the less loan costs will be.*** Interests on loans are charged in one of two ways, as either a **fixed or variable rate**. Fixed interest rate is guaranteed for the whole term of the loan and it will not be subject to market fluctuations. The variable interest rate is usually lower than fixed interest rates in the beginning; however they do not offer the security of a fixed interest rate, incorporating a risk element into your finances.
12. **Top lending companies are subsidiaries** of the clearing banks and they may negotiate competitive rates.
13. **Be sure to ask your lender about early repayment**, since many of them will charge a fee if you decide to pay off your loan earlier than expected.
14. **No matter how cheap your loan may be, pay it off as quickly as you can** to avoid undue interest accruing. However, it is important not to overstretch yourself. Leave a portion of your regular monthly income aside as coverage for emergencies and unexpected bills.
15. *Variable interest loan rates may seem a better deal at first glance, but can be subject to rapid increase, while fixed interest rates might start off at a slightly higher percentage but offer more security.*

16. **The Consumer Credit Act** of 1974 guarantees that consumers have access to objective information about lenders. APR must legally be calculated in compliance with this regulation and must include not only the interest rate but also any additional fees.
17. ***If you are having problems with your loan, inform your lender as soon as possible.*** The earlier you tell them, the more sympathetic they will be.
18. Any concerns regarding the standing or history of a broker must be checked out on the **Consumer Credit Register**, where there is information available on every trader that has a license or has ever applied for one. To make an enquiry call the Office of Fair Trading, phone: 020 7211-8608.
19. Before seeking loan, sit down and begin doing some **budgeting**. Get paper and pen ready, and make a complete list of your **expenses**. That way, you will have an exact idea of how much you can afford to pay.
20. Dedicated lending companies are often more convenient and less restrictive than banks. This is because banks earn cash by a number of different means, as opposed to online lenders, whose primary income is from the money they lend.
21. **If your job allows you to increase your income in certain periods, look for loan that let you pay back early.** That way, if you double your average income on a certain month, you can pay double that month, making the overall repayment time smaller.
22. **Make sure they're not looking up your credit rating when they give you a quote.** Your credit record will show any applications you have made, so **it makes sense not to apply for several loans at the same time.**
23. **Start with banks and well known credit unions** These are large lenders with solid reputations, so being scammed will not be an issue.
24. **Do a budget.** Make sure you use realistic figures. Keep all of your receipts, or keep a record, for all of the cash that you spend for a month.
25. Phrases that you may come across:
 - **APR**, an acronym for "annualised percentage rate", the amount of interest charged on your loan *plus* additional fees and charges.
 - **Arrears**, a term used to describe the amount that a borrower is behind in their agreed repayment plan, measured by either cash or time.
 - **Security**, term used to describe assets or property put up as security for a loan. The lender will be entitled to reclaim the assets as compensation if repayments are not kept up.
 - **Fixed** interest rate, the type of interest that remains the same throughout the term of the loan.

- **Overpay**, a term that describes the making of payments over and above those outlined by the loan repayment plan.
- **Secured**, a type of loan that requires property or a security to be put up against the loan.
- **Term**, the length of time over which you agree to repay your loan.

26. **Improve your credit-rating.**

Find out what it is at [Equifax](#), [Experian](#) and [Trans Union](#). lenders may access them all. Then do the following:

Make sure you are on the **electoral register**.

Satisfy liens and public judgements, such as in the County Court (CCJs).

Correct errors, including erasing judgements older than seven years. Paid-off debts can be legitimately recorded up to seven years after settlement.

Add information showing stability:

- Current employment, employer's name and address and your job title.
- Previous employment, if you've had your current job less than two years.
- Current residence, and if you own it.
- Previous residence if you've been at your current place under two years.
- Date of birth.

Avoid unnecessary enquiries or shopping around **for credit or loans**. Multiple accesses by lenders of your credit report can indicate that you need many lines of credit. This looks like you are desperate for cash, or trying to commit fraud.

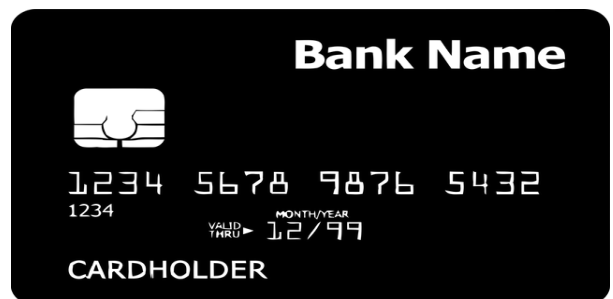
Close unneeded accounts. Close them off slowly, not all at once. Keep only two credit cards.

Pay off credit cards. Keep balances low, and paid off on time.

Keep your debt low; below 75% of available credit.

Build a good payment history. Pay your bills on time!

Open a savings account at your bank.



27. **Avoid specialist consolidation companies**. These can get you into more trouble. *Negotiate yourself with your creditors, and get any agreements in writing!*

28. **How can YOU get the BEST deals on loans?**

Answer:

- Do some **research**.

- Get written quotes from four lenders.
- Improve your credit rating.
- + Don't just pick a lender out of a newspaper. Ask friends. Use the internet!
- + Verbal quotes are not worth the paper they're printed on; get them in writing, and get more than one.
- + You can improve your loan credit rating by only having one or two credit-cards, for example, and paying them off on time. Get rid of lines of credit you don't need.
- + The smaller you can make your loan, the better. Loans, like credit-cards, are an expensive way to get cash. If you can beg or borrow from friends or relatives to bulk up your cash-at-hand, do so. You'll feel a lot happier if you're only repaying a few hundred, rather than a grand, a month.

29. The lender you ultimately apply to will need *at least* your:

- o Name;
- o Address (with post code);
- o Time at that address;
- o Amount you want to borrow;
- o Employment (how long in your current job);
- o If you have a bank account (and how long you've had it).

You may have to get used to the idea of getting cold calls from other lenders for weeks or months afterwards. Try to stop this by telling the initial broker *"Please do not sell or pass my personal data on to other lenders. Thank you."*

30. **Don't take on a loan thinking "Well, I can always go bankrupt if I get into difficulties".** This is folly. If you go bankrupt, it will be entered in the records of the County Court, and you will find it very difficult, if not impossible, to get credit of any kind in the future, except at usurious rates. Also, the lender you owe the cash to will make an entry into your credit record. Credit referencing agencies make it their business to sift County Court records, to keep their databases up to date. You will have shown you can't be trusted to pay back a loan, therefore why should any lender, hire-purchase company or credit card provider take a chance on you?

31. You can improve your credit-worthiness by:

- o Staying in one place for two years or more;
- o Your house or flat not having had previous occupiers with bad credit;
- o Being on the electoral register;
- o Having a credit card or store card;
- o Paying off your credit-cards, store cards and Blockbuster video rentals* regularly;
- o Getting black marks removed from your credit report. Go to [Experian](#), [CallCredit](#) and [Equifax](#);
- o Paying your bills before the due date;
- o Having the same bank account for two years or more;
- o Being in credit on your bank account (no overdraft, no unauthorised overdrafts);
- o Having £50,000 in the bank already!
- o Owning property.

32. If you're looking for loan, **a secured one is much easier to get than an unsecured one.** A secure one is secured against your house; valuable property. Unsecured means they take a look at your credit status, and give you an APR based on it. Secured loans are so desirable, and easier for a broker to 'place', versus unsecured ones, that many lenders say 'no tenants'; they don't want the hassle of dealing with what are often near-charity cases. Lending is a business; a few bad deals and you're out of the game.

33. Alternatives: What do you want? Money. **How does one get more money?** By:

- Getting a second job or paying hobby;
- Getting a different job that pays better;
- By scrounging from friends or family;
- By selling an unnecessary asset, like a flash car;
- By saving what you've already got - no holiday, give up cigarettes and booze for a while!

It's a small amount of initial hardship, versus years of fretting over barely-manageable monthly payments. Money and sex problems are two things that put a real strain on a marriage or partnership. The second is easy to fix, and the first not too hard either! An extra hundred quid in your pocket per month can make all the difference.

34. An internet loan site should be checked for:

- Has it got a registered company name?;
- Has it got a registered office?;
- Has it got a street address, rather than a P.O. box?;
- Has it got a telephone number?;
- How long has the lender been in business?;
- How quick are they to respond to queries?;
- How far away are they from you physically?;
- Are lender personnel mentioned by name on the site?

Once you've settled on a few lending companies, **you can enter their business name in a search engine with the words 'problem' or 'scam'**, and see what comes up.

35. **Overpay your loan** if you can do so without penalty, especially if your payments are re-calculated week-to-week or month-to-month. This means you will incur much less interest over time, and get peace of mind sooner. Get your outstanding loan amount down, and get on with the fun things in life.

36. **If you have several small loans with different lenders then you can combine them all into one monthly repayment.** The easiest way is to take out a debt consolidation loan. You end up making one monthly repayment to one lender. The downside is that this will show up on your credit report, and the consolidation lender may be incompetent.

A better way is to take out a cheap loan to pay off more expensive ones, such as credit card debts.

37. **A secured loan means you put your home up as collateral.** This allows you to borrow more cash than an unsecured one and the rate of interest should be lower. If you get an unsecured loan then this is seen as riskier to the broker and therefore has a higher rate of interest. It also offers a lower amount of money, *and*

over a shorter period of time. The restrictions are tougher also for this type of loan, meaning that you can't just do whatever you like with the cash.

38. **If you only pay the minimum repayment due every month you can't hope to get out of debt.**
39. **Fill out the form as completely as possible.** A slight difference in income or employment dates can reduce your interest rate.
40. If applying over the internet, **you shouldn't have to pay processing fees**, as there is little manual labour involved. You can save lot of time and cash in the approval process.
41. **You need to know how much of a loan you can afford.** Don't rely on the lender; find out yourself. When a broker approves or disapproves a loan, they do so based on credit scores, risk factors, and other data-driven elements. They don't consider how the loan will affect your life. Use an online loan calculator. This will help you determine your loan "comfort zone"

42. Some **crooked 'lenders'** use the Internet to take advantage of consumers. This can lead to identity theft or passing your details onto umpteen other companies. Always make sure you are using a trusted, well-known lender. Most will only ask you for some preliminary information regarding your income, debt, etc. They do this for basic screening; they want to make sure you're reasonably qualified for a loan before



spending more time and cash processing you. By providing only basic information initially, you can find out if the lender will touch you. You can avoid filling out a full loan application for a lender who can't help you. This will also limit the number of credit enquiries made by lenders. If you have too many, it can send up a red flag to other lenders that you're having trouble being approved.

43. It's important that you **get everything in writing**. This is good financial practice in general but it's especially important with large financial transactions. For example, if a lender promises you a certain interest rate based on your qualification and credit score, ask them for it in writing.
44. You may not even be aware that you have a credit score, but if you've ever applied for a loan, a car loan or anything which is 'buy now, pay later', it's likely that your credit score has been checked. **A credit score is a risk-assessment carried out by a lender to see what the likelihood is of you paying off your debt.** It is a mathematical formula that compares your bill-paying history with the histories of millions of other people. It will compare your credit history, your debts, the length of your credit history, new loans and other criteria. The resulting figure tells lender whether you are a good or bad risk on paper. If yours is

good, you get good rates of interest. If you have a poor score, you will find it harder to qualify for certain offers and interest rates offered are likely to be higher. Basically, the higher your credit score, the more desirable you are to a lender.

45. **Roughly 35% of your credit score is determined by your bill-paying history:** late payments, bankruptcy, late collections etc, can all give you a low credit rating. It is generally checked over a two-year period and it is the more recent debts that carry the most weight. Lenders also take into account your income and your potential earnings in the future. Someone with a poor credit score may find themselves being refused a loan. An adverse credit rating can make it harder to refinance - especially if your credit score is lowered by defaulting on payments to your current lender.

46. It is possible to improve and recover from a low credit score. By managing finances carefully, you can accumulate 'points', making loans more viable. Ensure repayments are met on time. **If you are having trouble with your bills, tell your creditors. Don't leave it until the payment is due.** Lenders view people who owe smaller amounts on many credit facilities as being a lower risk than those who owe large amounts on fewer.

47. Credit History - there are several lenders that may lend you cash even if you have bad credit, but they may penalise you with high interest rates.

Compare Rates - rates vary and there is no sense spending a penny more than you have to so get several quotes.

Transfer Balances - be sure to look for hidden fees and transfer balances that may not be apparent at first glance.

Required Information - lenders will require your financial information such as whether you own or rent a home, how much cash you own on credit cards, etc.

Pre-Payment Penalties - if such a penalty is built into the loan contract, the lender will penalise you, by charging a fee, if you pay the loan off early.

48. How much of a monthly installment can you afford? **The repayment installment should not exceed more than 20% of income remaining after meeting all the necessary expenses of the month.** With a written budget, one knows one's limit, which helps one to choose the most suitable deal.

49. One advantage of shortening the loan term is the ability to repay the loan quicker. **The longer the term (repayment time), the more expensive it is.**

50. **Penalty fees** - the client must beware a lender who charges a penalty for pre-payment before the agreed term.

51. Be careful when selecting the lender. Always go for **lenders with good market reputations and lots of happy clients.**

52. **Seek professional advice** from an expert and also your friends and colleagues.

53. **Don't rush.** You might miss loan benefits and discount schemes.
54. The rule is: never borrow more than you need. As a loan borrower, **you're not required to take the full amount of the loan you've been offered.**
55. Don't forget about **earning money as an alternative to borrowing.** Even though working at an (extra) job can seem like a burden, so is struggling with high loan repayments.
56. The key to a successful loan application is to follow the instructions carefully. Note that any mistakes you make will delay receipt of your funds.
57. If you already figured out the exact amount you need before the borrowing process begins, **start keeping track of your monthly and yearly outgoings.** Also, there are free calculators out there that can work out the amortisation of your loan.
58. Always Try To **Clear The Balance Of Your Credit Cards Every Month. Better yet: Stop Using Your Credit Cards.** Many people pay off a credit card debt every month and then use it again to the limit. You will never clear your debt this way.
59. Reduce the Interest You Have To Pay. If you have a good credit rating then you should shop around and **get a card offering 0% on balance transfers and 0 upfront fees.** for the longest period possible and keep doing this at the end of any interest free period. BUT: lenders are wise to the phenomenon of 'rate-tarts', so you might have trouble doing this.
60. **If you are really struggling with making loan repayments then contact the lender as soon as possible.** It's possible to come to a repayment arrangement with reduced interest terms for a short period.
61. It's not unusual to find lenders that will encourage you to sign up for a loan by lowering your interest rate, which, unfortunately, can increase dramatically later on. This is called a **'honeymoon' interest rate.** If you aren't prepared for the increase, you may find it very difficult to pay off your loan.
62. **Know truly how badly you need the cash.** The thought of badly needing cash can sometimes be enough to push you to settle for poor-quality loans. However, you have to remember that this is still a debt that you need to pay for a set length of time. Perhaps you can look for a way to increase your income so you no longer need a loan.
63. Assess your options. If you shop around for different options for your loan, you will discover that there are loads of them. All of them have their own pros and cons. **Those that can offer lower interest may have longer loan terms, while those with shorter payment terms may attract much higher interest rates.** What you can do is to check where you will be able to save more cash, which you can use to pay other immediate bills that you incur.

64. **Identify hidden fees** related to your loan. The last thing you want to happen is to be surprised by charges that you don't even know exist.

65. **Go through your credit reports in detail.**

66. **Do the calculations yourself. Don't just leave it to the broker.** You decide which plan(s) suit your needs.

67. There are a lot of bad lenders out there. Consider online lending companies for your quote because they are going to **search multiple lenders** for you and find the best one for your situation.

68. Once you have a quote and you are sure you can get approved, **then take your quote to another lender and your local bank. They may surprise you and will match or beat your quote** in order to keep your business. Trying a second lender will guarantee you are getting the best loan deal possible for your circumstances.

69. **Get a copy of your credit report.** You should get a fresh copy annually to ensure that there are no errors even if you are certain you have good credit. If you do find a mistake be sure to contact the credit bureau(s) right away by post to request the entry be corrected. You should also contact the creditor that supplied the incorrect information to the credit reporting lenders as well.

70. **You are able to dispute errors on your credit report. However the items have to be factual errors.** If there is a debt listed on your credit report, and it hasn't been paid off, you can't dispute it. Pay off your debts, starting with the one with the highest interest rate and moving downward.

71. If the debts you hold are just too overwhelming then **get assistance from a credit counsellor (preferably a non-profit one) ASAP.** They will help you work out a repayment plan, or a debt consolidation agreement. It's not the most pleasant choice when trying to improve bad credit, because it prolongs your poor credit rating, but it's the safest way to do it.

72. Any credit cards, charge cards, or 'purchase now pay later' cards that you don't need; get rid of them, but **keep the oldest one, for the credit history attached to it.** Don't be the fool who consolidates their debt only to rack it back up again while they're still paying off their loan.

73. **Ensure you pay off your loans and other outstanding debts as quickly as possible.** Use spare cash to pay extra on debts if available, and stay up to date with loans, rent and bill payments.



74. Make use of the cut-throat **competition** in the finance industry. With so many lenders looking for business, you can get a quick cash advance online.
75. Some lenders may give you reduced interest rates for **early clearance** of the amount borrowed.
76. Have the loan deposited in your account at the very last day before you need to use the cash. **It's unwise to borrow money and then let it accrue interest whilst in your bank account.**
77. Also, **never borrow more than the minimum that you need!** Just a few hundred quid extra could cost you half as much again over the term of the loan!
78. You will never know what unexpected expenses could arise so it's best to **have a backup for financial emergencies** i.e. some cash in hand. Don't run on empty!
79. **Use cash as much as you can.** Avoid using your debit card when you have cash with you. Use your credit cards or write cheques only in emergencies. Having debit cards, credit cards and cheques to hand might lead you to overspend.
80. **Keeping busy** will let your mind wander and help you stay away from things that you are likely to spend cash on when you get bored. Examples of these are snacks, film tickets or video rentals. You'll be surprised at the amount of cash you'll save by spending less on luxury items, following your budget plan and saving for financial emergencies.
81. Here are some **bogus offers** that are often aimed at the ignorant client: promises to fix your credit problems, low cost loan, magazine subscriptions, low cost home repair, special car deals, low-interest credit cards, deals that let you miss credit card payments, job opportunities, risk-free investments and free travel.
82. **Say no to credit insurance offers.** These are often attached to loans. It's just another way of squeezing more cash out of you. They benefit the lender, not you.
83. **There is no universal three-day cooling-off period.** Don't be fooled into believing that you automatically have three days to cancel a purchase. Only a few types of contracts give you a right to cancel. Most governments go by the "caveat emptor" rule. They don't have enough people to police all transactions. The buyer must take some responsibility for the purchase.
84. **Think twice before sharing personal information.** Don't give it out unless you know the client or lender is above board.
85. **Don't buy under stress.** Don't be talked into quick-fix deals. Try to avoid making big-ticket loan purchases during times of duress.

86. **Quit that smoking habit.** If you smoke a packet of cigarettes a day, it's costing you a ton of cash a year. Quit smoking, and put the daily savings aside and put it towards your loan. Look for other costly habits that you can quit and apply the savings to your loan.

I hope these few simple suggestions will assist you in getting a handy loan quickly.

[Top](#)

32 Tips On Buying Web-hosting

1. **Quality over price.** You might instinctively want to get the cheapest or free plan, but it will not have all the features you need. **You need a reliable host**; it's no fun when a cheap host goes down and you've no backup. Types available are **image, shared, clustered, reseller, dedicated, co-located, free and file web-hosting.**

The cost can range from a couple of quid up to hundreds per month. **Personal site web-hosters don't usually come with a complete spread of tools and have lower bandwidth**, in anticipation that your site will be simple and will not attract a lot of traffic. Free hosts often advertise with banner ads to make up their earnings.

Free web-hosting services usually offer a domain name that is the company name followed by a long number or random string of letters. Your potential clients might be turned off by this because it looks unprofessional and unusual. It demonstrates that you've decided not to pay for web hosting, and they could worry about other areas you cut. It might also imply that your business is a scam and untrustworthy. **Even a small business can afford an inexpensive paid webhosting package.** It offers credibility and security that free web-hosting won't.

2. **Ecommerce web hosting is usually paid.** Find out how much bandwidth you get. You may run out if you have good visitor numbers, lots of customer transactions or downloads. Your site may go offline and your business will suffer.
3. You should figure out which **programming languages** you require. For instance, your internet site might require Active Server Pages (ASP), Visual Basic scripts, Cold Fusion, Microsoft Access, or an SQL database; these would require a server that runs Windows. Or if your web-site needs PHP, PERL, CGI, SSI or mySQL, then you would need a server that can run Unix or Linux.
4. **Huge visitor numbers can sink a web-site financially.** A site heavy on media will run out of bandwidth faster than one coded properly or with fewer binary files. Note that Google will not index any binary media (music, flash, video), which means any information stored in them will be ignored by search engines. Text remains the best way to display important information.
5. A small company owner or webmaster, concerned about prices, ought to examine **shared web-hosting.** This means that a web-server will host several sites, being shared by several users. Assuming the server is stable, this should not be a problem and your web site will run glitch-free.

6. You can tell a good web host from a bad one if they let you upload files, manage them, view your web site's statistics and have management over your FTP accounts. **The control panel is key.** I recommend Cpanel. You want to be able to monitor surfer numbers so you may plan your marketing campaigns properly. A good web host will also offer 24-hour technical support through email, 'phone and online chat.



7. In shared hosting, also known as virtual web-hosting, the same physical server hosts many different web sites. Consider: **Is the CPU beefy enough to provide reasonable response times? Does the web hosting service have a solid backup plan in place. Is the cost reasonable?** Most shared hosting can be bought from \$5 to \$20 per month.
8. Dedicated hosting. **With a dedicated hosting setup, the client is assigned a specific web server that is used only for that web-site.**
9. Does your agreement offer you the ability to **host multiple web sites and domain-names?** Even those businesses with a single domain name ought to opt for the multiple web-hosting option. This will allow your business room to grow and change over time without changing location.
10. Running a business online requires features such as a **shopping cart and a secure socket layer (SSL).** Ecommerce webhosts may also offer online shop templates. Research web-server redundancy and **technical support.**
11. **Storage space.** The webhost will usually offer you storage space in gigabyte (Gb) increments. You'll want to select a firm that will offer an adequate amount of storage space for a reasonable cost. Text files are relatively small, image files are bigger and multi-media files are larger still. Your server will eat space even when it's idle; it's filling up hit logs.
12. **System redundancy** Look for for an ecommerce web hosting company that offers a high level of redundancy such as multiple lines into their server facility, redundant power lines to the server and a routinely tested backup-generator on-site.
13. **Technical backup.** If your web-hosting outfit does not provide 24/7 technical support it's possible that your internet site could be experiencing problems and costing you lost sales for several hours, or days, before you are able to contact technical support to resolve the issue.
14. **Bandwidth limitations.** This refers to the amount of data transfer that your web-hosting contract allows. You may have a web-page with a relatively small amount of data but the amount of data transferred is multiplied by the number of times your web page is viewed. If you exceed your bandwidth cap, your webhost will want more money.

15. Many people often change their email address when they change jobs or when they switch internet providers but if you use web hosting you'll have a **unique email address and web-site address that you can keep indefinitely**. If you invest in web hosting you'll no longer have to send out updates with a new email address every time you move or change jobs because hosting allows you to have your own unique domain name.
16. Another benefit to hosting is that you are often entitled to **web-mail** which will enable you to check your email from any computer that is connected to the internet. Web hosting will eliminate the problem of not being able to check your email while you are away from your home computer, preventing you from missing crucial messages just because you're out of town.
17. Some services may appear better than others in both cost and features offered. There may be **hidden conditions, unforeseen downsides, or the company could even be deceitful** about what each package offers. **The word "unlimited" is a good indication you should find another outfit.**
18. Choose a reliable company with few timeouts or else you will spend a long time trying to upload a small amount of stuff to your web site. **A fast server is also critical** so files will download quickly. You ought to select a monthly bandwidth that will reflect your traffic, as well as storage space to fit all your files.
19. **Look for reviews.** These reviews reflect client feedback, so you want to find a web-hosting company with high ratings that gives you exactly what it advertises. You need to find out uptime, because that's when your site is online. You can read unbiased rating online about how much each plan will cost, any hidden fees incurred, technical support, additional features, and the web server's performance. Discussion boards are also a reliable source of info.
20. Most hosting firms offer **free applications** to their clients, such as a phpMyAdmin database panel, hit counters, forums, blogging softwares, shopping cart softwares, personal email address, FTP tools, and other features. Make sure that your web-host has what you need before signing up with them.
21. **Figure out what kind of tech backup is offered. You will need email, toll free telephone and 24-hour live chat. You may never need to call technical support, but it's always nice to realise that the choice is available if you require it.**
22. **If your site is heavy on media, you're going to need a larger disk space.** Even huge pages coded in text are not going to take up as much room as image or music files. If your site is designed properly and uses minimal graphics, you're not going to need a lot of space. If you expect a lot of traffic, you should plan your bandwidth accordingly. You don't need clients to leave because your web-site is out of bandwidth and offline. If you're planning a small web site, you might probably use a smaller web hosting plan that's less expensive.
23. **A good web-host will give their clients as much control over their account as possible.** They ought to let you into the SSH (secure shell), .htaccess files, php.ini setup, cron job, and PERL, PHP, and Python backup. Even if you're not sure what these things do, they are crucial and you might require them later on for configuring your site.

24. Some companies also offer **special features** for their customers in their control panel; free applications like ZenCart, PhpGedView, OpenX, phpB, Joomla, MediaWiki, forums, shopping carts, blogs, wordpress, Gallery, bandwidth tracker, hit counters, etc. This will be useful so you won't need to look for or buy third-party software. You should also examine the disk space, POP email accounts, scripting languages, databases, etc. Check if everything is run on a Windows or Linux platform, because ASP runs on one and PHP runs on the other. Some hosts allow for both. With multiple employees, you may need to give each their own separate ID. You should always try to find a deal that has what you require, instead of one that offers a lot of useless extras that rack up the price. Even an inexpensive plan will have the basics necessary to set up a static site.

25. **You pick a hosting plan to support the bandwidth according to the visitor numbers you expect.** If you're a large company, you might even consider looking into a dedicated or virtual private server to help with peak traffic. If you're not an expert, get a managed solution. A dedicated server is more secure than a standard one because you don't need to share it with other people.

26. If you're just starting out, **try not to commit your entire budget on hosting.** You'll finish up with a souped-up server that will be expensive and ultimately wasted because you don't have any clients yet.

27. You should investigate web server **downtime.** This is how long a web server and your web site will be unavailable to customers which means you're losing potential visitors. You should also work out if your service comes with 'phone, email, or live backup.

28. You should avoid web-sites that do not have a **secure payment page** or utilise a shady payment gateway. If the offer looks too good to be true, it likely is. **Firms that promise 'unlimited resources' are usually being deceitful.** It's dubious if the only backup is through email. They should never ask for personal information (date of birth, SIN number), Paypal user id or password. Some web sites sell reviews to the highest bidder, so you should be cautious taking reviews as fact. Enquire on community discussion boards, because you'll get more honest suggestions.



29. **Free or cheapo web hosts will often have a monthly, daily or weekly cap on bandwidth.** Your web-site (and any files stored in your profile) will be inaccessible once you reach your limit. So the important thing is to create a concise web-site that will make the most out of the bandwidth without wasting it. If you find you have too many clients and your web-site is constantly down, you might want to think about getting a paid web host. Otherwise, you'll be losing clients to frustration.

30. Be prepared to do some **extra research** when choosing cheap web-hosting companies. "You get what you pay for" holds true when it comes to cheap web hosting services. While many firms that offer such are value for money, there are some that can afford to be cheap because they offer an inferior service. Whether or not they have had a large number of complaints will be a good indication of whether or not they are a reputable firm.

31. One more thing to consider when choosing **inexpensive web hosting providers** is that they **often oversell their storage capacity** because they are fairly sure that the majority of their users will not use their total allocation of disk space. This is a very common trick that allows cheap hosting services to keep their fees down by selling more rack space than they actually have on paper. If, however, you need to use your entire allotment of storage space, you're entitled to use as much as you are paying for
32. Inexpensive hosting services often do not maintain their own web-server equipment. This is another way that they can to keep their fees low. **They have a dedicated web server via another host and therefore don't have full control over it.** The web server itself is serviced by another web hosting company so any hardware changes will need to be made by them.

I hope these few simple ideas will be of some use to you in getting good-quality web hosting quickly.

[Top](#)

23 Tips On Ecommerce Web Design

1. **Selling Something Direct? Use A Simple Means Of Purchase.** A middleman service like PayPal is perfectly good to begin with. If you have just a small number of items, their HTML buttons are an effective way to test demand. When you make over \$1k a month, acquire a merchant account of your own.
2. **Pay Freelancers To Make Software For You And Give It Away Free.** This may work very well indeed. Research the most popular freeware PHP scripts; could you think of a script you could get programmed and have your own link inserted into it?
3. **Put At Least 500 Words Of Paragraphed Text In.** If your web pages have duplicate header, footer, left side-bar, right side-bar, and only a sliver of text in the middle, you may incur a duplicate content penalty. You can get a freelance to write 500 mediocre words for \$10, or 500 words of marketing copy for a good deal more.
4. **Automate, Automate, Automate!** The effort involved in web marketing can be very boring. Prior to getting caught up in some lengthy promotion or submission process, think about whether you can get a software or a freelancer to do it for you. Or whether it should be done that way at all.
5. **Have More Than One Web Host.** Have more than one net hosting account if you have many websites. Spread the websites out over different accounts. That way, if one web host goes 'splat', it will be a minor annoyance, instead of a twelve-hour slog getting twenty websites back online. You may put the resource-intensive stuff on the good, costly host, and the less important websites on the \$5 per month hosts. You



may then, using SSH and FTP, backup one site on-server and FTP it to another account directly. This could save a lot of time. It's also much speedier than downloading a backup to your PC and re-uploading it somewhere else. Have you got a 100MB broadband connection? The 100MB is the theoretical *download* speed. Ever try *uploading* a fat file? A lot slower, isn't it?

6. **Install A Blogging Software Easily.** Wordpress can be installed in moments from the Fantastico section of Cpanel. It allows a non-pro to put their thoughts on the web easily. You should get a search engine optimised theme for it; this will make Google index it properly. Such softwares are free; you needn't pay for 'em.

7. Useful Software:

- 1. Easy Text To HTML Converter. This software might batch convert text files to HTML. See also: dirHtml. WordCleaner may convert Microsoft Word documents to HTML.
- 2. WinSCP. This is a very clever piece of FTP software.
- 3. Putty Telnet/SSH Client. A simple-looking, but sophisticated, freeware telnet and SSH client.
- 4. CGI-Telnet. A cgi script that allows you to run commands on your server, even if your internet host won't give you telnet access.
- 5. AXS Visitor Tracking System. A very high-spec hit counter.
- 6. Port 2096. If you have CPanel on your webhost, *https://YourDomain.com:2096* is the net address of your email accounts.
- 7. GetColor! This is a small, simple program to find out the colour code of any page or software on your desktop.
- 8. Arctan Bulk Replacer. This is a rare thing, a search and replace program for the Windows desktop.
- 9. '1-4a Rename'. A batch file renamer.
- 10. Netscape Communicator 4.8. This has a very effective email client (Netscape Messenger) and a decent WYSIWYG HTML editor (Netscape Composer) in it.

8. **A Super-Simple Site:** Use a text-to-html generator to make web pages from text files. Then use an index generator to create an index HTML page of these files. Clean these pages up in a WYSIWYG web page editor. Then FTP upload them to your webhosting account. Voila! A super-simple web site. **Want something more complicated? Get a web hosting account with Cpanel and Softaculous. Look for the 'Wordpress' option in Softaculous, and install it.** Then get a search engine optimised theme for your blog; the default install isn't search engine friendly.

9. **Use Freelances For Jobs You Lack The Skills For.** Is money tight? Try freelance sites for cheap help. The key to getting premium work is to a) be as clear as possible as to what you want and b) write your spec in simple, concise terms. Your work will likely be done by someone who's first language is not English. Most web marketers give a vague specification and get work they're unhappy with. Pick someone who's had a lot of positive reviews recently. Pay in stages. Use the freelance site's escrow facility. Do not

expect to acquire more than you paid for, and don't be cheap; if someone does a good job, they deserve a bonus, not carping.

10. **Make A Better, Faster, Cheaper Version Of A Popular Product.** You can walk a trail someone else has blazed. You may learn from their mistakes. The only down-side is that the opposition will have first-mover advantage and brand-recognition. However, you might also use them to publicise your stuff e.g. "My SnarkWodger 2.1 is faster and cheaper than Big_Name_Brand"; cue controversy, which equals publicity.
11. **Beware The Latest \$49/\$97/\$149 Software.** There are many web marketers who've realised that a good method of making cash on the web is to exploit other web entrepreneurs, as there are millions of them. This usually takes the form of packaging up, in a software or service, a trick that was novel six months ago. By the time Joe Webmaster gets wind of it, it's dead. Study it thoroughly before plonking down cash for it. Seek out independent reviews.
12. **Use A Popular, Inexpensive Web Host.** Here are a few filtering criteria:
 - Google PageRank of at least 5. Send them an email or two. See how long it takes to receive a response.
 - They should have a forum (another indication of popularity and customer support).
 - Umpteen features offered (MySQL databases, Cpanel, Fantastico).
 - Recent positive reviews in webmaster forums.
 - Offers Linux servers (Windows costs more, and offers less).
 - Cost per month might be as low as \$10, and still have all the features above.
13. **Clean Up Your HTML.** Dreamweaver adds lots of extra blank space to HTML code, and breaks lines. This is especially annoying in meta tags. Use Notepad++'s 'Find and Replace' function to get rid of newlines and double blank spaces in your pages.
14. **Submit Items BY HAND To Top Level Or Specialist Listing Sites only.** Avoid submitting to cheesy, me-too directories. Pick ones you'll get some traffic from. **DO NOT let some Indian SEO submit your site automatically to 100 directories;** they will do so indiscriminately and you may get a search engine penalty.
15. **Post In Popular Discussion Boards And Blogs,** if they'll let you use straight links in your signature. This is a short-term measure if you want to acquire back-links. It's a long-term method if you want to sell to forum members.
16. **Be Controversial;** whip a few sacred cows. The web is used by many people who delight in pointing out how other people are wrong. You might use this to your advantage to get publicity. It would help, of course, if you truly believed what you were saying.

17. **Be First With A New, Popular Good (or a smarter second).** MySpace wasn't the first social networking site, but they improved the model. They designed it to be viral. Members could compete to get 'friends', and everyone wants new friends, right? Users could put whatever they wished online, even if it looked like rubbish. Censorship was minimal. Result: Huge popularity, without needing the search engines.

18. **Do A Press Release,** and consider prior to doing do how you can make it more attractive to journalists. Spammers have lately taken to releasing poor-quality news items to just get backlinks. A better notion would be to investigate how to write a good-quality release and then consider what would be truly interesting to put in it.

19. **Beware Of The Guru!** There are lots of semi-famous marketers and their fans out there selling videos, courses and books on how to earn lolly in internet marketing. They're marketing tips on how to do marketing! Nice work if you can get it. The best advice you might get about web marketing is on webmaster message boards. Even then, you need to use your own personal noise filter to winnow out the gems from the dross.

20. **Web Host Technical Support.** Technical support is as important as the software a web host offers. Some web hosts charge \$10 per month and respond to support enquiries in 20 minutes. Some charge \$40 per month and get back to you next day. As long as the query gets answered, this may not be a problem. If the quality of the support declines, however, it isn't. One day you'll need a quick answer to a very urgent problem. You will thank your god you took pains to find, and pay for, a responsive web host.

21. **Webhost Features: Most geeks prefer Unix.** It has a longer history, and is more stable. Web hosts offering Unix variants like Linux have always been less expensive. They also seem to offer a wider range of toys. I require SSI (Server Side Includes), SSH (secure Telnet), 10 MySQL databases, Cpanel, PHPMyAdmin and a UK IP number. And you can get this for \$15 a month. Things like MySQL databases, Cpanel and SSH access are real stumbling points for many internet hosts. If they're generous with these, you've found a rare jewel.

22. **Useful Freeware:**
 - 1. NVU Web Editor. This is a pretty good freeware web page editor.
 - 2. GIMP Image Editor. This is a good image and photo manipulation package.
 - 3. OpenOffice, an alternative to the Microsoft office suite. This can save you thousands if you need to buy multiple licences.
 - 4. SimplyMepis. This a Linux operating system package. Like Damn Small Linux, it can be run from a CD; useful in emergencies.

23. **Come Up For Air Occasionally.** It's very easy to get mired in the minutiae of this or that web project. There are folks whose *lives* revolve around fiddling with addons to open-source software. You should keep your eyes on the prize; **what do you want and what's the most simple, legal way of getting it?**

I hope these few simple tips will be of some use to you in getting a nice-looking website done quickly.

24 Tips On Incorporating A Company

1. Many small companies are classed as **sole partnerships or proprietorships**. That means that the business is owned by one or two people, sometimes more. Having this classification would be good if the business grows, and it earns big net profits, because then only the proprietors share in the profit.

However, when the business goes bust and has to pay its creditors, the personal assets of the owners may be vulnerable to being seized. Incorporating the business as a distinct 'body' (corpus) means that the liability of proprietors to creditors would just be up to the amount of his/their investment in the business.

2. **Sole Proprietorship:** In a small-sized business owned by one, two or more proprietors and classed as either a sole proprietorship or partnership, most expenses incurred (even operating expenses) are considered expenses of the proprietors and can't be used for tax deductions.
3. Small businesses classified as **sole partnerships or proprietorships don't have a separate legal 'personality'**, so the 'persona' of the company is attached to the 'persona' of the owners. This means they're liable for everything that occurs to the business and to all who suffer damages from such incidents.

4. **Sole proprietorships or partnerships are taxed heavily** compared to corporations which have lower taxes imposed. Corporations can also claim a range of tax deductions. This makes a large difference to their profitability.



5. Small businesses that are unincorporated have to fend for themselves as distinct from **companies which can conceal themselves under the mantle of the corporate cloak**. Under this principle the courts will not interfere with the operations and business decisions of a company unless it's very necessary. The court will only pull back the cloak of corporate independence when it is shown that it is causing harm to other entities.

6. Small businesses have to look after themselves, in terms of getting money for operational and expansion purposes. **A corporation has a potentially unlimited source of finance** because it has access to various investors who may put their cash in a legal entity like a corporation.

7. **Benefits Of Incorporation:**

- 1. You protect yourself and your assets from liabilities that may be accumulated by your business.
- 2. You get more tax credits and enjoy more tax deductions.
- 3. You give your company a separate legal 'persona' that is distinct from the owner(s). You protect your company by putting it under a corporate 'mantle'.
- 4. You expand your business beyond your person.
- 5. You lengthen the existence of your business; it goes on even if something happens to you or to the other owners of the company.
- 6. You increase the capitalisation of your business by getting more investors who will share the losses and profits.

8. **Legal 'Personality':** Choose which legal personality you wish to give your business. You may choose to make it a limited liability company, general or close corporation, stock or non profit.



9. **Name:** Choose a name for your company and have it reserved if you can because another business might register that name before you. Make sure that the name you choose does not have the terms 'insurance', 'college', 'university', 'bank' or other words that are not legally permitted.

10. **Money:** Decide on the amount of start-up capitalisation or the amount of shares that would be authorised for the corporation. Also carefully select your bank. This will be the place where you keep your cash and it's an important decision.

11. **Place Of Incorporation:** The state or country where you will form your business is also critical since there are places that are more business-friendly than others. make sure you choose a country or state that will offer the maximum benefits for your company, tax-wise.

12. **Location:** Your business location is critical. This will decide legally how you should run your business and will likewise affect how successful it is. Your company needs a location that improves the chances of success.

13. **Stability:** One major error businessmen make is moving their business around too many times. When picking on your business incorporation, you should have a definite location in your head. Likewise your company name ought to remain the same from the start. This will encourage the popularity of your product or service.

14. **Directors:** Only file your articles of incorporation after you have decided on your board of directors or board members, depending on the type of corporation you decided to form.

15. **Research Your Market.** The financial success of your company will rely on knowing the service or product you will sell. You must understand your industry. This will help you to pick a strategy and a name for your business.
16. **Marketing:** Set down a clear marketing plan. Getting the word out about the possibilities of your service or product is crucial. Whatever way your strategy works, you need to effectively and clearly speed up this important work. If money is an issue, keep your marketing simple; internet, local ads, business cards.
17. **Chamber Of Commerce:** Attend local Chamber of Commerce meetings. Many people do not understand that Chambers of Commerce hold meetings attended by local business owners. There could also be other little known business owner clubs. When you are starting off your business's incorporation, these meetings might be very useful.
18. **The Small Business Organization (USA).** If you're starting your company the local office of the SBO could be a useful destination. They have loads of info about the business you're starting in, the laws overseeing incorporation, the process of starting your company and the requirements to keep it going.
19. **Secretary of State Office (USA):** The job of governing your company as it pertains to state law is done by the Secretary of State, in the state where you live. They'll be able to provide you with all legal requirements needed to maintain your corporation.
20. **Hire A Business Lawyer (USA).** Your company incorporation may seem to be a mystery to you. A business lawyer will know each step that should be taken and will know where to file all of the paperwork. **In the UK a company formation can be done in minutes at the Companies House website.**
21. **You Will Need An Accountant.** Financial years, payroll, taxes and benefits; these are just a few of the items you ought to be familiar with to head up your business. They could be handled by a licensed accountant a good deal more effectively than attempting to juggle it all on your own. An accountant can help you in a variety of ways. Not just in making the best financial decisions for your incorporation, but also modifying your financial procedures. This could make a big difference when incorporating. It might bring many financial benefits, particularly in the area of taxation.
22. **Make sure each partner's role, benefits, and responsibilities are clearly defined from the beginning.** You ought to also be sure your business has an exit plan for each partner. This will protect all people joining your business.
23. **Your business incorporation is a process with stages.** Make sure you do not rush it. Careful planning and going at a moderate pace can help you be more successful.
24. **Keep your business issues and your personal issues separate.** Otherwise, you're sabotaging the reasons you incorporated in the first place. If you have partners, it's important to have a specific exit-strategy process in place. It will set down the buy-and-sell boundaries of a partner's company interest. This can prevent serious financial and legal issues from cropping up. Each procedure your corporation will follow should be drafted into the by-laws of your business.

I hope these few handy ideas will assist you in getting a worthwhile company formation quickly and efficiently.

[Top](#)

19 Tips On Getting A Merchant Account

- 1. Examine Fees:** There are many different providers out there and as a result there are many different fees levied upon transactions. If you use credit-card processing facilities you'll be charged:
 - 1) A monthly fee,
 - 2) A Discount rate which is basically a percentage of the cost of the item sold and
 - 3) A transaction fee. There are also other fees applied by some providers so you should watch out for that.
- 2. Telltale Signs You Need One:** You're a company with high revenue and receive large sums of cash each month or a business with particular ecommerce requirements. Base your decision on all the relevant info rather than just the fees.
- 3. When you're making \$1000+ per month, get your own merchant account.** Look for 'merchant services' at your local bank. Having your own merchant account means paying out less in processing fees. If you think you have found a good merchant account provider because the discount rate is low, the application processing is free and approval is guaranteed, then you are probably making a mistake. You sign up for one of those low-discount, overnight-approval account providers. Then, **a few weeks after your business info has been reviewed you get your *real* discount rates, transaction fees, and other fees** associated with your account, which are nowhere near the 'free' or 'low-cost' scheme you imagined you signed up for.
4. Receiving money online is not as easy as you might think and when a customer buys an item via the web there are three steps the money goes through before actually getting to your bank-account. These include **1) your web site 2) a payment gateway, and 3) an internet merchant account.**
- 5. Payment Gateway:** This is basically an Internet software service that communicates the transaction info made on your site to the Internet merchant account provider. You can process full name and address, credit-card number, type of card, expiry date, telephone number and any other necessary info. Once all of this information is collected the card may then be billed. After the payment gateway has accepted the payment



data details they are transferred to the merchant account provider which is simply a financial institution that lets you process credit card payments. The payment gateway provides the bank with the info and then the credit-card may be billed.

6. Don't expect to toddle down to your neighbourhood bank and get credit-card processing facilities because they are likely not available. There are lots of **online credit-card processing service providers** that *do* provide this facility, however, and will likely be your best bet.
7. **Rates:** You're probably interested in the average fees charged by these companies. Since there are so many different processing services to select from there are also a multitude of payment structures. In general, however, rates include:
 - Application fee due up front,
 - Discount rate,
 - Termination fee,
 - Monthly fee,
 - Transaction rate and a variety of
 - Miscellaneous fees.
8. **Things to avoid**, if you can:
 - a) Expensive credit-card processing software rental or hire-purchase.
 - b) Monthly fees.
 - c) High discounts (the % of your sales they keep).
 - d) Fat fees up front (anything over \$500 is a joke).
 - e) Salesmen calling you up with a spiel.
 - f) Getting lumbered with hiring their shopping-cart software as well. Also if
 - g) They want a deposit, and
 - h) The size of their application fee. And
 - i) The usual monthly minimums, discounts etc.
9. Internet merchant accounts: If you have a merchant account you could take payments from anyone in any country, but if you are taking them over the phone or the 'net you must be authorised for '**cardholder not present**' transactions. If you're taking credit-card details over the internet, specify that you want an *internet* merchant account. This is crucial. '**Cardholder not present**' transactions attract more fraud; if you do them with an ordinary merchant account you risk losing it.

10. If you wish to sell on the internet, you need to accept credit-cards. To accept credit-cards, you need a merchant account, or access to one. There're two ways of getting this: **Get one's own merchant account, or 'leech' off someone else's.**

11. Set up a secure order form on the internet, then get an ecommerce merchant account and you could trade world-wide. Ecommerce merchant accounts come in two varieties: **Third party, whereby you 'leech' off someone else's account, and a true merchant account, which is yours alone.** This latter alternative is not as handy as it appears, if your payment gateway vendor (the service that transfers your orders to the bank) doesn't have good fraud protection. If you're just setting up, or you have a low volume of sales, use a third-party provider to begin with.

12. If your ecommerce merchant account is cancelled for reasons of fraud, you'll find it quite difficult to acquire another one. You go on a **blacklist**. The good news is that most gateway providers now have good quality fraud protection. Still, vigilance is important. If an order appears dodgy, a bit too good to be true, it probably is.

13. If you have a **bank account of years standing, a good credit rating, or a company bank-account**, there's no obstacle to getting an ecommerce merchant account.



14. **Factoring: You can use a third party to process your payments.** They take a percentage of the sale. These are very good if one is just a beginner or your business is small. They also offer more alternatives for payment. This boosts sales. Here are a few famous ones: 2Checkout.Com, PayPal.Com and WorldPay.Com.

15. **Chargebacks: A chargeback occurs when someone requests their credit-card company for a refund.** They claim they didn't receive the goods, or they never made the order, or the items were not as displayed. This is referred on to the processor, who in turn debits the merchant. Or drops you entirely. You don't need too many of those.

16. **Don't leave large amounts of money 'on deposit' in any web-based firm;** they're not banks, and even banks go out of business sometimes.

17. **Third-party factoring websites have to be extremely strict;** they are accountable to their own merchant account provider. Too many bogus orders and they go out of business. This is why **third-party factoring facilities like 2Checkout are quite useful to a beginner merchant: fraud prevention.** They can filter out dodgy orders.

18. Most sellers would like to believe they might sell worldwide. The truth is most of the planet is poor; MOST countries can't afford your products. So some locals try to acquire them illegally. **A clever vendor would bar most of the world from getting at his cart** and only take sales from the USA, Canada, Western Europe, Australia, New Zealand and his home country. Harsh, but you'll sleep better at night.

19. **If an order looks fraudulent, it probably is.** Get in touch with the customer by email or 'phone. If you don't receive a satisfactory response or you still have doubts, refund the card. Don't let greed cause you to make a mistake.

You need to prove to a bank or other merchant account agent that both you and your business are what you say they are. Your agent is taking a chance on you. You might send them a load of fraudulent orders. A bank is a business too, not a community service. Help them make the right decision! The more you can show that you are legit, the lower the cost of your account.

I hope these few simple pointers will assist you in getting a worthwhile ecommerce merchant account, speedily.

[Top](#)

31 Tips On Getting An Offshore Bank Account

1. Some websites offering accounts have 'real-world' businesses behind them and some are no more than a few web-pages and some guys in a back room. Most of these are *scams*, even the slick-looking ones. More and more banks are providing offshore bank accounts direct. **Just get a list of banks in the country you're concerned with, and go to their websites.**

2. **AVOID websites where:**

- They offer a variety of dubious products - second passports, citizenships, anonymous debit cards;
- You can't pay via credit card - it's a good deal harder to get your money back with banker's drafts, Western Union and e-Gold etc;
- The company address is a P.O. Box, or a 'Suite'; The website is on a free web host;
- The site is badly translated into English;
- You have the sense you are dealing with Africans or Eastern Europeans;
- The website has not been updated recently e.g. the Copyright reads 2013;
- They've only been in business for a few years;
- They require you sign a confidentiality agreement, or you have the feeling you are entering illegal or quasi-legal territory.

3. My advice to you is to not go for offshore bank account websites which are short on information, especially about **who, in reality, is offering the facility**. Who owns the web site? Where is it set up? Just who, exactly, are you dealing with?
4. **Bogus offshore banking sites can threaten to rat you out to your tax authority** if you question their methods. It's an old con trick; get the mark involved in something dubious, then he can't go to the authorities.
5. There are **three reasons** for getting an offshore bank account. First, taxation is less on interest earned on deposits. Secondly, there will, or should be, no active onshore bank-accounts in your own country to affect your case for offshore classification with your tax body. And, third, an offshore bank account ought to be strictly confidential.
6. **Your own offshore company**. It's the body (corporation) in whose name your offshore bank account exists. You transfer funds to it, or it earns them direct. It exists in one location. You live in another. Your account can be in a third. You may avoid tax, depending on where you live. You have limited liability if somebody sues you, and the fact it's offshore makes it harder. As a legal entity separate from you, it can own property, enter into contracts, or be sold.
7. **Private offshore accounts are usually for wealthy people**; you should have at least a minimum of \$100,000 to deposit. Then you will be welcomed with open arms, after the necessary due-diligence has been carried out.
8. **Due diligence means the responsibility to check that a person or company is who they claim to be**, and that they have no criminal associations. You will have to provide a notarised copy of your passport (if applying by post), one or two bankers references, and a copy of a utility bill from your current address.
9. **Potential paperwork**: In addition to the Application Forms: For each signatory (Corporate or Personal account):
 - Notarised copy of ID (Passport or Driver's Licence);
 - Original reference letter from a current banker, lawyer or chartered accountant;
 - Original utility bill or similar showing the current address of the signatory.
10. **Applying By mail? You get copies of ID papers stamped by a local notary public**. A Notary is an impartial witness. A Notary Public is a public official empowered by the State to perform notarial acts. The notary is commissioned to issue an apostille.
11. You will need to prove your identity, and the legal existence of your company, if you want to open an account for it. **If applying by mail, DO NOT PART WITH ORIGINAL DOCUMENTS**. Get copies notarised by a notary public. Originals can be employed for identity theft or fraud. Or they can be lost.

12. **Corporate offshore bank account:** The following may need to be notarised. You get these after your offshore company formation: Board Resolution; Copy of the company's Certificate of Incorporation; Certificate of Good Standing (if the company is more than one year old); Copy of Bye-Laws and Articles of Incorporation; Subscribers Resignation; Copy of the Resolution for Appointment of Directors.
13. You might want an **offshore Swiss account** in order to:
- Expand your business;
 - Minimise your taxation;
 - Simplify business administration;
 - Asset protection;
 - Estate planning;
 - Financial anonymity;
 - Tax-free investing.
14. Those who engage in international or online enterprise and who generate a large tax exposure can lawfully ease their burden through an offshore Swiss account. Keep in mind that **the Swiss government charges a 35% withholding tax on interest earned by accounts held by foreign residents**. Also, cheques are not used in Switzerland. This is a nuisance if you're used to dealing in them.
15. **Offshore bank accounts are the same as your local bank account;** just in a different country.
16. You can **pay receipts** from your offshore company into your offshore bank account, **transfer funds** into other accounts, such as a local bank account employed to pay daily bills and expenses, or **cover any outgoings** that you may still have in your country of residence.
17. Participating in international commerce is even simpler now because of the internet. Many businessmen have signed up for overseas accounts in order to **manage their funds, protect their privacy, increase financial peace of mind and the tax haven advantage** an overseas account can give.
18. Another benefit of using an overseas bank is the **protection of your assets and the administration of your estate**. Many countries' law systems allow your assets to be litigated away and their administrations are keen on filleting people after they've passed on.
19. **If you are resident on one place and doing business in others, there is some leeway for tax avoidance.** It really depends on:
- Which jurisdiction your company is registered in;
 - Which country your money is coming from;
 - Which jurisdiction you're living in;
 - Which country you have citizenship of;

Which country your money moves through
Which country your money ends up in.

20. **WARNING: If you're in receipt of money, goods or benefits from persons or enterprises in the country you are resident, you are liable for tax there,** and no offshore bank account sleight-of-hand will get you out of it. You'll leave a paper trail, and sooner or later the hammer will come down.
21. Once the offshore bank account is established, the client is issued a **bank card**. He can then use the bank card to withdraw money and to pay for ongoing expenses. There are 'free' accounts provided as part of offshore company formation packages. Offshore account opening procedures only begin once an IBC or an offshore trust has been formed.
22. **Tax havens** provide tax benefits to residents or foreign clients, who use their facilities. They've set themselves up to provide banking to people who want to protect their assets. It's the basis of their economies.
23. So what are the advantages of having an offshore bank account? The obvious one is **tax avoidance**; doing business where tax is legally not payable. Another is **privacy**. Most offshore jurisdictions have laws in place which guarantee your financial privacy.
24. **Fewer reporting requirements**. Some jurisdictions require that your offshore bank account information to be reported much less than others. There are also jurisdictions where your reporting your company data will be necessary only under unusual conditions.
25. One of the benefits of an offshore bank account is that **it offers access to politically and economically stable areas**. People who are resident in areas where there is corruption within the banking system, or where there is a risk of expropriation, or where bank officers could under pressure from criminal gangs e.g. Eastern Europe.
26. Because **credit-cards give easy access to offshore funds and accounts in tax haven areas**, this setup allows income to be concealed. Although it is not illegal to have an overseas credit card, the average individual does not require one, forming a reasonable basis for believing that some people use offshore credit-cards to evade paying US taxes.
27. Many rich businessmen choose to do business via an offshore internet bank account purely because of the **security and privacy** offered.
28. **While some offshore banks report their customers' income to other tax authorities, most of them do not**, but this does not make the non-declaration of income, or tax evasion, legal, even for those offshore accounts that have an option to switch to alternative currencies if required by the client.
29. US citizens must pay tax on their worldwide revenues so the Internal Revenue Service has taken a few big steps to combat tax-avoidance schemes using credit cards issued by offshore banks. In brief, **banks in some locations will not open accounts for US citizens**, because they don't want the bother. The USA is

one of only two countries that taxes its citizens on money earned while working abroad; the other is/was Libya! The first thing is to find out whether they'll accept residents or citizens of your country. For example, Swiss banks tend not to want American customers; they don't want trouble from the IRS.

30. **Opening an offshore bank account is like opening one in your high street;** meet their criteria, and you're in. The only difference is you're not there in the flesh, if you do it by mail.
31. Offshore bank accounts and company registrations are just like their onshore equivalents; **there's no big mystery about them.** If you want a company registration, contact a local formation agent, who speaks English, in the jurisdiction of registration. Then use another local agent to examine what the first one's done. **Open your bank account yourself.**

I hope these few handy pointers will assist you in getting a worthwhile offshore bank account.

[Top](#)

29 Tips On Forex Trading

1. **Buy or find free forex ebooks.** Take a forex training course. FX trading sites offer you the chance to take part in demo scenarios where you can test your strategy. If you're earning some cash in the demo scenarios you can try out real money. Some vendors will even give you a free tutorial when you open an account. After all, it's in their interest that you use their services. You won't stay with them if you lose money every time you make a trade, so it's in their interest to offer you some help.



2. **There is always a broker ready to quote on a currency.** After you choose what currencies you want to commit to, you buy on the web either via a dealer or via your own trading account.
3. With a **mini forex trading account** and a small stake you get a free trading platform and the benefits that regular forex traders get to enjoy. These would include graphs, state-of-the-art trading software and other resources.
4. **Managed forex accounts have advantages.** First of all, it allows for the investor to get a good growth rate without being forced to research and spend time themselves. Secondly, they've got flexibility when withdrawing funds. This is due to the very liquid nature of the marketplace. This allows for the manager of the investor's account more opportunity to increase his earnings. They are able to do this via various agreements; in essence, a restricted power of attorney that lets them trade in that currency in your account for you.

5. An effective rule for either a mini-account or a standard account is to **limit your margin usage for each trade to 5% - 10% of your usable margin**. The smaller trade size lets traders trade live but with less risk. It's useful also for those with less capital, who are risk-averse, or for beginners who are not yet sure of their abilities. A trader may also become familiar with the operations and the background of the FX trading system. The software used for the mini-account is like that of a regular account and has the same functions.
6. **Continue educating yourself**; it increases your likelihood of winning big. And you can do it from the comfort of your own home.
7. **Analyse historic trends to 'get the big picture'**.
8. **You need to study current affairs**. Read periodicals and watch TV news channels to keep updated on currencies' status, as well as factors that influence currency value, such as politics. Also keep a record of: the rise and fall of interest-rates, political and economical factors, banking activities and import and export policies.
9. **FX trading is also called currency trading**. Choose a currency trading tutorial; one that exposes you, practically, to the actual currency trading environment or at least something close to it.
10. FX trading needn't mean a large investment. Cost is one of the reasons for many traders not to enter the forex market and choosing to stick to other markets, like trading stocks. However, this is not the whole scenario. **Forex traders are able to trade by opening a mini account**.
11. Foreign exchange is the world's biggest financial marketplace, where participants deal in not stocks or bonds but currency. **Over 2 trillion trades are placed on the forex market daily**, through interbank networks. Forex first became available as an investment method in 1998. Prior to this only banks and major investment companies like hedge funds had the ability to invest.
12. **Be familiar with the different currencies involved** in internet forex trading. The top most commonly-traded currency pairs are: Pound/USD, Euro/Yen, USD/Yen, Euro/USD and Swiss Franc/USD. Charts should also be studied thoroughly. Go through the charts each day.
13. Investors who wish to take part in the forex market but don't have the time or the know-how to do so still have ways to reap the benefits. **Managed FX accounts** are accounts that are directed by persons that are part of a professional financial brokerage house. These people have the necessary expertise and knowledge. A managed account is a live forex account funded by an investor (you), and traded by a professional. This allows for the investor to get a reasonable margin of profit without being forced to spend their own time and *inexperience* on it.
14. **Want to open an FX account?** This can be done rather easily; all you need to do is fill in an application and sign an agreement.

15. If you're someone who's keen on investing in the currency market and learning to trade foreign currency, the basic things you must have are: **currency trading software, knowledge of the marketplace slang and a Forex (mini) account.**

16. **Any promises of consistent monthly gains of 15% or more are inflated** and would never be claimed by any legitimate manager. A few traders do manage to produce some astonishing short-term gains but the gambles taken to develop these are tremendous and usually mean that even the most professional hustler who stretches his leveraging beyond the bounds of prudence is bound to be wiped out in the end.

17. A popular practice when studying how to earn money with forex is **Margin Trading which means trading with borrowed capital.** You can invest without having the actual cash to support it. That means you are able to make much bigger investments cheaply and speedily.

18. Most of these firms will have their own paperwork and policies to fill out in order to set up a forex managed currency account. Accounts should be accessible via the net so the investor can see what deals are being made and what the results and account balance are. You should also get traditional paper statements through the post.

19. **Forex trading is done on a margin.** Margin trading allows you to control more cash than you actually own. For you to trade one million USD, you ought to have a security deposit of \$10k. This is a typical example with the rate at 1%.

20. The forex market, also known as the currency market, **covers trading between central banks, large banks, governments, trans-national corporations, individual traders, currency speculators, and other financial markets and institutions.** It operates by **trading pairs of foreign currencies**, all of which are measured against the value of the US Dollar. You purchase one currency in the pair you've selected and sell the other, depending upon your assessment of the value of each. For example, with EUR/USD, you buy the first and sell the second.

21. **Global FX trading allows you to enter 'buy' trades with specified prices.** Once the cost of the currency goes up to the price you want, it will be sold automatically for you.

22. **No need to tie down your cash for long periods.** Your capital is available whatever time you require it. You bought money and you can get access to it at a moment's notice. Stay within your comfort-zone while you are betting on foreign exchange markets.

23. **You can use demo accounts but don't fool yourself, you won't make the same decisions as when there's money at stake.** Watch any television quiz show and see how many risks you'd take sitting in your front room that you wouldn't take if you were sitting in the TV studio.

24. **Try downloading freeware.** You can switch to a standard forex account once you've improved your trading skills and gotten more confident.

25. One of the downsides of managed FX accounts is, whether the account is profitable or not, **management fees** are still levied. For a beginner trader, with little experience and judgement of the marketplace, it's better that they deal with an established company.

26. Make sure you do your homework to **find a company you can trust**. Otherwise, **look for a trading system that works and see if you can do it yourself**.

27. **Beware of fake programs**. The FX market has many scams and con artists providing useless materials for students. This often leads to frustration for beginners because they fail before they even tried a real trade.

28. **Develop the ability to read forex market signals, analysis, charts and reports**. This is key. Accurate interpretation of these allows exact predictions of when to get in and get out of the market.

29. **You can to lose all your money if you are careless**. One good thing about FX trading is that you will never lose more money than is in your account!



I hope these few simple tips will help you in getting a low-cost Forex account up and running quickly.

[Top](#)