

# 2 BONUS CHAPTERS

100+

**WAYS TO MAKE MONEY  
(ONLINE & OFFLINE)**



CRUSH

**THESE BARRIERS TO  
THRIVE WITHOUT A JOB**



# No Job? No Sweat!

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*Turn Your Know-How Into Income*

**BONUS CHAPTERS**

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## **Crush these Barriers to thrive without a job**

When you see obstacles as opportunities, the world is your oyster! Life is full of obstacles. Many see them as constraints. But not everyone allows them to stay as constraints. Look at winners in life like Helen Keller and Nelson Mandela! Obstacles are just ways to bring out their greatness!

The obstacles below often prevent people from achieving their dreams. The list could go on and on and on, but the barrier is basically the same: FEAR! Let's look fear in the eye. F.E.A.R. stands for False Expectations (or Evidence) Appearing Real! FEAR is an emotion (right-brain dominant function). It defies logical explanation (left-brain dominant function). To overcome fear, you need another emotion, such as courage, pain, pleasure or excitement.

Due to societal norms, we often set unrealistic expectations for ourselves. Like barriers, such expectations become obstacles that block our progress. Critically examine them. Assess if they are real or perceived. If it is real, do you want to overcome it? Has it become a part of you that you now accept and live with? You must decide whether to accept it as a barrier and live with it, throw it out, or do something about it. The common barriers are:

1. Fear of failure.
2. Financial commitments.
3. Approval of others is very important to you.
4. Stigma of losing a job not by choice.
5. You need a regular income.
6. Attitude of family members about your plan.

7. The status of your job (or previous job) is hard to leave.
8. Your age.
9. You were taught to look for job security.
10. You want to be adventurous but you're afraid of taking risks; Venturing out seems to be only for high-risk-takers.
11. You have no one to advise you honestly.
12. You don't feel comfortable "blowing your own trumpet."
13. Your qualifications will be wasted if I venture out on your own.
14. You don't have the right skills.
15. You don't have the right network; You don't know how to start; You don't know where to look....

Look at how others have overcome them. Learn how they broke free from their barriers to living fulfilling and challenging lives by expanding their minds and doing the things they fear!

### **1. Fear of Failure**

Almost everyone is afraid of failure. We are "programmed from young" to think that failures are losers. But fear of failure is also a strong motivator for us to want to do well so that we can avoid the pain of failure. The real trouble here is that the fear of failure is greater than the failure itself. When you fear, you fail! I had my fair share of life failures, but they were good for me in hindsight. It was hell when I went through them, but they helped me develop strength of character and resilience when I learnt from them.

You cannot develop resiliency from reading books or simply having book knowledge. You must experience it personally. For example, you cannot know how to drive a car. You must be able

to make it move. Knowledge is not the same as results. To put things in perspective, know that you are not the first, nor will you be the last to try something new! Rarely was any great achievement ever achieved on the first try. Failure is a hardworking slave, but a terrible master.

To overcome failure, ask, what is the worst thing that can happen if you fail? You would still be you! You are no less a person just because you have failed. In fact, blessed are those who failed early in life. They are destined for bigger things. You may feel down, disappointed, even devastated, but time heals all wounds. You would be stronger because you survived, and you gained new experiences. Your family is still family. Your friends are still friends.

If they are not, good riddance to bad rubbish! If you can handle all these, failure loses its power over you. If you cannot, find out what you can do about it. The process of going through this fear-facing would cut failure down to size and turn it into another learning experience in your life. But you must first take ownership to move from fear to freedom.

**\*Take away:** Do you want to remember your life with regret at 69, in that your whole life was driven by FEAR? Or do you want happy memories of how you overcame FEAR despite being fearful, and be a Hero in the eyes of your peers and grandchildren?

## **2. Financial Commitments**

The biggest commitments are usually the house, the car, or some lifestyle gadgets. If you are serious about overcoming this barrier, challenge yourself; what is more important to you: show or substance? Do you want to look successful with a posh condominium and struggle with your mortgage payments for the

next 30 years, entrapped in an uncertain environment? Or do you want to “right-size” to a decent place and be free to take advantage of opportunities as they arise because you don’t have to worry about huge mortgage payments every month? It is your choice. It is driven by your values and your self-worth!! If you can afford it, go ahead! If you can’t (just yet), be pragmatic. What car you drive is not as important as what drives you!

If you are in a negative equity situation, (i.e. what you owe is more what you owned, and downgrading is not an option), then it is best you get a good financial advisor to help you work out your options.

**\*Take away:** This is the biggest barrier of them all because it runs deep. It is about your esteem and aspirations. Let’s be bluntly honest here. If you can afford it, buy it. If you cannot, accept it. Look for alternatives to reduce your debt. No one can feel successful with heavy debts. This is your call. You decide whether you want to be seen as successful or be really successful.

### **3. Approval of others is very important to you**

Abraham Maslow, the famous American psychologist, calls this an esteem need. No man is an island. But we can choose our friends. If your self-worth is determined by what others think about you, then choose wisely. Pick friends who are positive, self-confident, and supportive of you, regardless of your station in life. If you want to keep up with the Joneses for “face value”, then you will just be role-playing for the rest of your life. You have a choice. Choose wisely.

**\*Take away:** This is about your self-confidence. If you need the approval of others to live your life, then it is going to be a sad, borrowed life. All of us have a purpose on this earth. Approval of

others is not one of them. Approval of yourself is. What others think of you is none of your business. You cannot change their minds, but you can change yours.

#### **4. Stigma of losing a job not by choice**

This appears tough but not insurmountable. Your perceived self-worth will drop, but you will recover with time and the right support. To recover faster, understand that your self-worth is not dependent on your job. A job is only a means to an end. You can do much more than a job. Whatever the reasons for losing your job, not by choice, learn from it and move on. In the USA, many CEOs take that as a badge of honor. One of the most famous is Tom Peters, the management guru. It's not what happens to you that matters. It is how you respond to what happens to you that matters. Winners feed their dreams. Losers feed their doubts.

**\*Take away:** Stigma is a perception. Like fear, it is not real. It can be changed. The crux is how badly you want to change it. If you have the will, you will find a way. That means going out and learning from those who have done it, not stay in and sulk. The choice is yours. You can visit pity city, but don't be a permanent resident there!

#### **5. You need a regular income**

Everyone needs a regular income because we have regular needs (e.g. we need to eat, we need to pay the bills, and we need to buy clothes...), but there are many ways to have a regular income. Having a job is just one way. Start challenging your perception that a job is the only way to have regular income. Look at the millionaires around the world. They have regular income, but they do not have a job. The simple reason is that they took the time to think beyond the next payday. They took the time to learn how to

generate regular income without having to exchange time for money. Learn, and become financially independent. Be willing to do what others won't, so that you can enjoy what others can't afford to.

**\*Take away:** every day, focus on activities that create value, e.g. Doing more with less. Focus on solving problems for your clients. Consistently. The income will take care of itself. Try it and see the difference for yourself.

## **6. Attitude of family members about your plan**

This is tough, but they probably meant well. They are merely judging your plan from their perspective, which is probably not the same as yours. Look at the way so many parents struggled to send their kids to top schools, spend excessively on extra tuition, buy a condominium near the school, pressurize the kids with extra assessment books and enrichment classes etc... They have one ultimate goal: the best for their kids! In the process, they forget that you have your own life to live and that you are not them. It is an unfortunate outcome out of good intention.

What do you do? Convince them to give you a chance to live your own life. Sell them the benefits when your plan works. The best question to them: Do they want the best for you? Chances are they will say yes. If you do it skillfully & tactfully, they may even back off. If they are still persistent, negotiate. Ask for a time out (e.g. 12-24 months) to try it out. If it does not work, you will play by their rules. Everything is negotiable – you only need to find the soft spots of “What’s in it for them”! (WIIFT).

**\*Take away:** When the environment is not conducive, you can change yourself, or change the environment. But be patient. Rome was not built in a day. Nothing great was ever achieved in comfort.

Approach it from an angle of WIIFT and you will have a better chance of success. They are your family. They will have soft spots for you. Find that and address them. You will be amazed at what active listening and collaboration can do.

### **7. That status of your job (or previous job) is hard to leave**

Let's be realistic. Titanic was a great ship, a great status symbol, but it went down anyway. Attachments are usually emotional, which means logical analysis will not work. If you can't leave your job, then stay with it. Otherwise, do a simple cost-benefit analysis. Every day you wait is a cost, a lost opportunity. The clock ticks and time runs, whether we use it or not. Would staying where you are help you achieve your long-term goals? If so, stay on. If not, do something about it. Today.

**\*Take away:** Focus on your future, your long-term goal. If your job can take you there, stay on. If not, do something about it. Talk is cheap. Job titles are free.

### **8. Your age**

People often said they are too old, and the job market seems to agree with them. Let's be pragmatic. A company is set up to make profits, plus a wide range of other things if they succeed. If you are looking for a job, age will always be a factor, no matter what they say in the advertisements. They need to get the best value for their investment. Companies are not charities, nor are they there to give you a learning experience. They need people who can help them achieve their objectives.

You can do two things. One, continue looking for a job and use all the job search tricks and techniques to help you. Be realistic, though – you cannot change your age. But you can reframe it to your advantage (such as experience, dedication, commitment,

stable etc...). If you can show how you can help the company achieve its objectives, age becomes a non-issue. Two, explore alternative sources of income besides a job.

**\*Take away:** Growing older is a certainty. Don't waste your time whining about it. As you get older, jobs will be harder to come by. Be practical. Choose something that you have an edge in. Focus on activities where age can be leveraged as an advantage e.g. experience, connections etc... You will be surprised at the number of alternatives you can find. Get help if you don't know how to do it. A competent Career Coach can help you design a market-driven strategy for your new career.

## **9. You were taught to look for job security**

You were taught right. But times have changed. To survive, you have to change with the times. Today, the number of career changes (not job changes!) a new labor market entrant has to make in a lifetime is 6+ times. Forget job security. The only security is how you can help companies achieve their objectives. To do that, you need to have the relevant skills, and the acumen to spot opportunities. Otherwise, you will remain a highly-skilled unemployed person. To stay relevant, take ownership, learn the rules of the new game, develop your acumen (read my second book, **BEYOND BUZZWORDS**) and play to win.

**\*Take away:** Change is a constant in life, so don't waste your time talking about the good old days, even if you are retired. You are living in the present, so that's where you should focus your energy. Work to develop a flexible mindset by adopting an open mind. Learn to think like a business owner. Accept that the days of job security are over. Let it go and start afresh. You cannot move on to tomorrow if you keep hanging on to yesterday.

## **10. You want to be adventurous, but you're afraid of taking risks; Venturing out seemed to be only for high-risk-takers**

The keyword here is “seemed”. Perception is reality. Most people who ventured out are prudent risk-takers, not high-risk takers. You usually find high-risk-takers (gamblers) at the Casino. To venture out, risk is something that you have to manage. How to do that? By understanding both the best-case and worst-case scenarios. Then you work backwards from the worst-case scenario, put in place activities that will prevent, protect and promote your plan. The thrust is to reduce risk to a level that is acceptable to you. Be mindful, though, that there will never be complete information. If you've done your planning & projections, yet you are still unsure on whether to proceed, then obviously something is missing. Either you have missed out on a critical area that your gut is telling you, or you are not cut out to be a venturer.

**\*Take away:** You'll never know unless you try. You will not try, unless you are prepared. Do your due diligence, give it your best shot and then decide. Whatever the outcome, it is a learning experience. No one can take that away from you. Talk is cheap. Focus on results, not reasons. Without a safety net, failure is not an option. Understand that deeply.

## **11. You have no one to advise you honestly**

You can get all the advice you need, but you have to decide on your own in the end. You are accountable to yourself. So why are people not honest with you? Because they may have a vested interest in you, one way or another. Talk to as many people as possible; seek alternative views from mentors and role models. If necessary, engage a coach and work with them. They have a vested interest in making you successful, or they won't get paid!

**\*Take away:** There is this joke that advisers are like eunuchs: they can tell you what to do, but they can't do it themselves. Take all advice with a pinch of salt. You know best what you want most. The crux is whether you dare to go for it. Do not rush if you are not ready. There is a time for everything under the Sun. Prepare well while you wait, but don't wait too long. Every experience will help build your confidence in yourself.

## **12. You don't feel comfortable "blowing your own trumpet."**

Not to worry – you are not alone. Though it is the norm in an Asian context, it is a skill that can be learned. In the new workplace, there is data overload. It is very noisy. To stand out, you must be visible. It is not good enough to do good work. You must be seen to be doing good work. If not, get someone else to broadcast your achievements. Do good work and make sure they are known, especially to the right people, such as your bosses, clients and powers that be. The choice is yours. You can choose to be one of many, a face in the crowd, or THE one and only, the only choice. Once you have chosen your role, do all you can to make it happen.

**\*Take away:** Get comfortable "blowing your own trumpet" in a subtle way by getting others to do it for you. How? By becoming visible through doing good work, getting published, sitting in high profile committees, etc... The hardest battle is with yourself, in terms of whether you feel you are good enough. Sadly, many people undersell themselves. They could have achieved much more if they can accept and believe that they are good enough. If you don't believe yourself, why should others?

### **13. Your qualifications will be wasted if you venture out on your own**

This is a major emotional attachment. You have toiled hard. You have invested time and money. You have sacrificed many things to get your prestigious qualifications. How can you let it all go? Crunch time: you have to decide whether to continue doing what you have always done and get what you have always got, or you can look at the opportunities you are missing by not doing anything new. Your qualifications are sunk cost. They will not be wasted because you have internalized the knowledge. They have served you well, but they may not be relevant in the future. You could still venture out and do something that is related to your qualifications. For instance, you are Engineering trained. You may not want to be an engineer but with your training, you could do well as a marketer in an engineering company. Your training is never wasted.

**\*Take away:** Your paper qualifications are just that: paper. Straight “A”s never made anyone rich. What matters are your results in the real world. Do not be enslaved by the label on your paper (e.g. Engineering, Science etc...). Education prepares our minds to face the real world. The test is not the grade you scored in school, but the results you deliver at the workplace, especially to your bosses and customers.

### **14. You don't have the right skill**

Invest in yourself. Take action. Learn. Open your mind. Expand your mind. Invest in your education (not necessarily academic qualifications). Attend seminars and workshops. Look for mentors and role models. Time is the mediator between what is possible and what is actual. Make your dreams happen by setting a non-negotiable deadline. Work with someone who is as

committed as you to make it happen. What is the right skill for you? Follow your success (experience) because success always leaves clues. Pick skills that you have an aptitude for, which are relevant today and tomorrow. How do you know? Ask Google and YouTube, the 2 biggest search engines in the world.

Action point: Whatever is holding you back, face them squarely and do something about it. They always seem larger than life until we cut them down to size by facing them honestly and truthfully. If you back off, the problem becomes bigger. If you face them squarely, they lose their power over you!

**\*Take away:** There are always two sides to a coin. You can focus on reasons, or results. Reasons keep you where you are, in your comfort zone. Results help you to realize your strengths, and limitations. It helps you to grow. Choose to create your own future. Go experience the full splendor of life with the highs and the lows by taking massive action. Or you can stay in the shadows of the twilight zone where you know no success or failure, because you chose to be a shadow of what you can be. The choice is yours.

### **15. You don't have the right network; You don't know how to start; You don't know where to look...**

No one is born with a network. You must invest in yourself. Invest in membership of professional associations. Join relevant interest groups. Expose yourself to different perspectives and views. You build your network, one person at a time, with the right attitude. Always go in with a mindset of helping others succeed, not how they can help you succeed. If you do that authentically and unconditionally, your network will expand exponentially.

In the process, something magical will happen. You will start to meet the right people who will help you on your cause, especially those who have been there, done that. As Zig Ziglar said, “you will get all you want in life if you help enough other people get what they want.” If you want to get there faster, simply help the right people get what they want. Success is always personal.

**\*Take away:** It’s all about ownership. And how badly you want it. Like the famous Tony Robbins quote about a guy whose head is submerged underwater and gasping for breath, “If you want to succeed as badly as you want to breathe, you will succeed.” The reality is that 99% of people will not follow through with their dreams, even though they know what to do. Unfortunately, that’s just the way the world is. If you aspire to be the Top 1%, this is awesome news for you because all you have to do is “Just do it!”

**Or will you simply prove that the 99% statistic is correct?**

## **100+ Ways to make Money (Online & Offline)**

Show me the money! To write this chapter, I googled “How to earn money”. More than 1.7 billion results came up in less than one second, a testimony of how popular this topic is. While it’s easy to list the various ways to earn money, both offline and online, the challenge is how to actually do it.

This list of 100+ ways to make money is compiled by the minority mindset team for people who want to make extra money without getting a “job.” We provide this list as a brainstorming/idea trigger for you because you have unique interests, experiences, expertise and connections. The link to how to do it can be found on the resources page. You can also google “ways to make money,” and you can find hundreds of ideas online. The truth is you only need one good idea to make it Big. That idea usually comes at the intersection of your strengths and market demand.

Your challenge is to select one idea and go all in, using what you have learnt so far. You can also mash up 2 or more ideas and create something new. Invest your sweat equity (i.e. personal effort) and minimize your cash investment (e.g. Less than 20% of your monthly income). This will force you to be more creative & resourceful, and stand you in good stead for your new business career.

Manage your gig like a project and set yourself a timeline (e.g. 90 days). Find an accountability partner and make sure there are consequences, both when you make it (i.e. positive reward) and when you don’t (i.e. negative penalty). This will enhance personal ownership because you have skin in the game.

Whatever idea you choose, remember this: If you can solve a problem/pain for people and they trust you to do it, they will buy from you. People buy from people that they trust. Happy money making!

### **\*Ways to Make Extra Money Offline**

1. House-sit in your local area
2. Turn your car into a billboard
3. Clean houses
4. Babysit children
5. Pet sitting for dogs and cats
6. Train dogs on the evenings and weekends
7. Walk dogs and enjoy the exercise
8. Help people move
9. Assemble furniture for other people
10. Do office “temp” work through an agency
11. Repair or restore cars
12. Perform mobile oil changes
13. Work as a mobile mechanic
14. Do mobile car washing and detailing
15. Paint houses or interiors
16. Wash Windows
17. Repair bicycles
18. Work as a handyman doing home repairs

19. Offer senior services
20. Clean boats
21. Become a caregiver
22. Train people to use computers or special software
23. Provide graffiti removal and restoration services
24. Offer mobile laundry services
25. Use your truck to remove junk
26. Become a notary republic
27. Get people married
28. Clean pools during the summertime
29. Offer litter removal services
30. Drive for a car ride service like Grab/Gojek
31. Deliver restaurant food
32. Rent out your spare room
33. Rent out your car
34. Rent out your extra space
35. Work as a bicycle messenger
36. Shop for and deliver other people's groceries
37. Distribute flyers
38. Work in a retail store during the holidays
39. Tutor young students

### **\*Make Money Online without a Degree or Certification**

40. Help high school students with SAT Prep
41. Write product descriptions
42. Proofread articles and essays
43. Copyedit for professional writers
44. Work as a virtual customer service representative
45. Do phone or chat support for an online company
46. Work as a technical support specialist
47. Get paid to test websites
48. Make logos for brands
49. Work as an online researcher
50. Edit videos
51. Pick up small programming projects
52. Become a micro-influencer (about 1k- 1,000k followers)

### **\*Ways to Make Money with Your Hidden Talents**

53. Voiceover Artist
54. Makeup Artist
55. First-year Music Teacher
56. Dance Instructor
57. English as a 2nd Language Instructor
58. Translator
59. Personal Fitness Coach

60. Custom Tailor
61. Social Media Management
62. Social Media Marketing
63. Google AdWords Specialist
64. Facebook Ads Manager
65. Copywriter
66. Content Writer
67. Script Writer
68. Speech Writer
69. WordPress Site Builder
70. WordPress Site Maintenance Specialist
71. Transcription Expert
72. Commercial Videos Producer
73. Graphic Designer
74. Become a wedding photographer.

**\*Ideas for opening a Low Startup-Cost Business**

75. Start an apartment locator business
76. Create an Etsy shop
77. Draw pet portraits
78. Start an online store that sells drop-shipped items
79. Become a blogger or vlogger
80. Create passive income through affiliate marketing

81. Resell spare parts online or in-person
82. Become an Amazon or eBay reseller
83. Sell used electronics
84. Refurbish used electronics
85. Shop for gifts
86. Fix phone screens and offer same-day mobile service
87. Offer local tour guide services
88. Create an online stock photography business
89. Coach a sports team
90. Open a custom t-shirt shop
91. Repair people's appliances
92. Clean carpets
93. Install flooring
94. Pressure-washing concrete
95. Offer meal services to busy professionals
96. Organize people's closets and cupboards
97. Plan parties and events
98. Offer interior design consultations
99. Conduct genealogy research
100. Resell Web Hosting
101. Create a Digital Course
102. Create a Membership Site
103. Sell Advertising Space

104. Sell Your Services
105. Sell Your Website
106. Publish Kindle Books
107. Email Marketing
108. Freelance on Sites Like Upwork
109. Buy and Sell Domain Names
110. Start a YouTube Channel
111. Become a Virtual Assistant
112. Tutor Kids Online
113. Narrate Audiobooks
114. Become an Instagram Influencer
115. Create a Podcast
116. Become a Freelance Writer
117. Sell Your Expertise on Clarity FM
118. Join a Remote Company

### **\*Quick and Easy Ways to Make Money Making Stuff**

119. Handmade scarves
120. Hand-Knitted sweaters
121. Wall art
122. Specialty soaps and candles
123. Gourmet sugar scrubs
124. Jewellery

125. Refurbished wood furniture
126. Home-made organic meals
127. Baked goods
128. Seasonal décor
129. Gift wrapping (Seasonal)
130. Customized wedding/anniversary gifts
131. 3D Printed products

Still no idea? Check this list out. Based on a survey by Canva.com in March 2021, the following are the 11 highest priced gigs (i.e. side hustles) on Fiverr, the freelancer market place. If you are exploring becoming a gig professional, these would be useful skills to pick up, provided you have the aptitude.

### **Highest priced Gigs (Side Hustles)**

- Mobile app development
- Video editor
- Business card design
- Video making
- Website design
- Social media manager
- Proofreading and editing
- Animation
- Social media advertising
- CV, cover letter, and resume writing
- Ghost writing