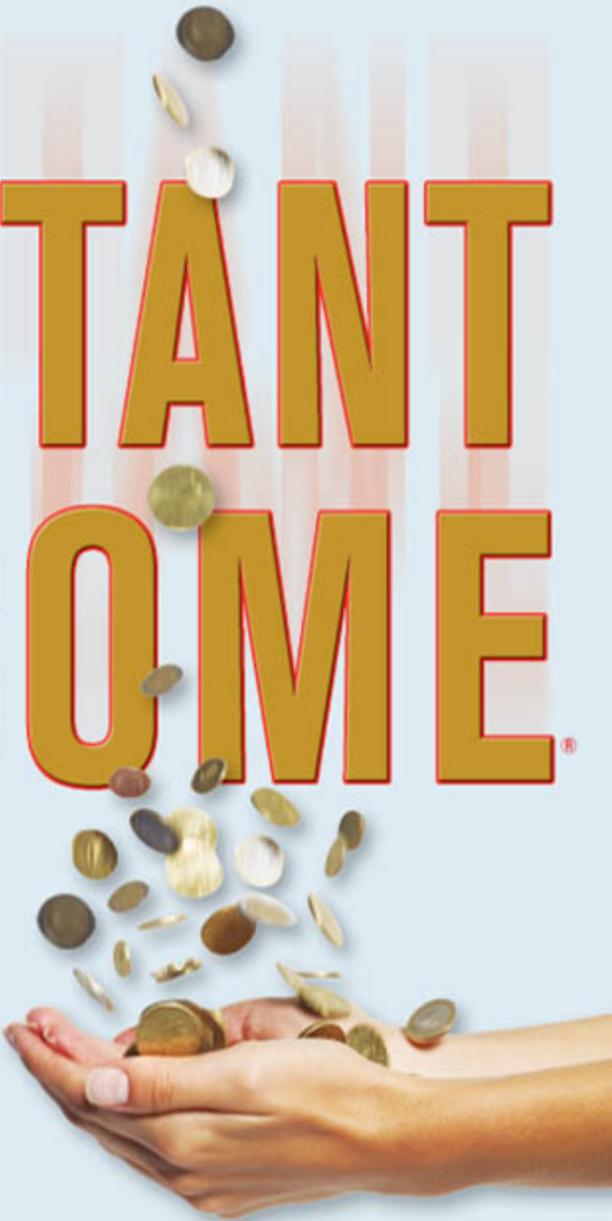


# INSTANT INCOME<sup>®</sup>

A hand is shown from the right side, cupped and holding several coins. More coins are falling from the hand, scattered in the air around the title. The background is light blue with vertical white stripes.

"You have a choice. You can spend 10 million dollars or 10 lifetimes to learn this rare information . . . or you can read this book. Every single thing you need is in it!"

—T. Harv Eker, #1 *New York Times* Bestselling Author of *Secrets of the Millionaire Mind*

Strategies That Bring in the Cash for Small Businesses,  
Innovative Employees, and Occasional Entrepreneurs

**JANET SWITZER**

NEW YORK TIMES BESTSELLING COAUTHOR OF *THE SUCCESS PRINCIPLES*<sup>™</sup>

**INSTANT  
INCOME**

*This page intentionally left blank*

# INSTANT INCOME®

A black and white photograph of a hand held palm up, with several coins falling from it. The coins are in various stages of falling, some are still in the hand, some are just leaving, and some are already in the air. The background is white.

**Strategies That  
Bring in the Cash for  
Small Businesses,  
Innovative Employees,  
and Occasional  
Entrepreneurs**

JANET SWITZER

McGraw-Hill

New York Chicago San Francisco

Lisbon London Madrid Mexico City Milan

New Delhi San Juan Seoul Singapore

Sydney Toronto

Copyright © 2007 by Janet Switzer. All rights reserved. Manufactured in the United States of America. Except as permitted under the United States Copyright Act of 1976, no part of this publication may be reproduced or distributed in any form or by any means, or stored in a database or retrieval system, without the prior written permission of the publisher.

0-07-150810-4

The material in this eBook also appears in the print version of this title: 0-07-148778-6.

All trademarks are trademarks of their respective owners. Rather than put a trademark symbol after every occurrence of a trademarked name, we use names in an editorial fashion only, and to the benefit of the trademark owner, with no intention of infringement of the trademark. Where such designations appear in this book, they have been printed with initial caps.

McGraw-Hill eBooks are available at special quantity discounts to use as premiums and sales promotions, or for use in corporate training programs. For more information, please contact George Hoare, Special Sales, at [george\\_hoare@mcgraw-hill.com](mailto:george_hoare@mcgraw-hill.com) or (212) 904-4069.

#### TERMS OF USE

This is a copyrighted work and The McGraw-Hill Companies, Inc. (“McGraw-Hill”) and its licensors reserve all rights in and to the work. Use of this work is subject to these terms. Except as permitted under the Copyright Act of 1976 and the right to store and retrieve one copy of the work, you may not decompile, disassemble, reverse engineer, reproduce, modify, create derivative works based upon, transmit, distribute, disseminate, sell, publish or sublicense the work or any part of it without McGraw-Hill’s prior consent. You may use the work for your own noncommercial and personal use; any other use of the work is strictly prohibited. Your right to use the work may be terminated if you fail to comply with these terms.

THE WORK IS PROVIDED “AS IS.” McGRAW-HILL AND ITS LICENSORS MAKE NO GUARANTEES OR WARRANTIES AS TO THE ACCURACY, ADEQUACY OR COMPLETENESS OF OR RESULTS TO BE OBTAINED FROM USING THE WORK, INCLUDING ANY INFORMATION THAT CAN BE ACCESSED THROUGH THE WORK VIA HYPERLINK OR OTHERWISE, AND EXPRESSLY DISCLAIM ANY WARRANTY, EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. McGraw-Hill and its licensors do not warrant or guarantee that the functions contained in the work will meet your requirements or that its operation will be uninterrupted or error free. Neither McGraw-Hill nor its licensors shall be liable to you or anyone else for any inaccuracy, error or omission, regardless of cause, in the work or for any damages resulting therefrom. McGraw-Hill has no responsibility for the content of any information accessed through the work. Under no circumstances shall McGraw-Hill and/or its licensors be liable for any indirect, incidental, special, punitive, consequential or similar damages that result from the use of or inability to use the work, even if any of them has been advised of the possibility of such damages. This limitation of liability shall apply to any claim or cause whatsoever whether such claim or cause arises in contract, tort or otherwise.

DOI: 10.1036/0071487786



# Professional



## Want to learn more?

We hope you enjoy this McGraw-Hill eBook! If you'd like more information about this book, its author, or related books and websites, please [click here](#).

*To my amazing parents, Les and Beverly.  
Thank you for bringing an attitude of achievement  
and sense of empowerment to my life.*

*To my long-time friend and mentor, Mac Ross.  
You saw the vision, then gifted it to me.  
Your brilliance and friendship will be missed.*

*This page intentionally left blank*

# Contents

Preface xi

How to Read This Book 1

## PART ONE

### Strategies That Bring in the Cash

#### CHAPTER 1

Getting Customers to Give You More Money 7

Customer Strategy 1: Keep Track of Customer Buying Patterns,  
Then Call to Take Reorders 14

Customer Strategy 2: Upsell Customers at the Point of Purchase 18

Customer Strategy 3: Convert One-Time Customers to Continuity Customers 23

Customer Strategy 4: Resell Customers Prior to Their Contract Renewal Date 26

Customer Strategy 5: Instantly Reactivate Past Customers and Patients 29

#### CHAPTER 2

Getting Other People to Help Bring in the Cash 34

Joint-Venture Strategy 1: Create Endorsed Offers 42

Joint-Venture Strategy 2: Create a Referral Circle or Professional Consortium 48

Joint-Venture Strategy 3: Offer Other People's Products and Services to Your Customers 55

Joint-Venture Strategy 4: Conduct a Teleseminar with Your Joint-Venture Partner 56

Joint-Venture Strategy 5: Become an Add-On to Someone Else's Product or Service 64

## CHAPTER 3

**Writing Ads That Make the Phone Ring** 68

- Advertising Strategy 1: Ask Your Customers to Tell Their Story 83
- Advertising Strategy 2: Broadcast a Compelling Press Release 87
- Advertising Strategy 3: Become an Industry Expert and Get on the Radio 93
- Advertising Strategy 4: Buy Remnant Space 99
- Advertising Strategy 5: Hold a Special Sale Using the “Reason Why” 102

## CHAPTER 4

**Prospecting for Instant Income** 106

- Prospecting Strategy 1: Conduct Preview Workshops and Start Speaking 113
- Prospecting Strategy 2: Run a Two-Step Campaign 116
- Prospecting Strategy 3: Place Your Literature in Targeted Locations 120
- Prospecting Strategy 4: Ask Customers and Vendors for Referrals 124
- Prospecting Strategy 5: Create Instant Income at Trade Shows 126

## CHAPTER 5

**Helping Your Sales Force Earn Instant Income** 131

- Sales Strategy 1: Conduct Follow-up Telemarketing and Voice Broadcast Campaigns 139
- Sales Strategy 2: Start Bundling Products and Services 143
- Sales Strategy 3: Make Specific Product and Service Offers 147
- Sales Strategy 4: Create a Downsell Position 150
- Sales Strategy 5: Create Instant Sales with Nontraditional Salespeople 153

## CHAPTER 6

**Making Instant Income on the Internet** 156

- Internet Strategy 1: Launch a Viral Report and Squeeze Page 165
- Internet Strategy 2: Recruit Affiliates for a 24-Hour Strategy 171
- Internet Strategy 3: Drive Buyers to Your Web Site with Articles 175
- Internet Strategy 4: Broadcast Internet-Only Offers via E-mail 180
- Internet Strategy 5: Conduct a 28-Day Product Launch Campaign 185

## CHAPTER 7

**Finding Instant Income in Overlooked Assets** 191

- Overlooked Strategy 1: Liquidate Inventory Overstocks 195
- Overlooked Strategy 2: Sell Excess Service Capacity 199
- Overlooked Strategy 3: Offer Credit Accounts a Short-Pay Option 201

Overlooked Strategy 4: Turn Your Top Employees into Expensive Experts	203
Overlooked Strategy 5: Sell Apprenticeships That Teach Your Business Model	208

## PART TWO

### Instant Income Overnight Audit

#### CHAPTER 8

Identifying the Hidden Income Opportunities in Your Small Business	215
--	-----

## PART THREE

### Going into Business with the Boss

#### CHAPTER 9

Embracing Intrapreneurship	235
----------------------------	-----

#### CHAPTER 10

Gathering Information for the Overnight Audit	239
---	-----

#### CHAPTER 11

Planning Your Meeting with the Boss	242
-------------------------------------	-----

#### CHAPTER 12

Negotiating a Deal That Brings You More Pay	247
---	-----

#### CHAPTER 13

Creating Your Task List and Taking Charge of Your Very First Campaign	256
---	-----

## PART FOUR

### Becoming an Occasional Entrepreneur

#### CHAPTER 14

Finding Opportunity Everywhere	265
--------------------------------	-----

#### CHAPTER 15

Occasional Income Sources That Bring in the Cash	268
--	-----

<b>CHAPTER 16</b>	
Minimizing the Hassle Factor	276
<b>CHAPTER 17</b>	
Earning Extra Income Whenever You Need It	281

**PART FIVE**

Turning Instant Income into Lifetime Wealth

<b>CHAPTER 18</b>	
Using the Instant Income Strategies to Build Lifetime Wealth	287
<b>CHAPTER 19</b>	
Integrating the Strategies into Your Day-to-Day Business	290
<b>CHAPTER 20</b>	
Developing Your One-Year Income-Generation Calendar	297
Afterword	300
Index	303

# Preface

*It is estimated that someone, somewhere in this country, becomes a millionaire every four minutes. Your goal should be to become one of them.*

BRIAN TRACY

Best-selling author of more than  
40 books, including *The Way to Wealth*

MAKING MONEY IS EASY, and whether you own a small business, work for someone else's small business, or just want to earn thousands on the side pursuing what I call being an Occasional Entrepreneur, you have all the expertise and resources at your fingertips to boost your personal income immediately. How can I be so sure? Because, over the past 20 years, I've been creating quick cash for individuals and small businesses—almost on a daily basis. To say that income can be made instantly is not an overstatement. In fact, there's an entire system of strategies that tends to bring in the cash very quickly—and prepares you to make even more money in the future.

This book is about that system.

It's about the unique combination of finely tuned marketing techniques, advertising campaigns, joint-venture strategies, deal-making methods, sales pitches, and other strategies that have a 20-year track record of bringing in the cash—seemingly overnight.

It's about the words to say, the phone calls to make, the letters to write, and the offers to pitch. It's about the scripts to use, the e-mails to blast, the

Web copy to craft, and the dozens of other step-by-step tasks and techniques that ultimately compel others to give you money.

It's not about mindset, positive thinking, attraction theory, or any of the other helpful wealth-creation concepts that have been written about by countless other authors who have a system of their own.

My job is to give you the steps that lead directly to depositing cash in your bank account.

In fact, creating cash has been my job almost as long as I can remember.

For the world's best-known celebrity entrepreneurs, I've quietly produced the ads, letters, scripts, response devices, and other marketing vehicles that have transformed good ideas into great income. Day after day, I've been in the trenches creating the cash that keeps these legendary businesses going.

Along the way, I've helped everyday people, too—people who had regular jobs but who needed to make quick cash on the side. I've helped the stay-at-home mom, the weekend jewelry designer, the corporate manager, and even a sheep farmer who needed extra cash. Not only will you get to meet some of these Occasional Entrepreneurs, but you'll learn—as they did—dozens of ways to make money and pursue your passion while still maintaining the security and paycheck of a regular job.

But perhaps the most interesting people I've met were those who had discovered (or created) an opportunity to Go Into Business With the Boss. Through smart marketing and savvy business strategies, they created robust new profit centers within their employer's business—then shared handsomely in the extra cash flow while still getting paid for their “regular” job. We call these folks *intrapreneurs*, and because this is a path that I took at one time, I dedicate a significant portion of *Instant Income* to helping you pursue this path to substantially boosting your personal income while creating more job security for yourself at the same time.

Under all these scenarios—whether you own a small business, work for someone else's small business, or pursue being an Occasional Entrepreneur—you'll find that with the right strategies, making money quickly is much easier than you think.

And you don't have to be a career professional to do so. You just have to know where to look.

Part One of *Instant Income* introduces you to the seven major areas where substantial additional revenue can be found in a small business—existing customers, joint-venture relationships, advertising campaigns, prospecting and lead generating, sales efforts, Internet activity, and overlooked assets. I not

only detail what to look for in these seven major areas but give you the working knowledge you need to begin creating quick cash from these pools of potential revenue.

What do I mean by *working knowledge*?

Well, many businesses and individuals that are in desperate financial straits, for example, want someone else to generate Instant Income for them. If this describes you, then Chapter 2, which discusses joint-venture relationships, identifies the three different types of joint-venture “partners” who could be sending you customers and cash flow tomorrow.

Of course, you’ll need to tell these potential partners *why* they should help you, so I go one step further and give you an actual script to use to gain their cooperation. Once you have their agreement, you can use the complete tutorial I provide to calculate and negotiate how you and your joint-venture partner will split the resulting profits.

With just one or two of these joint-venture deals in place, it’s easy to start making money—immediately. In fact, all it takes is a handful of proven strategies for marketing your goods and services to the other person’s customers.

And where will you find these proven strategies?

Following the tutorial, of course, in step-by-step detail.

By the time you’ve studied all seven chapters in Part One of *Instant Income*, you’ll know more about creating cash flow than the majority of business owners out there. You’ll know how to write an ad today, run it in the newspaper tomorrow, and have the phone ringing off the hook with orders by the time you get to the office.

You’ll know how to reactivate customers who haven’t done business with you in years—for an immediate windfall of thousands of dollars.

You’ll know how to find overlooked assets in your business—inventory overstocks, credit accounts, excess service capacity, and other such things—that can be turned into cash using the strategies I describe.

You’ll not only have a complete working knowledge of how to generate cash in each of the seven major areas but also have at your fingertips 35 easy-to-execute strategies for creating all the Instant Income you’ll ever want or need.

If you need a detailed road map of what to do before starting, Part Two walks you through the Instant Income Overnight Audit and helps you produce a list of strategies to execute, in order of priority. Simply answer the questions, use the Audit form to calculate your revenue, then rank your answers, starting with those strategies that will generate the most Instant Income

for you. (If you'd like our online Audit tool to help you calculate revenue and create a start-to-finish written plan for you, including a checklist of individual tasks to be completed, log on to [www.InstantIncome.com/audit.html](http://www.InstantIncome.com/audit.html).)

And if you're employed by someone else?

Well, get ready to boost your personal income—*instantly*. The truth is, running a small business is tough for your employer. It's time-consuming. It's intimidating. Some days, it's just plain demoralizing. But imagine your boss's reaction when you make his or her life easier by offering to generate additional income for the business using a customized, written Instant Income plan that you generated that morning—based on activities and assets that exist in the business right now. If you were hired for a specific job, imagine discussing a new and expanded role—a higher-paying one—bringing in extra money with the proven Instant Income strategies.

Part Three of this book tells you how to do this.

Part Four is for Occasional Entrepreneurs—those employees who like the security of a regular paycheck but who also want to earn thousands of extra dollars on the side several times a year.

Wherever you're at today, the Instant Income System has solutions for you.

And, as I said before, you don't have to be a career professional to do this.

Over the years, I've worked with business owners who were just starting out and with business owners who had years of expensive marketing training behind them. The strategies don't care. Whoever you are, they'll have you executing with confidence in no time.

No formal training is required. In fact, as I reflect on my own career as the “expert behind the incomes,” it still seems incomprehensible to me that I fell into a line of work for which I had no formal training whatsoever.

Like many people, I went to college, worked part-time, and—after graduation—landed a job *outside* my field of study.

Way outside.

The truth is, I had studied international relations, economics, and international law. I had worked summers for a member of Congress, interned as a news reporter at the state capitol, and dreamed of going into the Foreign Service.

But while my command of the English language was good, I didn't *parlez-vous français* well enough to pass the Foreign Service exam. Suddenly, my future as America's next woman ambassador looked bleak.

What was a 21-year-old to do?

To kill time until a job offer from NATO showed up, I applied for a position as an entry-level check sorter at a small regional bank. Imagine my surprise when I was ushered into the bank president's office and offered the job of marketing manager instead!

I was speechless.

I didn't have any marketing background.

But it soon dawned on me that I had something even better: I knew what people wanted to hear. Through my work as a political campaigner, a reporter, and a public relations clerk, I had learned what people responded to . . . what they *instantly* responded to.

It occurred to me that if I simply combined this knowledge with some information on how to execute strategies and how to design various marketing devices, I'd make money for my employer.

It worked.

My first lead-generating letter returned a 26 percent response—along with the admiration of loan officers who no longer had to prospect for clients on their own. Of course, the printer ribbon often went askew and most of the letters went in the mail looking crooked, but the letter itself conveyed all the benefits that recipients would enjoy when they started doing business with our bank.

I learned that *what* you say is always more important than *how* you deliver it. It's a lesson that I've never forgotten, and it's one that I'll discuss further in the pages of *Instant Income*.

From there, I moved on to the software industry as the product marketing manager in charge of a little product called MacInTax—America's best-selling tax-preparation software on the Macintosh platform. Again the formula worked; I sent upgrade notices to our 80,000 registered users and watched the money come pouring in.

Soon after, I was hired by a small publishing and seminar company to execute marketing campaigns and help create published works. Over three years, I helped grow the company's seven original titles into more than 320 different special reports, home-study courses, audio programs, and video trainings.

In my fourth year there, I received an offer to market these published works full-time, making—on commission—a percentage of everything I brought in. I quickly wrote a 28-page catalog, worked with an outside fulfillment center, developed a national sales force of telesalespeople—and nearly doubled my income, even making a cool \$20,000 from one promotion alone. I was 29 at the time.

When it became evident that making money by making money for *other* people was a very lucrative proposition, I branched out on my own, began taking on clients, and became a hard-working consultant.

*Chicken Soup for the Soul* and its two coauthors, Jack Canfield and Mark Victor Hansen, were my very first clients—and they're still clients as I write these words 12 years later.

In just six hours, the first strategy I executed for Jack Canfield brought in \$31,000. The second brought in \$105,000 in just six weeks.

I've since replicated these same two strategies for countless other people, by the way.

In other words, you don't have to be Jack Canfield or *Chicken Soup for the Soul* to make money instantly. You simply have to know the strategies and execute them to the letter.

As I wrote in the beginning, you already have all the expertise and resources at your fingertips to immediately boost your personal income. And with a few simple changes in the way you conduct your business, perform your job duties, or pursue moneymaking projects on the side, you'll see substantial changes in your cash flow—and a substantial change in your outlook.

But be advised: Instant Income doesn't mean that money will magically flow into your mailbox without any effort. It takes action—and real-world strategies—to bring in the cash you need.

I'm delighted to be guiding you on this journey.

—JANET SWITZER

# INSTANT INCOME

*This page intentionally left blank*