A PRACTICAL GUIDE

PASSIVE INCOME STREAMS

Building Income That Works While You Don't

FIRST EDITION

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Almost every stream of income described as passive starts with active work. The passivity comes later, and it comes in degrees. A rental property still needs a landlord to screen tenants and fix leaks — or to pay someone else to do it. A dividend portfolio still needs money to buy it in the first place, and that money usually came from active labor. An online course still needs to be filmed, edited, and marketed before it can sell itself while you sleep.So the honest way to think about passive income is not money for nothing, but income where the ratio of ongoing effort to ongoing reward keeps improving over time. You do the hard part once — building the asset — and collect the return on that work for months or years afterward, with maintenance instead of full-time labor.

Содержание

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Глава

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A Practical Guide to Building Income That Works While You Don't

—

First Edition

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Introduction: What “Passive” Really Means

Almost every stream of income described as “passive” starts with active work. The passivity comes later, and it comes in degrees. A rental property still needs a landlord to screen tenants and fix leaks — or to pay someone else to do it. A dividend portfolio still needs money to buy it in the first place, and that money usually came from active labor. An online course still needs to be filmed, edited, and marketed before it can sell itself while you sleep.

So the honest way to think about passive income is not “money for nothing,” but income where the ratio of ongoing effort to ongoing reward keeps improving over time. You do the hard part once — building the asset — and collect the return on that work for months or years afterward, with maintenance instead of full-time labor.

This book is organized around that idea. Each chapter covers one category of passive income stream: how it actually works, what it costs to start, how much ongoing effort it really requires, the realistic return you can expect, and the risks that get glossed over in most “get rich passively” content. None of these are shortcuts. All of them are real, and all of them are used by ordinary people, not just the wealthy — though having capital does make several of them easier.

How to use this book

You don't need to pursue every stream in this book, and you shouldn't. The chapters are organized roughly from lowest-effort/lowest-return to higher-effort/higher-return, so you can match a strategy to how much time, money, and risk tolerance you actually have right now. Read the chapters that fit your situation closely, skim the rest, and come back once your circumstances change.

“The best time to plant a tree was twenty years ago. The second best time is now.” — Chinese Proverb

Chapter 1: High-Yield Savings and Cash Instruments

The lowest-effort, lowest-risk passive income exists in a savings account. High-yield savings accounts, money market funds, and short-term Treasury bills pay interest simply for holding cash. This isn't exciting, but it is genuinely passive: no research, no maintenance, and virtually no chance of losing your principal at a federally insured bank.

How it works

You deposit cash with a bank, credit union, or brokerage, and it pays you a variable interest rate, often reset monthly based on prevailing rates. Treasury bills work similarly but are backed directly by the government and bought at a discount, maturing at face value.

Effort and risk

Effort is close to zero after opening the account. Risk is low: the main threats are inflation eroding purchasing power and rates falling in a lower-rate environment. This is best treated as a foundation and emergency fund, not a wealth-building engine on its own.

Конец ознакомительного фрагмента.