

Michael Ehiginwa's

**7 ESSENTIAL TIPS
YOUR 7-STEP FREEDOM
FORMULA TO BEAT INFLATION
AND BUILD INCOME**



**TAKE BACK YOUR TIME,
YOUR FREEDOM AND YOUR
LIFE**

Hello and Welcome! My name is Michael Ehiginwa (feel free to call me Micky). I'm thrilled to share this guide with you: **“7 Essential Tips: Your 7-Step Freedom Formula To Beat Inflation and Build Income ”**.



I Help Everyday People Turn Monthly Bills into Streams of Residual Income using AI & Online Strategies, To Empower Them To Take Control of Their Future.

As a business consultant, a husband, and a father, I understand firsthand the challenges of providing for a family in today's economic environment. Between rising inflation, increasing costs of living, mortgages, rent, and growing financial uncertainty, many of us find ourselves wondering how we can secure a better future without sacrificing all our time and energy.

I love to help individuals like you achieve their full potential. I like to gather information on helping you grow your business because I am growing my business online, and I have learned a couple of tips that are working for me. So, I would like to share those tips with you so they can help you have great results in your life and business.

I am not just sharing theories—I'm actively applying these strategies in my life. Like many of you, I have a busy career and family responsibilities, but I have made it a priority to create residual income streams that provide long-term security and financial peace of mind.

You have probably come across so many online gurus who sold you online businesses, gimmicks, and strategies that did not produce the results you desired. I believe that true and lasting success can only be achieved by being genuine, real, and helping others truly fulfill their needs. I do not believe in businesses or strategies that take advantage of people and offer them false hopes. Not only that, but I want you to get the best results, and the tips I am about to share with you will last the test of time.

Before we dive in, I would like you to take a moment to imagine what your life could be like if you implemented the tips in this free guide by building residual income:

- No more stress working multiple jobs and extended hours.
- Enough time for yourself and time to spend with your kids and family. You will no longer leave your kids to be raised all day by television, tablets, and phones. Also, you will stop missing out on your kid's activities.
- Sufficient income to combat the rising inflation, mortgage, and rent.

- No more swimming in debt.
- Taking that dream vacation that you have put aside for so long.
- Being able to pursue your dreams and passions.

I hope you had a chance to look at the opportunity to earn residual income from monthly bills that I mentioned when you requested this freebie. If you are interested in the 7 Essential Tips, I had to share with you my favourite residual income opportunity that is giving me a chance to build a future—on my own terms.

Learn more: <https://rebrand.ly/michaelehiginwalearnmore>

Okay... Let's dive into the 7 Essential Tips!

Tip 1: Shift Your Mindset from Active to Residual Income

Most of us are conditioned from kindergarten, all through the years of schooling through college/university, to earn active income—income that requires continuous work like a job. There is absolutely nothing wrong with having a job, but limiting yourself alone to a job will limit your earning potential—where you trade your time and effort directly for money.

But have you thought about what will happen if you stop working? Your income stops too. There are only so many hours in a day, and if you are constantly trading time for money, there will come a point when you will hit an income ceiling. Residual income, however, has no such limitations. Once you've set up a residual income stream, it can continue to generate money indefinitely.

Society pays you based on the level of value you provide. The levels of value in the order of income potential (potential meaning—what is possible) are:

[1] Implementors: These individuals primarily use their hands and practical skills to perform hands-on tasks. Their major resource is their hands. Examples are factory workers, craftsmen, shop attendants, technicians, and healthcare aides.

[2] Unifactors: These people are managers and leaders. They are focused on overseeing and guiding teams of people. Their major resource is their education and credentials. Examples are supervisors, managers, team leaders, department managers, and operational managers.

Being an Implementor or Unifactor limits you to Active Income.

[3] Communicators: They share information, ideas, and messages by influencing others, and they build relationships by relying heavily on verbal/written communication, persuasion, storytelling, and emotional intelligence to get their message across. The major resource to create cash flow is their mouth (though their hands can also come into play).

Examples of these are actors, singers, content creators, network marketers, affiliate marketers, authors, coaches, mentors, brokers, real estate brokers, and speakers. Those who have mastered this skill of communicating their ideas smile their way to the bank—Tom Cruise is a good example. The reason is that communicators can share their message to multitudes of people with the aid of technology. The best politicians are great communicators—some even write books. Some actors still earn residual income from movies years after the movies have been released into the market.

[4] Imaginators: This is the plane where the likes of Elon Musk, Jeff Bezos, and Mark Zuckerberg live in. They are visionaries and innovators who envision new ideas, products, and solutions that shape the future and disrupt industries.

They think outside the box by creating an idea through creativity and curiosity by bringing that idea to life to solve big problems. These individuals take massive risks to disrupt the traditional ways of thinking to release something new into the world. They scale exponentially, which leads to massive residual income.

Imaginators have the highest level of income potential, which is why they are the wealthiest people on earth. Also, it is the most risky, and only a few people get to this level.

To earn residual income, you have to be intentional. You have to intentionally move your mindset to be a Communicator or Imaginator.

Tip 2: Identify a Product(s) or Service(s) to Specialize in

One key strategy is to identify a product or service to specialize in. You can specialize in more than one product (so it can be products or services). The importance of specialization is that it allows you to focus your efforts, build expertise, and differentiate yourself in the market.

You can find your niche by identifying an area or industry that aligns with your passion, skills, and market demand. Market demand is a critical factor here because even though you are passionate about an area and there is no market demand for it, you will make little or no money if you choose to pursue it.

Specialization helps you stand out in a crowded market, and you become the go-to person for a specific solution. This will help you to build authority and trust within your niche. It will also help you to attract loyal customers and create sustainable residual income streams.

Tip 3: Learn “How to Sell”

Selling is the #1 lifelong income skill. You can have the best product(s) or service(s) in the world, but it will mean nothing if you do not know how to sell them. I do not mean being a salesperson. I am not a salesperson, and I do not like being one.

Also, I know you may not like selling, but whether you like it or not, you are directly or indirectly selling every day.

You sold yourself to your boss during the interview to get that job, despite the fact there were other candidates. You are selling yourself to your boss to give you that promotion. You sold yourself to your spouse to marry you. You sold yourself to your boyfriend or girlfriend to date you. You sell yourself every day to your kids to continue loving you. You sold yourself to your landlord to rent that house to you.

As you can see, selling is a vital skill. So why don't you master it?

Selling is one of the essential skills you need to learn if you want to earn residual income. Selling is not about being pushy or convincing people to buy things they do not need. Know that selling is more about solving problems, building trust, and delivering value to others.

Selling starts with understanding your audience, knowing who they are, what they need, and how your solution fits into their lives. When you learn how to identify pain points, desires, preferences and present your offer as a solution, you are no longer just selling—you're providing value.

People buy from those they trust, so it is essential to build relationships and create long-term connections with your customers. Building trust is key. Establish credibility by being honest, transparent, and reliable. People are more likely to buy from someone they trust and feel comfortable with—someone they know, like, and trust.

Learning how to sell effectively can transform your financial future. Effective selling can open doors to countless opportunities and income streams.

Tip 4: Leverage Systems to Scale Sell

A system is the secret recipe to increase your income without increasing your workload. A system can be a team, software, strategy, automation, tool, or business model that does not require your constant presence to multiply your income stream. Systems allow you to multiply your results without multiplying your workload.

Instead of relying solely on your personal time and energy to make sales, you can put processes in place that work for you around the clock, even when you are sleeping or spending time with family. A system will save you from burnout.

For example, Amazon uses automated systems to handle millions of transactions daily without Jeff Bezos being involved in every sale.

In today's world, selling goes beyond in-person interactions. With systems, you can sell online outside your locality, whether it is through a team, video, social media, a website, email marketing, or e-commerce platforms. With a system, you can scale your sales to hundreds or even thousands of people (even millions) without additional work on your part.

The secret to building sustainable residual income isn't just working harder—it's working smarter by leveraging systems that do the heavy lifting for you. The best part? Once set up, these systems work for you 24/7, ensuring that your business grows even while you sleep. Learning to leverage automation and duplication is the key to multiplying your income without multiplying your effort.

A system does not have to be complicated—it just needs to be **repeatable, scalable, and efficient**.

The goal is to reduce dependence on your physical presence.

Tip 5: Put Yourself in the Environment of Lions

I do not literally mean a lion—the king of the jungle (you will get eaten up if you do that). I refer to lions as people who have a positive outlook on life, are success-oriented, focused, and working towards achieving their goals. They are **hunters, go-getters, no-nonsense, no-excuses people** who are going somewhere. I sometimes call them sharks. You can feel the energy around them. They challenge you to move forward.



You cannot expect to run like a lion when you are in the company of sheeps.

Environment is stronger than willpower. I will say that again- Environment is stronger than willpower.

You can have all the willpower in the world, but if you are not in an environment that fosters belief, growth, abundance, positivity, and progression, it will end up in nothing.

But you may not have belief in yourself, willpower, or the know-how, but you are constantly in an environment with achievers that promotes success. It's just a matter of time, and you will start succeeding and moving forward.

Let me give you an example.

A few years ago, the USA was the dominant force in the 100 and 200 meters tracks. Then came a phenomenon from Jamaica—Usain Bolt. He was a force to reckon with, and he even shattered records in both the 100 and 200 meters sprints.

The Jamaican men's and women's track teams started training with him. Not too long after, the Jamaican men's and women's teams also became a force to reckon with.

There were races where the Jamaicans would come first, second, and third. In the relays also, they were the top team.

Being in the same environment with Usain Bolt rubbed off on them, and the Jamaican team became the team to beat. **This is how powerful being in the right environment can be.**

The Jamaican team was the top team for years, even after Usain Bolt retired. It's only recently in the 2024 Olympics that the US team started taking back the dominance in 100 and 200 meters track events. I am watching to see how the battle goes.

Make a conscious effort to network with sharks. They will challenge you to move forward and leave your comfort zone.

You need to be in the company of people who are going somewhere, even if it means spending some dollars to be in such environments. Your future depends on it.

If you cannot be in the same physical environment with sharks, you can immerse yourself in their environment through videos, audios, online events, online groups, podcasts, trainings, books, and seminars.

You have to leave your comfort zone.

Tip 6: Focus on Skills Development

In today's world, your skills are your greatest asset. Your skills are what make you valuable to the market.

Investing in your skills is a powerful way to enhance your earning potential and earn residual income. You can invest in learning new skills or improving existing ones. In today's rapidly changing world, staying competitive requires continuous learning and adapting to new trends and technologies. The more valuable your skills are, the more opportunities you will have to create residual income.

One major reason to develop your skills is that it allows you to stay relevant and adapt to market trends. It does not mean you have to master everything. Instead, you should aim to become highly skilled in key areas that drive value. You will need the ability to learn and adapt quickly because industries change overnight.

Learn to solve problems that people are willing to pay for. Remember, we talked about market demand in Tip 2. If you develop a skill that addresses a specific need or pain point in the market, you will always have customers.

Attend workshops, online courses, webinars, industry conferences, and in-person events. These events provide opportunities to learn from experts, stay updated on industry trends, and network with peers and potential mentors.

While attending an online event some time back, I got an idea that is positively impacting the way I do my business.

Make sure you practice what you learn. Look for ways to apply your new skills. If you do not apply what you learn by taking action, you will not get the results you desire. Action is where the rubber meets the road. By taking action, you can find out what is working or not working, and you can then take the necessary steps to make changes.

Seek feedback, coaching, and mentorship to aid your progress.

Tip 7 Invest in Your Financial Education

I am always amazed when I remember that we spent so many years in school without learning anything about money. Subjects like taxes, investing, interest rates, and debt are things that affect us all through life, and we finish school with little or no knowledge about them.

Financial literacy is often overlooked. The truth is even if you make a lot of money from residual income but lack financial literacy, you will still struggle to manage your earnings.

Financial literacy involves understanding how money works—how to budget, invest, and manage cash flow.

I am still learning a lot in this area, but it is worth the investment.

You don't know what you don't know. The more you know about money, the better equipped you are to make smart financial decisions.

Read books on financial education and attend webinars.

There you have it....the 7 Essential tips.

Finally, I must let you know that earning residual income is not just a walk in the park. It is not going to happen overnight. You must be willing to put in the work.

It will cost you blood, sweat, and tears but is it worth it?

YES, IT IS. TO LIVE THE KIND OF LIFE YOU WANT WILL COST YOU SOMETHING.

One of my mentors always says - *“Dig your wells before you become thirsty”*. You cannot keep on working double jobs, extra hours and double shifts till you are 70. Now is the time to start earning residual income because you have the energy to set it up.

Your future starts now.

I hope you had a chance to look at the opportunity to earn residual income from monthly bills that I mentioned when you requested this freebie. If you are interested in the 7 Essential Tips, I had to share with you my favourite residual income opportunity that is giving me a chance to build a future—on my own terms.

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Some Recommended Information & Resources that can help you:

Important Information: By becoming my customer, you're helping me reach more people who are ready to grow their income, transform their lives, and bring more stability and joy to their families. You might even find a better deal for yourself, depending on your needs. But more importantly, you're also part of something deeply meaningful: through a partnership with an organization that supports food banks across the U.S. and Canada, a portion of what you pay helps feed a child. It's a small step that makes a big difference—while still getting the services you need.

Healthcare: The cost of health insurance in the US has put many individuals and small businesses in a financial hole. Many have been priced out of quality healthcare. If as an individual, family or small business, you are affected by poor services that range from high monthly premiums, limited network, lack of transparency, and inadequate coverage, then you need to take a look at my affordable healthcare insurance option (US only).

Book a video call to learn more about it: <https://michaelehiginwa.setmore.com/>

Also, feel free to book a **phone call or video call** if you are interested in getting better services and offers for your residential and business services bills like Mobile, Landline, Internet, Mortgage, TV, Energy, Home Security, Travel, Digital Protection, Payment Processing - Credit card machines and more (US and Canada only).

Smart Shopping Hacks: A Guide To A Guide to Help Singles, Families, and Everyone in Between Beat Inflation (Personal Finance)



Monthly shopping is the highest expense for individuals and families after rent/mortgage. Are you struggling to save some money due to how expensive life has become recently? Do you want to effortlessly bring down your shopping bills? Are you ready to turn your finances around for the better?

If yes, **get a copy of my book** - *Smart Shopping Hacks: A Guide to help Singles, Families, and Everyone in Between Beat Inflation (Personal Finance)* today. Learn to lower your shopping bills and reduce the effects of inflation on your expenses.....

Customer Review



Caleb Herrold

★★★★★ **Interesting book about how to save money using Shopping Hacks**

Reviewed in the United States on October 3, 2024

Before I read this book I was just a simple single man living alone with a decent-paying job but not knowing where all my money was going. As a lifter, I am trying to gain weight and spending so much on food and workout gear. However, after I read this book it changed the whole dynamic of my life and I now have doubled my money in my savings account.

SO WHAT ARE YOU WAITING FOR TO LOWER THOSE SHOPPING BILLS?

GRAB YOUR COPY TODAY: <https://mybook.to/smartshoppinghacks>

IF YOU PREFER TO LISTEN TO THE AUDIO, YOU CAN GET IT AT AMAZON.COM.

HERE IS THE LINK TO GET THE AUDIO: <https://www.amazon.com/Smart-Shopping-Hacks-Families-Inflation/dp/B0F6B8PCLN/>

Did you get some value?

I truly hope you did! I believe this guide has given you new insights and a fresh perspective on how to start building residual income, beating inflation, and finally living the kind of life you want. But knowledge alone isn't enough—taking action is what truly creates change. The question is: ***Will you apply what you've learned and start building the life that you want?***

This is not the end; it's just the beginning. There's a saying: "*The road to success is constantly under construction*". I am committed to helping you on your journey.

That's why on my social media feed and email community, I regularly share valuable content, strategies, business tips, residual income insights, and motivational content to help everyday people like you design a life that they love .

I am so excited to be connected with you and i will love to stay connected with you more on social media. Feel free to drop me a message or ask question. Let me know how you enjoyed my "*7 Essential Tips for Smarter Sustainable Income: Grow income and Ditch Second Jobs or Extra Hours*" .

Here are my social media links below. SEE YOU OVER THERE!



<https://www.instagram.com/michaelehiginwa/>



<https://www.facebook.com/michaelehiginwaalyack/>



Michael Ehiginwa

is an **Author, Online Entrepreneur and Business Consultant** who is focused on Helping Everyday People Turn Monthly Bills into Streams of Residual Income using AI & Online Strategies, To Empower Them To Take Control of Their Future. Michael has invested a lot in himself and he wants to use that knowledge to help others.

Formal Disclaimer:

The discussions and opinions expressed in this resource are intended for informational and educational purposes only. Results from the strategies or products mentioned can vary and are not guaranteed. Please always conduct your own due diligence before making any financial decisions.