

FUND YOUR FREEDOM OVERSEAS

HOW TO MAKE MONEY OVERSEAS WITHOUT GETTING A JOB



JACKIE LANGE | PANAMARELOCATIONTOURS.COM

Panama Relocation Tours Presents

Fund Your Freedom Overseas

How to Make Money Overseas Without Getting a Job

Jackie Lange

PanamaRelocationTours.com

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Hello and Welcome to Panama Relocation Tours book Fund Your Freedom Overseas



I'm Jackie Lange owner of Panama Relocation Tours TM in Panama. I have lived in 5 countries and visited 26. Oh, and I've moved 24 times throughout my lifetime. So, I know a lot about relocating ... even relocating overseas.

I'm also a serial entrepreneur with multiple companies. Through these different business ventures, I'm able to fund my freedom overseas.

With all this work and life experience, I know just how to help you fund your freedom overseas too!

Here's a little back story on how and why I headed down the path to being an entrepreneur instead of an employee. In 1980 my son was born. I decided to be a stay-at-home Mom for just a few years until he could go to pre-school. Then, my daughter was born in 1982. Those "few years" of being at home with my kids turned into 12 years! After such a long detour from my professional career path, my prospects for getting a job were slim.

So, I had to get creative. I looked for ways I could make money to help support my family which did not require getting a job. In 1992, I started a real estate investing business. But, I found a unique way to make money with real estate that did not require buying or fixing up houses. I could set my own hours so I could be with my children when they got home from school and or when they were on vacation.

After successfully launching that business, I'd caught the entrepreneur bug. In 1996 I started my first online business to teach others my unique ways to make money with real estate. It went well, so I started another in 2007! As you can see, I'm uniquely qualified to teach you how to make money without getting a job.



I wrote this book to teach you how to make extra money whether you live in Panama, Europe, or even if you decide to stay where you live now. Many of the techniques you will learn will make it possible to earn money from anywhere in the world. Without the restraints of a traditional job, you'll experience a whole new sense of freedom.

Panama had caught my attention as wonderful place to retire. In 2010, I moved to Boquete, Panama. However, retirement wasn't exactly in my future quite yet. By accident, I started Panama Relocation Tours. After

announcing my plans to move to Panama, some real estate investor friends asked me to do a tour for them to show them Panama. Soon, their friends asked me to do a tour, then another, and another—and the rest is history! Although it was an unexpected venture, I'm proud that Panama Relocation Tours has helped many thousands of people have a smooth move to Panama. And I absolutely love being a part of their new chapter!

But, what's the draw of Panama for so many? Well, many of the people who come on my tour are moving to Panama because it is just too expensive to retire where they live now. I moved to Panama for the weather, but the more affordable lifestyle was a big draw too!

For many retirees, their only source of income is their Social Security check or pension. So, some extra income, without getting a job, is always helpful. That's where this book comes into play!

During every Panama Relocation Tour, I'm asked, "How can I make money in Panama?" *Fund Your Freedom Overseas*, will give you plenty of money-making ideas. These are things you can do to make a couple hundred dollars extra every month--or to completely replace the income from your job.

I have personal experience with many of these strategies, so I know they work. Pay careful attention to the sections that seem to be a good fit for you to you. And, enjoy the lessons!

To Your Better Life in Panama,
Jackie Lange

How to Fund Your Freedom Overseas



This e-book is a quick read yet filled with information to help make your dreams come true abroad. Get ready to learn a variety of ways you can fund your freedom overseas.

Currently, I live in Panama. Throughout this eBook I will provide information about how expats are making money while living in Panama. I'll share a variety of different ways that I generate income in Panama too. All the information in "***Fund Your Freedom Overseas***" applies to other countries as well. These strategies will work anywhere. You can use these money-making strategies before you move overseas. After all, there's no time like the present to make some extra money and gain some freedom.

Panama is known to be a haven for retirees. However, it also attracts people in the under 50 and even under 40 or 30 age group. The booming economy is creating massive opportunity everywhere in

Panama. With dismal job prospects in other countries, some are considering moving to Panama so they can reduce their costs of living and have a better quality of life.

Firstly, you need to know that some jobs or businesses in Panama (or anywhere overseas) will require that you get a work permit. If you sell a product or service IN Panama, you will need a work permit.

But, if you have an online business (which I will discuss later), you do not need to get a work permit. You will simply need a residency visa to live in Panama.

Working in Panama requires a few extra steps than simply gaining residency. To work in Panama, you will need to apply for a visa that allows you to get a work permit. Once you get your permanent Visa, then you will be able to apply for the Panama work permit.

However, don't get overwhelmed by the process. In fact, it's easier than you think to create an income to support your lifestyle overseas. And you'll soon learn that you don't need to get a job to do so.

Ideally, you'll want to create a portable income which is location independent. A portable income is an income that goes where you go. It gives you the freedom to travel anywhere you want, anytime you want, instead of being stuck in one location. Thanks to the internet and advancements in computer technology, people now have the power to communicate and perform work at any location they want. If you have an internet connection, you can essentially make money from anywhere.

With an online business, you don't need a college degree or thousands of dollars in start-up cash to create a business. An online business will give you a sense of independence and financial freedom, doing something that you want to do, without answering to anybody. You can even set your own hours! The first thing you need to do is assess the skills you already have then start thinking about how you can convert them into an income.

Whether you're planning to support your family overseas or simply want some extra income in retirement, you'll find a myriad of creative ways to make money below. Using your skills and these ideas, you'll have plenty of ways to live more freely!

Let's get started with some money-making ideas!

1. Write a Book

Over the years, you've developed many skills and insights into your profession. These are all things that a new person in that profession would love to know. You could write a book to talk about your experiences and share your advice.

Let's say you have been a teacher for 20 years. Over the years, things have changed a lot. You have specialized knowledge and firsthand experience which can be sold in a book. What would you like to tell a college student who is considering becoming a teacher? What do you wish someone had told you before you became a teacher? You can shift the answers to these pertinent questions into book titles such as:

10 Things I Wish I Knew Before I Became a Teacher

7 Things You'll Never Learn in College About Being a Teacher

Or, you may have some fantastic recipes to sell, tricks for catching fish, or advice about selling real estate quickly. You know something that many others would like to know. Whether you realize it or not, this is valuable information for many others. You can sell that knowledge in a book.

Or maybe you err on the creative side, getting lost in your mind, imagining up stories in your free time—perhaps there's a mystery novel that's been floating around in your head for years. It's time to get it published!

The easiest way to get a book published is to sell it as an eBook on Amazon.com. With a book, you do the work one time then get paid over and over again for many years.

You may be thinking – there's no way I can write a book. Don't worry, there are plenty of ways to get help writing the book. Once you get the

general information down, if you feel like you need help, you can hire a book editor at [Fiverr.com](https://www.fiverr.com) or [UpWork.com](https://www.upwork.com). They will help with the book and make sure the grammar and punctuation are correct too. You can also get a book cover designed on either of those websites.

Or, you may want to harness the power of AI and use ChatGPT to help you create an online for your book, create a title, or even with help writing the ebook too.

To get started selling your book you'll need to set up a free account at kdp.amazon.com (KDP stands for Kindle Direct Publishing). Amazon can deposit your profits directly into your bank account in the United States or they can send you a check. It is much better to have direct deposit. You'll need to supply Amazon with your contact information and your bank account information.

Amazon offers free training at the online KDP University to help you get started.

Once your free account is set up at kdp.amazon.com, you can upload your book cover and your book. You'll need to write a description (sales page) for your book, and then set a price. Finally, hit publish. Your book is now live on Amazon! It's that easy.

You can log into your Amazon seller account anytime to see how many books have sold. Amazon allows you to put your book on sale 5 days a month and you can give your book away 5 days a month. You'll see an increase in sales if you put your book on sale.

Why would you want to give your book away?

The more reviews you get, the more sales you get. When you give your book away, you will get a lot of reviews. HINT: On the last page of your book, you should ask readers to leave a review on Amazon. Reviews help sales! If the reviews are positive, then your book will be ranked higher in the Amazon search results. When a buyer scrolls through the Amazon pages and sees your book, the first thing they are going to notice is your feedback rating. If it is high, then they will feel

compelled to purchase your book and possibly even tell their friends about it on social media. This is great for you and will greatly increase your passive income from book sales!

Also, Amazon sets aside about \$30,000,000 each month that is divided between people who give their books away. You can sometimes make more money when you give your book away than when you charge money for it.

Amazon Kindle makes it possible to get your book on Amazon in just 5 minutes and reach millions of readers. Kindle is the hottest technology in digital publishing and most convenient to readers. It allows people to store hundreds of books all on one little mobile device that they can take anywhere. If readers do not have a Kindle, they can download a free App to read your book on their computer.

As an eBook self-publisher, this means you don't have to worry about paying fees for printing and shipping. The delivery of the book happens instantly after a person has paid for it. Convinced?! Sign up for Kindle Direct Publishing for free at KDP Amazon.

Make more money - When you publish on Amazon Kindle, you earn up to 70% royalty on sales from customers in the US, Canada, UK, Germany, India, France, Italy, Spain, Japan, Brazil, Mexico, Australia and more. Since the book is delivered digitally, that means your international buyers will have the book as quickly as somebody who buys locally. And, of course, there are no shipping fees!

Publish quickly. Easily publish in just minutes and have your book appear on Amazon sites. Even though submitting your book for publishing is fast, the content still must get approved before it actually goes "Live" on the website. The reviewers are basically checking your content to make sure it is original and not plagiarized in any way. They will also be checking your book cover and making sure it is appropriate for the site. Normally, it takes most books 1- 24 hours to go "Live." It is still much quicker than printing books and sending them to the bookstore, which could take months.

Distribute globally. All you need to do is click “Publish” one time, and you will sell your book worldwide on all the Amazon sites. You can easily publish your book in multiple languages as well.

Once you get one book up on Amazon, it’s time to start on your next book, then the next. Keep the process going to gain more passive income from multiple book sales.

2. Self Publish: Print-on-Demand

With Amazon's independent publishing services you can reach millions of readers worldwide and keep control of your work. It's fast and easy to publish your print book with Amazon's KDP.Amazon.com. This is Amazon's print-on-demand publishing company. When an order comes in, they print the book then ship it for you. All you need to do is create your book in your favorite word processing program, like Microsoft Word, and save it as a PDF file. Then upload it to Amazon along with a book cover. You may want a more professional look which you can get by hiring a book editor at Fiverr.com. Once approved, your book will be available on all international Amazon websites.

You get to decide how much your book sells for. Amazon gives you the ability to set your own price and you make an 80% commission on each sale. Amazon has a special "expanded distribution" option that allows other book sellers on Amazon promote your book for a cut of the commission.

The publishing industry is evolving. In the old days, writers who were unknown had to send in their manuscript to a publisher and then anxiously hope that they were lucky enough to have it read by someone.

Now, writers don't even need to depend on traditional publishers. Anyone with a computer and an internet connection has the power to become their own publisher. Hundreds of thousands of authors like you are publishing profitable work right now instead of waiting for agents and publishing houses to give them the green light.

With Amazon, it is not necessary to have any inventory. Amazon will not print a book until an order comes in and they take care of shipping it for you. With Amazon, you don't have to pay anything upfront as the author. The printing fees are covered in the 20% commission that

Amazon deducts from the sale of the book before your 80% commission is paid.

There are other companies with a similar service. But, Amazon makes the most sense to use because of their large audience.

Amazon even offers helpful guidance to get you started such as free training to help you increase your book sales. They also offer inspiring stories from other new authors about how they went from \$0 to \$1,000s to \$5,000 per month in book sales.

Selling eBooks or print books on Amazon is fast and easy. Because you have no inventory, you have the freedom to live anywhere in the world.

Everyone has a good book in them just waiting to be written. When you move overseas, you will finally have time to write your book. The tools listed above will make it easy for you to turn your book into a machine that just prints money.

3. Freelancer

A freelancer is a person who is self-employed and is not committed to any particular employer long-term.

There are two ways to approach being a freelancer. You can look on freelancer website to look for gigs. Or you can post your profile to let people find you then hire you for jobs.

There are several popular websites where freelancers can offer their services and connect with clients. Here are some well-known platforms:

- Upwork: Upwork is one of the largest freelance platforms, connecting freelancers with clients in various fields such as writing, graphic design, programming, marketing, and more.
- Freelancer: Freelancer is a global outsourcing platform where freelancers can bid on projects posted by clients.
- Fiverr: Fiverr is a platform where freelancers offer their services starting at \$5. Services range from graphic design and writing to marketing and programming.
- Toptal: Toptal is a platform that connects clients with top freelancers in the fields of software development, design, and finance.
- Guru: Guru is a platform that allows freelancers to showcase their work and connect with employers looking for freelance services.
- PeoplePerHour: PeoplePerHour is a platform where freelancers can offer their services by the hour and connect with clients looking for specific skills.
- Freelance Writing Jobs (FWJ): This is a job board specifically for writers, where clients post writing opportunities and freelancers can apply.

- 99designs: If you are a graphic designer, 99designs is a platform where clients can launch design contests, and designers can submit their work to compete for the project.
- Upstack: Upstack is a platform focused on connecting clients with freelance developers and engineers.
- Virtual Assistant Jobs: This website offers a variety of remote worker jobs in a variety of industries.

When using these platforms, it's important to create a strong profile that showcases your skills and experience. Additionally, pay attention to client reviews and ratings to build trust with potential employers. Keep in mind that competition can be high, so having a well-defined niche or specialization can help you stand out.

The best websites for offering your freelance services can depend on your specific skills, industry, and preferences. Check out these additional websites.

Specialized Fields:

- Photography: Shutterstock, Adobe Stock (for selling photos)
- Translation: Gengo, ProZ
- Music and Audio Production: SoundBetter
- Marketing and SEO: DigitalPoint Forum, SEO Clerks
- Video Editing and Animation: Mandy, ProductionHUB

Remember to carefully read the terms and conditions of each platform, and consider the fees they charge freelancers.

These are just some of the freelance jobs currently available: graphic design, administrative support, customer service, bookkeeping, writer, data entry, project managers, virtual assistant, recruiters..... and the list goes on and on of the freelance jobs available now.

Some of the freelance jobs are a one-time project. But others are 10 – 30 hours a week of steady work with the same client. And some of the freelance jobs are full time contract work.

Among just these websites there are **millions of jobs** available right now. These are freelance jobs which can be done from anywhere. Usually all you need is a computer, an internet connection, and your knowledge.

The main way to attract employers on freelancing websites is to build a profile with an extensive portfolio of your work. Obviously, when you first create your account you are not going to have any feedback rating yet. So, you will need to rely on a portfolio of impressive looking work in order to win them over. For example, if you are a photographer then you could upload all of your best pictures (with watermarks) onto your profile. You may even want to include them as attachments while you place your bid for a particular job. The more of yourself that you show off, the better chance you will have of getting hired.

The great thing about being a freelancer is that YOU get to decide which jobs you want to do. You also get to decide when you want to work. You set your own hours and can work from anywhere in the world. Essentially, you could be relaxing on the beaches of Panama with your laptop while working for an employer halfway around the world. That is the neat part about being a freelancer and an international traveler.

You may be wondering which freelancing website you should join. Since it is free to create an account, you might as well sign up and set up your profile on all freelancer websites. Then login to one or all of these freelance websites and research what jobs are available right now that could be a good match for your skills. It is quick and easy to set up a free account to start offering your services as a freelancer.

Once you are signed up to be a freelancer, start looking for jobs that interest you, then start contacting clients.

Are you thinking it sounds too good to be true? Well, it's not! Plenty of people are making full-time incomes as freelancers right now. For example, Alice is a 23-year-old who has lived in Panama two years. She is a freelancer who writes website content for companies world-

wide. She earns enough to afford a nice lifestyle living in Panama. Alice is a perfect example of somebody who has succeeded as a freelancer while fulfilling her dream of living overseas. At the young age of 23, she has been able to do what many have only dreamt of doing their entire lives.

4. Teaching Online

Even pre-pandemic, there were plenty of platforms for teachers or tutors hoping to work remotely. Now, of course, like every industry, there are many more options for online teaching.

This is an ideal option for those with experience in education, whether as a certified school teacher or as a tutor for a certain specialty. However, you can also break into this field if you're knowledgeable and passionate about a particular topic or field. Or, if you're motivated and determined to learn.

Online teaching earning potential and hours will depend on the company or platform that you're using. There are many ways to go about finding a job in this area. If you have experience as a teacher or private tutor, you may be able to get hired by a company that offers high pay and stable hours. If you're just starting, you might prefer a platform where you set the price and hours and offer a certain class. There are plenty of options to fit your needs and preferences in the online teaching world.

But, what can you teach? Well, honestly, anything you want. Private tutors for high school students can earn high hourly wages depending on the subject matter.

Online ESL instructors generally earn less, but it's an easier field to break into for those who have English as their native language--even better if you have some teaching experience. If you plan to go this route, you might want to look into gaining a TOEFL/TEFL certification. This will give you a higher earning potential and most of the best companies to work for will require it (or professional teaching experience).

However, some lower-paying jobs don't require much and may only want native speakers for conversational classes. Obtaining these types of jobs first is a great way to gain experience and earn some extra cash. And, they can be really fun! You're basically just having a conversation--how great to get paid for it!

There are several websites where you can find opportunities to teach English online or abroad. Keep in mind that the best website for you depends on your preferences, qualifications, and the type of teaching position you are seeking. Here are some popular websites for finding English teaching opportunities:

- Dave's ESL Cafe (www.eslcafe.com): This is one of the oldest and most popular websites for English teachers. It offers job boards, forums, and resources for teachers.
- Teach Away (www.teachaway.com): Teach Away specializes in international teaching opportunities, both online and in classrooms. They work with schools and institutions around the world.
- TESOL.org (www.tesol.org): The website of TESOL International Association provides job listings and resources for English language teachers. TESOL is a professional organization for educators who teach English as a second or foreign language.
- ESL Job Feed (www.esljobfeed.com): This site aggregates ESL job postings from various sources, making it a convenient place to browse multiple opportunities in one place.
- GoAbroad (www.goabroad.com): GoAbroad is a comprehensive platform that includes teaching opportunities, volunteer programs, and other travel-related experiences.
- Indeed (www.indeed.com): Indeed is a general job search engine, but it's a good resource for finding English teaching positions around the world. You can filter results based on location, type of position, and more.
- VIPKid (www.vipkid.com): If you're interested in teaching English online to Chinese students, VIPKid is a popular

platform that connects teachers with students for one-on-one lessons.

- GaijinPot (www.gaijinpot.com): This website focuses on job opportunities in Japan, including English teaching positions. It also provides information about living and working in Japan.
- TES (www.tes.com): TES is a platform for teachers, and it includes a job section where you can find English teaching positions both in the UK and internationally.
- LinkedIn (www.linkedin.com): Networking on LinkedIn can be a valuable way to connect with recruiters and explore English teaching opportunities. Join relevant groups and follow companies in the education sector.

Before applying for any position, make sure to carefully review the job requirements, qualifications, and the terms of employment. Additionally, consider reading reviews or testimonials from other teachers who have worked with the organization or school you're interested in.

Here are some other sites if interested in teaching ESL online:

- Preply
- Cambly
- EF Education First
- iTalki
- SkimaTalk

If interested in tutoring (not ESL), here are some of the best sites:

- Brainfuse
- Tutor.com
- Chegg Tutors
- Pearson Education
- LearnPick

For some of the above sites, the tutor will offer their rates and students will choose an instructor based on their needs, preferences, and

learning goals. For others, tutors are offered a flat hourly rate and provided with classes. Schedules are flexible either way. However, requirements can vary from needing a Master's degree or state teaching certification to simply having tutoring experience or being a native English speaker. Check them out to see what works best for you based on your experience!

5. Become a Translator

Within the realm of online work, there are plenty of routes you can take. While some require experience, certificates, and degrees, others don't. Finding an extra source of income can be as simple as surveying the skills you already have, and seeing how you can profit from them. For example, if you speak another language, translation jobs can be a great way to earn some extra monthly income.

When looking for translation jobs, there are plenty of websites that will allow you to post a profile with your unique experiences, skills, and rates. From there, potential clients will be able to contact you. However, while this works for some, many find the work unreliable. If you're looking for something more stable, then you should look to well-known translation sites. But, keep in mind that these types of jobs can get competitive. So, be prepared to undergo a testing process. The payoff could be worth it though, as these sites will do the legwork of finding clients and sending them your way. That way all you have to focus on are the translations.

Something to note is that when it comes to translation skills, not all languages are created equal. For example, Spanish is not one of the most lucrative languages to translate as it's quite common and has a large population of native speakers. On the other hand, languages such as Finnish, Bengali, or Russian (to name just a few) could earn you some serious cash if you happen to know them well. Additionally, medical and legal translators will also pull a larger income and have a higher demand. But, if applying for those types of jobs, make sure you have the skills to back them up! Often, translation jobs in technical niches will require a higher education degree, specialization, or certificate.

Now, let's check out some sites where you can find translation work.

- ProZ: This is a popular site for those serious about translating. You can gain access to many translation jobs by signing up for a free membership. However, you can also pay to be a member which allows you the right to bid on potential jobs. This is a good option for both novices and those with experience as it will allow you to get higher paying jobs. Otherwise, clients will use the database to search the profiles translators provide, looking for their perfect fit. ProZ is one of the oldest translation sites in the business. So, it has a large community of both translators and translation companies.
- Gengo: Another website that's been in the online translation game for a while is Gengo. Similar to ProZ, users will have access to thousands of translation jobs. However, Gengo has a slightly more extensive screening process. When setting up an account, you'll need to pass two translation tests. The whole process can take about a week and potential translators only get two attempts to pass the test. But, if you make it through you'll gain access to many job opportunities and are able to take on multiple texts at a time. For experienced translators, Gengo is a great choice!
- PeoplePerHour: This is another translation specific website where users can bid on translation projects. Payment may be per hour, project, or words. There is a screening process for all interested translators in order to ensure high quality work. With hundreds of jobs available, it could be a good way to launch your translating career or side hustle. While payments are regular, you may find yourself lowering your prices in order to snag the job. Keep in mind that the best clients will pay for quality of work, so set your prices in your head and stick to them when bidding on projects!

You'll notice that the three sites listed for translation work are for freelance work. In order to get a stable job with a translation company, you'll want to build your resume first! The best paying jobs in the translation industry usually go to those with higher education degrees

in translation or those with a strong resume of experiences. So, start with freelance gigs and go from there if you're looking to make it a career. And, if you're just looking for a side hustle, then these sites are perfect for some extra cash!

6. Transcription Work

Do you have quick typing skills and an astute ear? Well then, transcription work could be the perfect way to earn some extra cash online. Transcriptionists listen to audio content and type what's said. Their documents need to be accurate and free of grammatical and spelling errors. You'll need to be extremely detail oriented to be successful in this job. But, if you're a fast on the keyboard and a perfectionist, then you'll find consistent work in this area.

Don't worry if you don't have previous experience! There are many transcription companies that hire complete beginners. However, be prepared to take a test to make sure you meet the minimum skills required in order to gain paying jobs. Similar to translation jobs, higher paying transcription jobs will require a distinct set of skills and training. For example, you can get certified as a medical, legal, or health-care documentation specialist in order to get more lucrative jobs. Of course, that requires another level of commitment and investment on your part. But, if you're fine with entry level work and pay, you can get started with no formal training right away.

Here are some sites to use to get started as a transcriptionist:

- **TranscribeMe!**: Combining AI and personal transcriptionists, TranscribeMe! claims to be the “gold standard” among transcription companies. Offering transcriptions in many fields (medical, legal, education, market research, and enterprise), transcriptionists will have variety in their work. The hourly rate is between \$15-22 per audio hour, and most freelancers average an extra \$250 per month working here. So, while you certainly won't be rolling in cash, it's a nice side income for those who meet the skillset required for this type of work.

- **Speechpad:** Rates vary from \$0.25-2.50 per audio hour depending on the work as well as your experience. You'll have all the flexibility you want when working at Speechpad—you could work full time or an hour a week. It's up to you! When you sign up, you'll need to pass a test. Once you do, you'll gain access to the job board where you can find work. You'll be able to pick up jobs, or can opt to "get qualified" in order to be eligible for higher paying jobs.
- **Daily Transcription:** Slightly different from the other sites, at Daily Transcription freelancers sign up to work during certain hours, similar to a shift. There is no guarantee on the amount of work available during that time. However, if you're someone who needs a little extra help getting motivated, then having a set time slot to do your transcription work could be a plus! They're looking for people who want to work at least 10 hours a week. The rate is between \$45-66 per audio hour. They prefer candidates with experience and you will need to pass a skills assessment and transcription test in order to work here.

These are just a few of the many transcription companies available to freelancers. While this is a great opportunity to earn extra cash, be sure you meet the skillset required to be a transcriptionist. If not, you'll end up burning out quickly and not making much money. Of course, this isn't the most lucrative work and you won't end up making a fortune from transcribing. However, if you're a native English speaker, great listener, fast typist, and detail oriented, then this could be a great online gig to make a bit of extra cash.

7. Membership Website

Before I moved to Panama, I was a real estate investor since 1992. I bought, fixed up, then sold houses or kept some as rentals. Over the years I developed many different techniques for buying houses well below market and for selling real estate very quickly. Many people wanted to learn what I knew about creative real estate investing so I created a membership website where pre-recorded classes were offered. That website alone provides enough funds to support my freedom overseas.

After the initial set up, the website only takes a few hours a week of my time.

While you are developing your freelancing ideas, think about what skills you currently have which others would like to learn. Instead of just using those skills as a service provider, you could create a membership web site to provide training for those services instead (for a fee, of course).

If you don't know how to build a web site, you can hire a freelancer at UpWork to help you through the process.

Creating a membership website where users pay monthly fees for exclusive access to information is another way you can monetize your content. Here are five platforms that are well-suited for building and managing a membership website:

WordPress with MemberPress: WordPress is a versatile content management system, and when paired with the MemberPress plugin, it becomes a powerful platform for creating membership websites. MemberPress allows you to easily restrict content, set up different membership levels, and manage payments.

Key Features: Easy integration with existing WordPress sites. Flexible content restriction options. Multiple membership levels. Robust payment gateway options.

Wix with Wix Membership: Wix is a user-friendly website builder that offers a Wix Membership feature for creating and managing membership sites. With Wix, you can customize your site with a drag-and-drop editor and easily set up membership tiers and payment options.

Key Features: Intuitive website builder. Membership tier customization. Secure payment processing. Mobile-friendly design.

Kajabi: Online platform for digital creators, including those building membership sites. It offers tools for content creation, marketing, and community building. Kajabi is particularly suitable for entrepreneurs who want a comprehensive solution.

Key Features: Course creation tools. Membership site functionality. Marketing automation features. Customizable themes for branding.

Teachable: Teachable is a popular platform for creating and selling online courses, but it also supports membership sites. It provides a user-friendly interface for content creation and a straightforward system for managing memberships and payments.

Key Features: Easy course creation. Membership site capabilities. Integrated payment processing. Sales and student analytics.

Memberful: Memberful is a membership platform that integrates seamlessly with existing websites. It's designed to be user-friendly and works well with various content management systems. It allows you to sell memberships, digital downloads, and more.

Key Features: Integration with popular website platforms. Easy to set up and use. Customizable checkout process. Reliable payment processing.

When choosing a platform, consider factors such as ease of use, flexibility, payment options, and the specific features you need for your

membership site. Additionally, it's essential to ensure that the platform aligns with your business model and long-term goals.

Of course, you can also sell your training eBooks on your membership website too.

8. Import Export



While you're traveling be on the lookout for great buys. These items could be resold at weekly markets or they could be resold on Ebay.com or Amazon.com

My daughter and I have made several trips to South America to buy things to sell on Amazon. The whole trip is a business expense. Amazon sales pay for the trip with a nice profit too. Basically, we're getting paid to travel!

Amazon.com offers a great service called Fulfillment by Amazon which allows you to ship all the items you want to sell to Amazon then they fulfill your orders when there is a sale. They handle all customer service calls. Having products shipped to Amazon is the ideal way to go, especially if you live overseas.

Some expats order items from China then sell on Amazon.com or Ebay.com. You can find Chinese manufacturers at www.alibaba.com. Get a sample shipped to you first to check the quality. If it looks good, you should get a custom logo designed to put on your product.

Your special logo is called your brand. It's important to establish your brand so your product stands out from others which may be similar. You can get a logo designed at UpWork.com or 99Designs.com. For your first order, start with 50-100 items to be shipped to Amazon for them to handle fulfillment. Once sales kick in, you can order more products.

Set up a Seller Central account at <https://sellercentral.amazon.com/>

Once your account is setup, you can advertise your item on Amazon. Seller Central has a lot of free training for selling products on Amazon. You can reach hundreds of millions of customers worldwide, and fast!

You could start selling on Amazon before you move to overseas. Then you'll already have an established income from your online sales which can Fund Your Freedom Overseas.

By selling on Amazon, you can reach hundreds of millions of buyers worldwide ... fast!

THINK OUTSIDE THE BOX

Are you crafty? Well, that skill can now make you some money! If you know how to make products, you can sell them on Etsy.com. But if you're living in Panama, it's expensive to ship products outside of Panama. I met a lady who made dog clothes. But, she had so many orders that instead of taking up all of her precious time making them, she decided to sell dog clothes **patterns** on Etsy instead. She doubled her income while cutting her workload by 95%.

9. Affiliate Marketing

If the thought of ordering products from China or spending money on inventory sounds scary, then you will love affiliate marketing.

Instead of selling your products, you will get paid a commission to advertise or promote other people's products. This means you don't need to handle any inventory and you won't have to put up with buyers. You just promote someone else's product and the seller does the rest.

The way you promote the products is up to you. The traditional way is to build a web site that promotes the seller's products. If you don't know how to build a website, then get a freelancer on the internet to build it for you. Try to design a specific niche theme like kitchen supplies or pet products or... whatever you are interested in.

You can simply advertise your affiliate link on Facebook or other social media websites.

Some affiliate programs don't even require you to use a website. In fact, you can use the seller's website! You can become an affiliate to sell informational products at clickbank.com or JVzoo.com. You'll find thousands of informational products that already have sales pages designed for them. All you need to do is generate a special affiliate link in your account for that product. This affiliate link is the only thing you need to advertise. Then when somebody clicks on the link, it will put a cookie on their computer and remember your affiliate ID. Once the buyer places an order for the product, the cookie will identify you as the affiliate and you will get a commission from that order.

However, informational products are not for everybody. If you want to be an affiliate for traditional hard goods, then the Amazon Affiliate program is your best chance at success. Here are some examples of an

affiliate websites: <https://walletsquidrel.com/amazon-affiliate-website-examples/>

To become an affiliate for Amazon products, set up an account at <https://affiliate-program.amazon.com>

Once you login to the Amazon affiliate program, you can select products that you want to promote. When a buyer clicks on one of the products on your website, or on your Facebook page, then later buys it, you get paid a commission. You don't need to worry about processing the payments. All purchases go through the Amazon website. Then either the seller or Amazon ships the product. Easy!

You get paid every two weeks for selling other people's products. How slick is that!

10. User Testing

With so many businesses going online, it's no surprise that jobs in user testing are also on the rise. If you're not familiar with user testing, don't worry! It's a simple concept. All these products, services, or experiences offered online need to gather information from a group of people to see how they're doing. That's where you come in!

People who find user testing jobs will be doing what the name implies: testing the user experience. Jobs like these often center around testing for a website or application. The work centers around providing feedback that will help the organization improve. In short, you'll navigate the app or website and give your opinion on it.

Sounds simple, right?! It can be. However, there are certain requirements that you need to meet such as having a high-speed internet connection, headset, microphone, and often webcam. The exact requirements will change based on each company. But, some may require you to film yourself as you navigate the site or app, speaking about the experience as you go.

Keep in mind that if you want to get into user testing, you need to be dynamic and have an opinion. The recordings should also be done well. So, if talking about your experience while using an app or website appeals to you, then there are plenty of jobs available.

Here are 3 sites that hire user testers:

- **Intellizoom:** This is a great option for those who are just breaking into user testing. While the jobs aren't the best paid, it's a good way to gain experience as a beginner, to then get jobs on higher paying platforms. The gigs on this platform require a minimum time commitment of 15-20 minutes. So,

it's a great way to make a little extra cash in your spare time. You'll record yourself giving your opinion on different products and sites as you navigate them. You should be dynamic, and talk... A LOT!

- DScout: This opportunity is a market research app, which means you can work from your phone. However, this doesn't necessarily make it an easy gig to get--but if you do, it's convenient! If you're looking to break into DScout you'll need to send a test video, which is basically a recording of you reviewing an app. The recording needs to be well done. Those who try for this job should be comfortable talking into the phone camera.
- InMoment: You'll be reviewing products and services in order to improve customer's experiences as well as improve the businesses that you review for overall success. The schedule is flexible and the pay is decent.

Those are just a few of the many sites that hire remote workers to do user testing. Working in these types of jobs requires you to have an opinion on the site and app as you navigate it. Is it difficult to find what you need? Or does it flow in a way that makes sense? Your job is to improve the user experience, so do just that! Talk about what could use improvement in order to make it easier or better to navigate.

User testers who will have the most success will be dynamic and comfortable speaking into a camera. Most sites will want you to record yourself as you navigate. So, if you're not into talking, then this probably isn't your gig. It's worth mentioning as well that as you gain experience you may need to take some lower paying jobs and work your way up. However, overall this is a flexible gig that will provide you with some extra cash with minimal stress.

11. Take Surveys - Give Your Opinion

If you're not into speaking or being on camera, then no worries! There are plenty of other options for you. In fact, you could be getting paid to take surveys online. Often, the goal of these surveys is similar to user testing jobs: improve businesses' operations. It's basically another way for companies to do some market research. So, again, your job is to fill out the survey and simply have an opinion on the service, site, or app in question.

In the digital age, making money online has become increasingly accessible, and one popular method is by participating in paid online surveys. Companies are eager to understand consumer preferences, and they are willing to compensate individuals for sharing their opinions. If you're looking to earn extra income from the comfort of your home, here are some ways to make money taking surveys online, along with specific websites where you can sign up.

- Swagbucks: Swagbucks is a versatile platform that not only offers paid surveys but also provides various other opportunities to earn money. Users can participate in surveys, watch videos, shop online, and more. Points earned can be redeemed for gift cards or cash through PayPal.
- Survey Junkie: Known for its user-friendly interface, Survey Junkie connects users with a wide range of survey opportunities. The platform rewards users with points for each completed survey, and these points can be exchanged for cash or gift cards. Survey Junkie is a straightforward and reliable option for those looking to make money through surveys.
- Vindale Research: Vindale Research is a market research company that pays users for participating in surveys. The platform also offers opportunities to earn by watching videos

and referring friends. Payments are made through PayPal, and users can expect to receive cash for their opinions.

- Pinecone Research: Pinecone Research is an exclusive survey platform that often invites users to participate in product testing and in-home usage studies. While the number of available surveys may be limited, the compensation is usually higher, making it a worthwhile option for those seeking more substantial rewards.
- MyPoints: MyPoints provides various ways to earn, including taking surveys, shopping online, and watching videos. Points earned can be redeemed for gift cards or cash through PayPal. The platform has been around for a long time and has a positive reputation in the online survey community.
- InboxDollars: InboxDollars allows users to earn money by taking surveys, playing games, and reading emails. The platform provides a \$5 sign-up bonus and pays out in cash. InboxDollars is a reliable option for those looking to accumulate small earnings over time.

While participating in online surveys won't make you wealthy overnight, it can provide a convenient and flexible way to earn extra income. It's important to approach these opportunities with realistic expectations and to be cautious of potential scams. By signing up with reputable survey websites like Swagbucks, Survey Junkie, Vindale Research, Pinecone Research, MyPoints, and InboxDollars, you can start turning your opinions into tangible rewards. Remember, consistency is key, and the more surveys you complete, the more you can potentially earn.

Here are 5 sites that will pay you to take surveys:

- Swagbucks: You could be paid at Swagbucks to not only take surveys but also watch media content, search the internet, and play games. You might already be doing all these things online--so, why not get paid for it?! Surveys usually only take

up to 30 minutes, and there are plenty. So you can choose the ones that most interest you.

- **Opinion Outpost:** Signing up can be done in just a few minutes and you'll join millions of others that are getting paid to take surveys. You'll not only get paid for each survey, but can also join in on a monthly cash prize drawing. You must be from the United States or the United Kingdom to work here.
- **American Consumer Opinion:** You'll complete surveys for popular companies and brands. In addition to giving your opinion on established companies, you'll have the opportunity to new products. You could even chime in on existing packaging designs. Basically, you've got options and variety when it comes to what you survey.
- **Pinecone Research:** With this company, you'll be surveying products before they even hit the stores. That means you'll actually have a say in if a product makes it to market. If you're intrigued by being the first to test and review new product ideas, then this is a great option.
- **Ipsos iSay:** There's sure to be no lack of surveys on this platform that's run by Ipsos, a leading market research company. And with over 5,000 clients all over the world, you'll get some variety in the types of products and services that you chime in on.

There are plenty more survey sites that you can sign up for if none of these caught your eye. Keep in mind that when you take online surveys you need to sign up or become a member--this should have no cost! If it does, move on. Additionally, survey sites usually provide surveyors points for each task completed. I know, you don't want points, you want money. However, these points convert to cash (most often paid out in PayPal) or gift cards to popular stores (if you choose that route). While completing online surveys isn't necessarily a huge money maker, it is certainly convenient.

12. Travel Writer or Photographer

Have you already made the move abroad? Well, you can get paid to write about your new life in an exotic location overseas... like Panama. Panama Relocation Tours, International Living, and other publications pay anywhere from \$50 to \$150 per article. You can make even more if you include photos. If the article is well written and detailed, you can make easy money writing about places you visit overseas

Another idea is to just blog about your life overseas or something you're passionate about like gardening.

Blogging will take some time before it makes money, but you do have a lot more freedom to write about what you want. There won't be any editorial guidelines to follow when you write for your own blog.

For income, you can post links to affiliate products (from Amazon) on your blog. You can also get an account with Google AdSense and post banner ads on your blog. Anytime someone clicks a banner, you will get between \$0.05 - \$2.00 for that one click. It all depends on the niche and how much the advertisers bid on the keywords they are paying for.

Once you start getting a lot of traffic on your blog, you can start selling advertising on your site too.

I advertise www.PanamaRelocationTours.com pays to advertise on several other blogs and websites.

13. Vlog & Patreon

Similar to a blog is a Vlog or video blog. A Vlog could be video of your experiences living and traveling overseas, or whatever you'd like to do videos about! The options are endless. If you like taking video, and aren't camera shy, you could do a Vlog instead of a Membership Website.

To get started, you will need to set up an account at www.YouTube.com. Then just upload your video to your YouTube.com channel.

Once you establish an audience, you can sell advertising or even establish a membership site through Patreon. During your Vlog, when you mention certain products you use, you can include an affiliate link in the description for the Vlog.

WARNING, most youtube channels make very little money. If you have one million views, you'll be lucky to make \$1200 that month. It could take many years to get to one million views... if ever!

To give you a rough estimate, many YouTubers earn around \$1 to \$3 per thousand views (CPM can vary). So, if we use an average CPM of \$1.50, you would need around 667,000 views per month to generate \$1,000 from ad revenue alone.

However, it's crucial to note that this is a simplified calculation, and the actual earnings can vary. Additionally, YouTube takes a percentage of the ad revenue (45% for most channels), so the creator receives only a portion of the total ad income.

Keep in mind that the YouTube Partner Program, which allows you to monetize your videos, has eligibility requirements. You need at least

1,000 subscribers and 4,000 valid public watch hours in the last 12 months to qualify for monetization

On the Panama Relocation Tours YouTube Channel, we do not monetize the channel or sell advertising. YouTube has ads at the beginning of some of our videos but we get \$0 of that ad revenue.

Statistics show that many click away as soon as an ad starts. So, ads can actually hurt your youtube channel.

14. Domain Flipping

You can buy domain names then sell them on auction websites like godaddy.com. Recently I bought a domain name for \$9 then sold it the following month for \$297. I've made as much as \$12,000 flipping one domain name.

Domain flipping, also known as domain flipping or domain investing, involves acquiring domain names at a lower price and selling them at a higher price. The key to success in this venture lies in identifying valuable and marketable domain names. These could be short, memorable, brandable, or related to popular trends, industries, or keywords.

Getting Started:

Research and Education: Begin by familiarizing yourself with the domain market. Understand what makes a domain name valuable and what potential buyers might be looking for. Utilize online resources, forums, and industry publications to stay informed about current trends and market demands.

Choose a Niche: Specializing in a specific niche can give you a competitive edge. Whether it's technology, health, finance, or entertainment, having a niche focus allows you to develop expertise and identify valuable domain names more effectively.

Domain Registration: Select a reputable domain registrar to purchase domain names. Popular registrars include GoDaddy, Namecheap, and Google Domains. Look for discounts or promotions to save on initial costs.

Market Research: Before investing, conduct thorough market research to identify potential buyers and understand the demand for certain types of domain names. Tools like Google Keyword Planner

and domain valuation tools can assist in gauging market interest. You can also follow Google Trends.

Before buying a domain, you can monitor these websites to see what's selling and for how much:

- Afternic
- Flippa
- Sedo

Purchase Strategic Domains: When buying domains, consider factors such as length, brandability, keyword relevance, and extension (e.g., .com, .net, .io). Short and memorable names often have higher resale potential.

Build a Portfolio: As you gain experience, build a diverse portfolio of domain names. This increases your chances of finding the right buyer for each domain and mitigates the risk associated with market fluctuations.

Listing and Selling: Utilize domain marketplaces, auctions, and forums to list your domains for sale. Platforms like Sedo, Flippa, and Afternic provide exposure to potential buyers. Craft compelling listings that highlight the unique selling points of each domain.

One of my personal strategies is to never try to sell a domain for its maximum value recommended at the domain valuation tool. If the domain is worth \$1500, I'll list it for sale for \$999. It will sell faster, so I can instant reinvest the proceeds into more domain purchases.

Negotiation Skills: Develop negotiation skills to secure favorable deals. Be open to communication and willing to negotiate on price and terms.

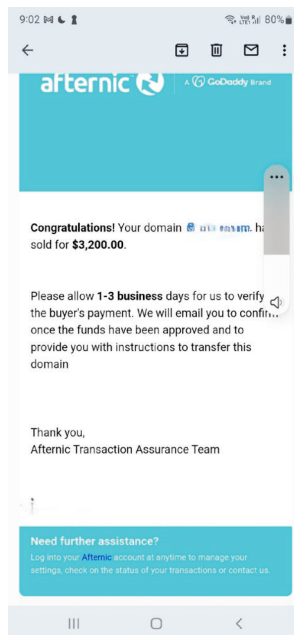
I prefer to buy domains at Godaddy. With a click-of-a-mouse, I can find out what the domain is worth, set a sales price then advertise it on Afternic which is the largest domain reseller. It's quick and easy!

Conclusion:

Domain flipping is an exciting venture that combines creativity, market insight, and business acumen. While success may not be instantaneous, dedication to research, strategic domain selection, and effective marketing can contribute to a profitable domain flipping journey. As you navigate the ever-evolving digital landscape, remember that persistence and adaptability are key to carving out your niche in the domain flipping arena.

Get the Master Class about Domain Flipping! In our Online Panama Relocation Guide, we offer a Master Class about domain flipping, It's taught by a professional domainer who earns six figures each month flipping domains.

See the notice I got about one of my domain sales!



15. Health and Wellness Services

The options for online self-care are infinite, which means if you happen to be someone who's working in wellness, or are just looking to start a new career or side hustle, then this is a wonderful option. You can find everything from yoga classes to life coaching online.

But, first things first, if you don't have experience in the industry--then get some! There are plenty of courses you can take for whatever route you'd like to go within the health and wellness field.

Just so you can see how varied the options are I made a little list of possibilities:

- Life/Executive Coach
- Art Therapist
- Yoga Instructor
- Fitness Instructor
- Breathwork Facilitator
- Many more!

The options are honestly endless depending on how creative you can get. You can use your expertise or interest to start a business that could truly enrich your life and the lives of others.

Just make sure it's your cup of tea! What do I mean by that? Well, you want to make sure the skills needed for these types of professions are within your wheelhouse. Obviously, you can get training for whatever route you choose to go. However, traits such as empathy, patience, and self-awareness are vital when providing these types of services to others.

But, certainly, you've got something to offer others with the experiences (both professional and personal) that you've had in your life thus far. It's all about finding something you're passionate about.

For example, did you join a writing group after your divorce which helped you rewrite your life story? Well, you might consider leading an online women's empowerment writing group with weekly, targeted activities that will facilitate growth and reflection. Or maybe discovering Ayurveda led you to solve your digestive issues which positively changed your life. Take a course, learn more about the ins and outs of Ayurveda practices, and then counsel others on their own journeys.

When it comes to finding clients you can start a website, use social media, or network through family and friends. There are also certain sites based on the wellness sector of your choice (similar to those of tutoring) where you can set your price and people will sign up from there. Just make sure the services you provide are offering something meaningful to those who sign up. There are plenty of people offering mediocre services in this industry as it's booming. Make sure you find your niche and support others in the best way you can!

TELECOMMUTE



Love what you do. Well, you may be able to take your job with you. Talk to your current employer about working abroad instead of in the office. With the internet and Skype video calls or Google hangouts, it is easy to stay connected with other staff members wherever they are in the world.

One family was able to move to Panama with their 5 children because their employer said YES to their telecommuting (remote work) request.

Richard and Michelle Ramon came on a Panama Relocation Tour in 2018 and they fell in love with the country. They decided to move to Panama with their 4 children. The move was made even easier when Richard's employer said yes to him working remotely. Now the family has more time to spend together.

16. Teaching Online

Even pre-pandemic, there were plenty of platforms for teachers or tutors hoping to work remotely. Now, of course, like every industry, there are many more options for online teaching.

This is an ideal option for those with experience in education, whether as a certified school teacher or as a tutor for a certain specialty. However, you can also break into this field if you're knowledgeable and passionate about a particular topic or field. Or, if you're motivated and determined to learn.

Online teaching earning potential and hours will depend on the company or platform that you're using. There are many ways to go about finding a job in this area. If you have experience as a teacher or private tutor, you may be able to get hired by a company that offers high pay and stable hours. If you're just starting, you might prefer a platform where you set the price and hours and offer a certain class. There are plenty of options to fit your needs and preferences in the online teaching world.

But, what can you teach? Well, honestly, anything you want. Private tutors for high school students can earn high hourly wages depending on the subject matter.

Online ESL instructors generally earn less, but it's an easier field to break into for those who have English as their native language--even better if you have some teaching experience. If you plan to go this route, you might want to look into gaining a TOEFL/TEFL certification. This will give you a higher earning potential and most of the best companies to work for will require it (or professional teaching experience).

However, some lower-paying jobs don't require much and may only want native speakers for conversational classes. Obtaining these types of jobs first is a great way to gain experience and earn some extra cash. And, they can be really fun! You're basically just having a conversation--how great to get paid for it!

Here are some of the best sites if interested in teaching ESL online:

- Preply
- Cambly
- EF Education First
- iTalki
- SkimaTalk

If interested in tutoring (not ESL), here are some of the best sites:

- Brainfuse
- Tutor.com
- Chegg Tutors
- Pearson Education
- LearnPick

For some of the above sites, the tutor will offer their rates and students will choose an instructor based on their needs, preferences, and learning goals. For others, tutors are offered a flat hourly rate and provided with classes. Schedules are flexible either way. However, requirements can vary from needing a Master's degree or state teaching certification to simply having tutoring experience or being a native English speaker. Check them out to see what works best for you based on your experience!

17. Online Training

If you don't want to worry about teaching and planning individual classes or running a website of your own, then think about selling training videos. Udemy is a website that allows skilled people to train others through videos and PowerPoint Presentations. As an educator, you could make big money selling your training videos there.

Udemy currently offers 80,000 online courses with more being added every month. There is training on marketing, photography, IT, drawing, business development, and more.

There are so many ways you can use your unique knowledge to fund your freedom overseas.

You can also teach courses on Udemy!

Udemy.com is an online learning platform that offers a wide variety of courses on various subjects. It was founded in 2010 and has since become one of the largest and most popular online education platforms. Udemy provides a platform for experts and professionals in different fields to create and offer courses to a global audience.

Courses on Udemy cover a diverse range of topics, including but not limited to technology, business, design, photography, personal development, and more. These courses can include video lectures, quizzes, assignments, and other interactive elements to enhance the learning experience.

One of the key features of Udemy is that it allows learners to go through courses at their own pace. Once a course is purchased, learners typically have lifetime access to the course materials, enabling them to review the content as needed. Udemy is accessible from various devices, including computers, tablets, and smartphones, making it

convenient for learners to access their courses from anywhere with an internet connection.

MAKE STUFF



Many expat locations have a weekly market. This is an opportunity for you to sell things you make or things you have imported for resell.

Eric is a 40-something guy who moved to Panama a few years ago with his wife and young children. He and his wife make small casseroles which they freeze then sell at a local market. Meatloaf, lasagna, chicken enchiladas... the list is different every week. They also make banana bread and brownies. By doing this, they sell enough to support their family of 5 living in Boquete, Panama.

Keep in mind that you will need a work permit to legally sell products or services in Panama. If you don't have a work permit, you may need to hire someone else to sell your products.

Another lady buys jewelry in Ecuador then resells it at the weekly market in Panama. She turned her love of shopping and travel into a lucrative business. She buys tagua nut necklaces for \$5 in Ecuador then

resells them for \$40 in Panama. (See import/export). What she does not sell at the market she sells on Ebay or Etsy.

The Chocolate Lady was an attorney in Los Angeles. She ditched the stressful life to do what she loves – make yummy chocolate – which she sells at the weekly market. Business is so good she is planning to open a retail shop in town.

There are also people selling honey, soaps, breads, and wooden bowls. One guy even sharpens knives at the weekly market. Basically, selling goods or services at a market is a great way to increase your income.

Remember that you will need a work permit to sell products or services in Panama!

There are always Panamanians selling things out of their pick-up trucks near the grocery stores in Panama. People sell pineapples, papayas, bananas, and coconuts. The fish mongers sell fresh tuna, red snapper, grouper—the catch of the day.

Today, outside the grocery store, there was an expat selling hot dogs and sausages. People (and street dogs) were lined up around the block. He had a very profitable day.

Last week at the shopping center in David, I saw a lady selling sandwiches out of the back of her car. (That would never happen in the USA – the store security would run her off the property and the health department would shut her down and give her a big fine).

Think about the potential opportunities: what could you make?

If there is no weekly market where you live, you could START ONE!

WORK PERMIT AND VISA

Some jobs in Panama, and other countries, will require that you get a work permit. You can't get a work permit until you have a Permanent Visa. If you work for a multinational company, they will take care of getting the visa for you and your family. Otherwise, it will be up to you to get the required residency visa and work permit.

If you get a Pensionado (retirement) visa, you cannot get a work permit.

Each country will have different rules to getting a work permit. Consult with an attorney in the country where you want to live to find out what visas or work permits are required—and how you can get them.

There are a variety of Visa programs available in Panama. We discuss your options in great details during the Panama Relocation Tours.

BUSINESS OPPORTUNITIES



Many expats have started restaurants in Panama. This required a lot of upfront capital. Consider buy an existing business as it's more affordable than starting a new one.

You can find a business for sale by simply doing a Google search for “business for sale Panama,” or in the country you are considering. You can also look in local newspapers. If you feel enthusiastic enough, you could find a business that looks like it isn’t doing well, and then make the owner an offer to buy it. This may or may not work, depending on

the amount of money you have. But, if you work it right, then you may get a bargain if the owner is secretly desperate to sell. You'll never know if you don't ask!

Other businesses which are popular are beach bars, bed and breakfasts, and hostels. Panama has so many of them, but you could open one specifically for tourists who speak your native language. That way they will feel at ease with someone from their native land. Of course, you can still serve to others as well. Perhaps, you can staff your business with a variety of people who speak different languages. There are just so many ways you can get creative when starting your own business.

Find the need – fill the need.

There is a big need for an Assisted Living Facility in any area with a high concentration of expat—with an English-speaking staff. Anytime you have retirees moving to a location, there will eventually be a need for assisted living. You could rent or buy a large house with 5 or more rooms, then rent out each room individually to those who need some assistance. Be sure to check with your attorney about rules and regulations.

Not into started an assisted living facility? Well, there are plenty of other ways to make money offering services that people are looking for. The following business could be started on a shoestring budget, yet produce a good income:

- Personal Trainer
- Yoga Instructor
- English Teacher
- Pet Sitter
- Piano Teacher
- Cooking Classes
- Gardening Consultant

What else can you think of?

18. Handyman

What handyman skills do you have? Whether you've worked in this arena before or are just known for your ability to fix things, you could find opportunities as a handyman. In Boquete, a guy from England is a great handyman. He has steady business because he speaks English and can fix anything. He makes more than enough to live comfortably in Panama and only works when he wants to.

REAL ESTATE or PROPERTY MANAGEMENT

If you already own property in your native country, think about keeping it for rental income, at least initially. That rental income could very well finance your lifestyle overseas and help pay for your expenses while you work on starting your freelance business. You may need to hire a property manager to take care of new tenants and repairs. However, getting paid will be easy: tenants can deposit their rent directly in to your bank account.

There is also a big need for “good,” experienced property managers in Panama and other countries. Some retirees live in Panama part-time and rent out their house when they are not there. Additionally, real estate investors will buy property in Panama, and then rent it out. Both need reliable property managers to handle the rentals.

This is where you come in. You could sell your services as a property manager by advertising the property for rent and taking care of the tenants' needs. If any repairs are needed, it will be your responsibility to find a contractor, but the owner will pay for all repairs. All you do as a property manager is advertise the property for rent, arrange for repairs, and collect your commission—usually about 5-7% of the monthly rent.

You could also sell real estate. I know several expats who sell real estate in Panama. They are doing quite well because buyers –usually cash buyers– are coming in from all over the world. These real estate consultants all need residency visas and work permits in Panama. Other countries may require a work permit too.

Many retirees and young people move to Panama because their money will go a lot further than in their own country, like the United States.

In Panama, you can live comfortably on \$1500 to \$2000 a month—this includes rent, health insurance, and all other expenses. Some even live well on \$1000 per month. It all depends on you and your lifestyle. But, it doesn't take much money.

I was a real estate investor for 20 years before moving to Panama. As an investor, I see many opportunities to buy run down properties then fix them up for resell or keep them as a rental. To do this business, you would need to know some Spanish so you can communicate with your contractors or you'd need to hire a general contractor who is bi-lingual.

If you are truly thinking about buying real estate in overseas, you need to consider the legalities of the real estate laws in the country first. You should visit with a real estate attorney in the country you plan to move to, so you can get familiar with real estate laws and customary contract clauses. You will need an attorney to do a title search and prepare all the contracts for you.

TAXES

Panama has a territorial taxing system. You are only taxed on the income you make selling a product or service IN Panama.

If you are selling a product or service to people outside of Panama, like an online job or business, you will not owe any taxes in Panama.

Consult with a CPA or tax attorney to find out what your tax obligation will be in the country you moved from and the country you are moving to.

If you are from the USA, but live overseas at least 330 days a year, \$126,500 of your income is tax free for 2024 income. It's called the Foreign Earned Income Exclusion. So, if you make \$100,000 selling products on Amazon, but you live in Panama, you would not owe any taxes in Panama AND you would not owe any taxes in the United States.

That's a good reason to relocate to Panama or some other country!

You'll still need to file a tax return but you will not owe any taxes if your income is less than \$126,500 per year. A couple could make \$253,000 **tax free** if they live in Panama or another foreign country full time.

19. Last Resort - Get a Job



*Like with most rules, there is an exception. A new law was created in Panama to make it possible for **multinational** companies to hire foreign workers. Learn about [Getting a Job in Panama](#).*

If you really prefer to get a job when you move to a foreign country, you need to know what the laws are for foreign workers. In Panama, you'll need a Residency Visa and a work permit. Under most circumstances, companies in Panama are not allowed to have more than 10% foreign workers. This is to protect employment for Panamanians. Some countries will only allow nationals to practice certain professions. Examples include

doctors, attorneys, counselors, engineers, and retail store owners. Check with an attorney to see if you can work in the country you are considering.

This is a benefit program that was exclusively created for companies that are multinational corporations who base their headquarters in Panama. The government offers special tax benefits to the company, and many of the Panamanian work laws do not apply to them.

There are currently 105 companies who are part of this program which are permitted to have as many foreigners as they want. You will have a much easier time getting hired by a multinational company.

There are some great companies that are part of this program like Proctor and Gamble, Adidas, LG, AES, Caterpillar, Hyundai, Dell, Maersk, Mars, Nestlé, SABMiller, and Western Union (see more companies below). To find out what jobs are available with these multinational companies, it is best to go directly to their company web site. You can see a list of more companies at the [City of Knowledge Web site](#).

A friend from Texas got a job as a big crane operator in Panama City where construction was booming. He is making three times more in Panama than he did in Texas, and has consistent work in Panama City.

I know two people who work in a tech support call center for Dell Computers in Panama City. They do not need to know any Spanish either because all of the customers they talk to are English speaking.

The best jobs are found by networking. Talk to other expats who live in the area where you want to live to find out where they work and if they know of any job opportunities.

See these web sites for additional job opportunities:

- Konzerta.com
- [LinkedIn List of Jobs in Panama](#)
- Craigslist.org
- [Panama Expat communities on Facebook](#)
- [Going Global](#) – Offers country career guides on 23 foreign countries in its Country Profiles section
- [Go Abroad](#) – A directory of over job 27,000 opportunities abroad
- [International Jobs Centre](#) – This weekly newspaper has 500+ job vacancies.
- [Overseas Jobs](#)- Features overseas jobs and international employment opportunities for professionals and expatriates. You can browse employers and post your resume for jobs
- [Transitions Abroad](#) – Focuses on short-term jobs

BOTTOM LINE

The bottom line is that it will probably be much easier for you to freelance, sell eBooks, make stuff, do affiliate marketing, import/export, or start a company in Panama than it will be to get a job. It may be difficult to get a job in other countries too.

If you need to earn an income when you move overseas, it's a good idea to have at least 6-12 months of savings to live on while you are

waiting to get your work permit and looking for a job.

There is an extensive list of multinational companies in Panama at the City of Knowledge web site. Look under the work areas tab. See the list below for a sample of the type of companies available.

Enterprise	Country	Activity
Maersk Central America S.A.	Denmark	Maritime
Procter & Gamble International Operations	USA	Goods
Inelectra Panama S.A.	Venezuela	Construction and Engineering
Sinopec International	China	Energy
LG Consulting Corp.	South Korea	Goods
Productos Roche Interamericana, S.A. (Prisa)	Switzerland	Pharmacy
Caterpillar	USA	Construction
Hyundai Heavy Industries Co. L.T.D.	South Korea.	Construction and Maritime
Aes Latin America	USA	Energy
Total America Latina Y Caribe	France	Energy
Grupo Volconsa	Spain	Construction
Endress + Hauser Instruments International Ag	Switzerland	Measuring Instruments
Western Union	USA	Money Transfer
Thunderbird Entertainment S.A.	USA	Entertainment
Peugeot Panama S.A.	France	Automation
Halliburton International Inc.	USA	Energy
Pan American Life Global Services, S.A.	USA	Insurance
Cemex Caribe, S.A.	Mexico	Construction
Moffatt & Nichol Latinamerican Inc.	USA	Engineering
ABB	Switzerland	Technology
Dell Panama Inc.	USA	Technology and Telecommunications
W. W. Grainger, Inc.	USA	Industrial Supply
BASF S.E.	Germany	Chemical, plastics and technology
Samtec	USA	Electronic Interconnect Industry
KLM	Netherlands	Air Transit
Pfizer, Inc.	USA	Pharmaceutical
Hoffmann-La Roche	Switzerland	Pharmaceutical
We Simplify the Internet (WSI)	Canada	Technology and Telecommunications
William Wrigley Jr. Company (Wrigley)	USA	Food Processing
DHL Express	Germany	Express and Logistics
Safra J. Asset Management S.A.	USA	Advising
Kumho Tire Panama Co. Inc.	South Korea	Automation
Heineken	Holland	Goods
Sab Miller	England	Goods
Genzyme	USA	Health
Philips	Holland	Goods
BMW	Germany	Automation
Nestle	Switzerland	Goods
Mars	USA	Goods
Cargotec	USA	Logistics
Hyosung Corporation	South Korea	Industry
Sanofi Aventis	France	Pharmacy
Otis	USA	Elevators Manufacturing
Ericsson	Sweden	Telecommunications
Adidas	Germany	Textile Industry
Smartmatic	Venezuela	Technology

Making Money Online is Possible

There are plenty of ways to make money online. Whether you're looking for a side job or full-time online career, we've given you many options to choose from. But, the possibilities of making money online are truly infinite if you're motivated enough to make it happen. From teaching online classes to selling crafts on Etsy, you can not only make money but also follow your passions while using your unique set of skills.

Here are some tips to keep in mind when looking to work online:

- **Define your needs.** What are your financial needs? Are you just looking for extra cash? Or do you need a steady income? This could change the type of work you pursue. You can certainly have a full time career online, but you need to set out to make it happen! On the other hand, only needing to make some extra spending money takes a lot of the pressure off. But, your individual needs will allow you to make a plan and get what you need.
- **Be consistent.** Finding work online likely won't happen overnight. You'll need to actively and consistently pursue opportunities. Likely, you'll need to go after various routes. Many freelancers tend to have a variety of gigs to make ends meet. If you want to make it work, you can! Just make a routine of it and you'll see results!
- **Think about your unique skillset.** If you're retired and just looking for some extra cash while pursuing a passion, then that's great! Maybe you have been an accountant all your life but always dreamed of selling your handmade jewelry. Well, now's the time to go for it! If you're looking for a career, the

same thing goes. You should look for work within your skillset and experience. Of course, you can find jobs with no experience, but the pay will be lower. This is fine if you aren't pressed for immediate cash. But, if you've been a teacher all your life, and just want a part time gig, then why not pursue tutoring instead of taking on a whole different career?!

- **Stay motivated!** It can be easy to get overwhelmed and burned out by low paying gigs or consistently having to hustle to make some money. Just make some clear short and long term goals to keep you on track. If you're starting a new career, with no prior experience, things will take some time, love, and hard work. But, if you stay optimistic and motivated, it will happen! It's just a matter of time. It may sound cheesy, but imagine yourself in the online, remote job of your dreams, and then outline the appropriate steps to get you there.
- **Be practical, but passionate.** Of course, this will greatly depend on your short term financial needs and situation. But, think about your passions. Can you turn them into a money making online business? Or maybe they were even one of the many jobs we listed? Or perhaps your passion lies within your hobby, and you just need to make some online cash to support it. You can be both practical and passionate at the same time. And often, finding the balance between the two will grant you the greatest success.

Use this Fund Your Freedom Overseas book to get you started on your online money making journey. We've outlined plenty of ways in which people are able to make a full-time income by working remotely. And today, the options are endless! So, commit to one route, or combine a few! Whatever feels right to you is the best path.

And if you're not sure where to begin, just go for the job that called to you most. Were you excited about the idea of using your language skills to get flexible work as a translator? Or do you think your excellent listening skills would make you an outstanding life coach?

Channel into your passions, combine it with your financial reality, and create the online job path of your dreams!

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