SCHOOL OF BOGANS

FULLY REVISED
2026
EDITION

NO GET-RICH-QUICK. JUST WHAT WORKS.

BOGAN'S MONEY MAKING SECRETS

The no-BS guide to making your first dollar online — and then a lot more

CASH THIS WEEK | AFFILIATES | FREELANCING | CRYPTO | THE MARKETS | 90-DAY PLAN

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What’s in here

Ten chapters, in the order you should actually do them.

START HERE

Before You Begin

The warning, the welcome, what changed for 2026, and where to get help if things are tough right now.

READ THIS BIT FIRST

Fair Dinkum Warning

NO GET-RICH-QUICK SCHEME EXISTS

Not one. Not in this book, not in anyone else's. Every single method in here needs effort and commitment from your side. If someone promises you money while you sleep with no work up front, they are selling you the dream, not the business — and you are the product.

What this book gives you is a set of legitimate, legal ways to earn, ordered from "money this week" to "money for years". Some are boring. The boring ones work best.

G'day, and welcome aboard.

Before we start — congratulations. Genuinely. You want to better yourself, learn new things, and make money. Most people never get past thinking about it. You've opened the book. Well done, mate.

What you'll find in here is a walk through the ways this Bogan and a lot of fellow Bogans actually make money. You can do it part-time or full-time. I'm not going to waste your time explaining the potential of making money online — you're already here, so you already know.

Click the links. Spend some time walking around the third-party sites I point you at. Be patient, put the hours in, and don't skip chapters because they look like admin.

POIDA SAYS

The world's been throwing haymakers for years now — drought, fires, floods, hail, storms, a pandemic, a cost-of-living squeeze that won't quit. Not everyone has money to invest. I wrote this for the person who just needs their first sale or their first commission. Get that first one, build the passive stuff on top, and then you've got options.

What's changed since the last edition

Plenty. This edition has been rebuilt for 2026, and I've been honest about the things in the old version that don't work any more:

- **ClickBank University 2.0 is dead.** It got retired and replaced by Spark by ClickBank. The old edition sent you to a product that no longer exists.
- **TikTok Shop still isn't in Australia.** The old edition told you to go start a shop. As of this edition, TikTok has publicly said there's no local rollout on the roadmap. Anyone selling you an Aussie TikTok Shop course is selling you a cross-border US/UK setup with the hard parts left out.
- **The $5 Fiverr gig is finished.** Fiverr takes 20%, so a $5 job pays you $4. The people actually earning there start at $25–$75 and go up.
- **Affiliate disclosure is now enforced.** The ACCC has been handing out infringement notices. There's a whole section on it in Chapter 7, and it's not optional.
- **Amazon's rules bite.** The old edition told you to text and email your Amazon links. That breaches the Associates Operating Agreement and will get your account closed. Fixed, with the actual rules laid out.
- **AI is in the toolkit now.** Not as a magic money button — as a way to do the writing, research and admin faster. Where it helps, I've said so. Where it gets you banned or sued, I've said that too.

If you're doing it tough

Money stress and mental health are joined at the hip. If the bills are piling up and the wolves are at the door, that grinds a person down. If it's getting on top of you, please talk to someone. There's no shame in it — just make the first step. I've lost too many mates and loved ones to say nothing here.

Lifeline	13 11 14	24/7 crisis support
Beyond Blue	1300 22 4636	24/7 anxiety & depression
MensLine Australia	1300 78 99 78	24/7, men of any age
13YARN	13 92 76	24/7, Aboriginal & Torres Strait Islander
Suicide Call Back Service	1300 659 467	24/7 counselling
Emergency	000	If life is in danger, right now

Movember is a great cause and worth your support, but it's a charity, not a crisis line. The numbers above are the ones that answer at 3am.

You can also reach me. Go to **poidabogan.com** and send an email or a message. I'd rather hear from you than read about you.

Your Scam Radar

Before you spend a dollar on anything — including anything of mine — run it past this list. If two or more light up, walk away.

RED FLAGS

- A guaranteed return, or an income figure with no work attached.
- Pressure to decide today. Real businesses are still there tomorrow.
- You have to recruit people to get paid. That's a pyramid, and it's illegal.
- Payment only in gift cards, crypto to a personal wallet, or bank transfer to an individual.
- They want remote access to your computer or your exchange account.
- Screenshots of profits as the entire proof. Screenshots are free to fake.
- You found them because they DM'd you first.

Check anything suspicious against **ASIC's Moneysmart** investor warning list and report scams to **Scamwatch**. It takes two minutes and it's saved plenty of Bogans a lot of money.

HOW TO READ THIS BOOK

Chapters 1 and 2 are the foundation — don't skip them, everything later leans on them. Chapter 3 is for anyone who needs money *this week*; if that's you, read 1, then jump to 3, then come back. Chapters 4 to 7 build the machine. Chapters 8 and 9 are the higher-risk stuff and they are last on purpose. Chapter 10 puts the lot in order with dates on it.

CHAPTER 01

01 Set Yourself Up Proper

Twenty minutes of boring admin that stops you losing money, losing logins, and losing your mind six months from now.

This is the chapter everyone wants to skip. Don't. Every hour you spend here saves you a day later, and at least one of these steps will stop you losing real money.

1.1 Get a separate email address

Not your personal one. A brand new address that exists only for the business.

If you've already got a business idea, work it into the name. If you haven't, make one up — pick your **stage name** now and use it consistently everywhere. It doesn't have to be clever. It has to be spellable over the phone.

- **Gmail** is the Bogan's choice, purely because of what comes attached: Drive, YouTube, Contacts and Sheets, all free, all in one login.
- **Proton Mail** if you want it locked down and private. Also free.

Why bother? Because when your business email and your personal email are the same inbox, two things happen: you miss customer messages in the noise, and the day you want to sell the business or hand it to someone, you can't — it's tangled up with your Nan's birthday photos.

> POIDA SAYS
>
> *Keep business and personal separate from day one. It's a two-minute job now and a two-week job later.*

1.2 Sort out your passwords properly

I used to say "get a notebook and write your logins down". Plenty of Bogans still do, and honestly, a notebook in a drawer beats the same password on forty sites.

But in 2026 you're going to end up with thirty-odd accounts, some of them holding your money. So do it properly:

DO THIS NOW

1. Install a password manager. **Bitwarden** is free and does everything you need. 1Password and Proton Pass are also solid.
2. Turn on **two-factor authentication** on your email first, then on anything holding money. Use an authenticator app, not SMS — SIM swapping is a real thing and it's how people lose exchange accounts.
3. Write your password manager's master password and your 2FA recovery codes on paper. Put the paper somewhere a burglar wouldn't look and a fire wouldn't reach. This is the one thing that *should* be in the notebook.

DO NOT SKIP THIS ONE

Your email address is the master key to every other account you will ever create. Anyone who gets into it can reset the lot. Secure the email before you secure anything else.

1.3 Get an ABN — it's free

If you're an Aussie earning money from a business activity, you want an Australian Business Number. It's free from the Australian Business Register at **abr.gov.au**, it takes about fifteen minutes, and you'll need it for:

- Invoicing anyone (without one, clients must withhold 47% of your payment).
- Signing up to most Australian affiliate networks.
- Looking like a business instead of a bloke with a Gmail account.

Only apply if you're genuinely carrying on or starting a business — the ABR asks, and lying on the form is not the flex you think it is.

THE TAX BIT, STRAIGHT

- **Every dollar you earn is assessable income.** Affiliate commissions, Fiverr jobs, market stall cash, crypto gains. All of it.
- **GST kicks in at $75,000 turnover.** Under that, you don't have to register. Over it, you must.
- **Keep your records for five years.** The ATO can and does ask.
- **Put money aside as you go.** Open a second savings account and move 25–30% of every payment into it the day it lands. The bill always comes.
- **If you're on a Centrelink payment, you must report what you earn.** Not reporting it turns a good month into a debt notice. Report it, keep the payment tapering properly, and grow out of it the honest way.

This is general information, not tax advice. When the money gets real, spend a couple of hundred on an accountant — it's deductible, and they'll find more than they cost.

1.4 Separate the money

Open a second bank account purely for the business, and run everything through it. Every sale in, every expense out. When tax time comes you export one statement instead of picking your business out of six months of servo receipts and Uber Eats.

You'll also want ways to get paid and to pay:

TOOL	WHAT IT'S GOOD FOR	WATCH OUT FOR
PayPal	Expected just about everywhere. Easy for customers.	Fees add up; hold periods on new accounts.
Wise	Getting paid in USD/GBP without getting flogged on the exchange rate.	Not a bank — don't park your savings there.
Stripe	Taking card payments on your own site.	Needs an ABN and a bit of setup.
A separate debit card	Online subscriptions and ad spend, ring-fenced from your real money.	Keep a small balance on it, on purpose.

THE W-8BEN FORM

The moment you sign up to an American platform — Amazon Associates, ClickBank, most US networks — they'll ask you to complete a **W-8BEN**. It's a one-page form telling the US tax office you're a foreign resident. Fill it in. Under the Australia–US tax treaty it drops your US withholding from 30% to a much lower rate, and on most affiliate income to zero. Skip it and you're donating a third of your commissions to the IRS for no reason.

1.5 Set up your storage and contacts

Through your Google account, open **Drive**. This is where business material lives from now on: images you like the look of, website copy, invoice templates, email templates, receipts. No personal documents in there. Make folders on day one and you'll never have to tidy it.

Then open **Contacts**. This is going to matter more than you think — Chapter 6 is built on it.

DO THIS NOW

1. Add everyone you've met on the third-party sites you'll join in Chapter 2.
2. Add the people from your personal contacts who might genuinely buy, refer or help. Leave out the ones who never will — you know who they are. My Dad and my Grandma are not leads.
3. When you add someone, add *everything*: address, website, birthday. Hit "show more" for custom fields and drop their socials in there.
4. Put a monthly reminder in your calendar to update it.

POIDA SAYS

Weeks get lost in here by people fiddling with it. Ten minutes a month, that's it. But don't let a missing email address cost you a sale later — that stings more than the ten minutes ever did.

1.6 One last thing before you move on

Write down, in one sentence, what you're trying to earn and by when. "I want to make $500 a month by Christmas" is a target. "I want to make money online" is a feeling.

Stick it on the fridge. Chapter 10 will hold you to it.

CHAPTER 02

02 Find a Problem Worth Solving

Nobody pays you for a niche. They pay you for fixing something that's annoying them right now. Here's how to find those things for free.

Here's the whole game in three questions. Everything else in this book is just plumbing.

THE BOGAN FRAMEWORK

1. **Whose problem am I solving?** A specific person, not "everyone".
2. **Is it significant?** Does it cost them money, time, sleep or dignity? If it costs them nothing, they'll pay you nothing.
3. **How do I solve it?** With a product, a service, a digital product, software, or someone else's product as an affiliate.

Find someone's problem, fix it, and you get money *and* trust. Trust is the one that compounds.

2.1 Quora — the lazy people goldmine

Quora is people asking questions all day long. Here's what this Bogan does:

THE TWO-MINUTE METHOD

1. Find recent questions with no answers, or bad ones.
2. Spend two minutes actually finding the answer.
3. Post it. Properly, helpfully, no sales pitch.

You don't need to be an expert. What I found is that people are just plain lazy — they can't be bothered looking. Being the person who *did* bother is the whole edge.

The ones I like are "what's a good wifi speaker" — or a good anything. That's an open door to recommend the one you personally use. Later, once you've done Chapter 7 properly, that recommendation can carry an affiliate link. Note that word: *later*. Turn up on day one spraying links and you'll get flagged as spam and lose the account.

2.2 Reddit — where people complain honestly

Reddit is the best free market research on the internet, because people go there to whinge without a brand watching them.

If you haven't found your niche, browse what's trending and let the creative juices flow. If you have a niche, this is where you find both your research and your customers.

Search the subreddit for phrases like **"has anyone tried"**, **"is it worth it"**, **"I regret buying"** and **"what do you use for"**. Those four searches will hand you a list of problems people are actively spending money to solve.

> REDDIT WILL EAT YOU ALIVE
>
> Every subreddit has self-promotion rules and the mods enforce them hard. Read the sidebar rules before you post anything. Contribute for a couple of weeks before you mention what you do. Get this wrong and you're banned, and Reddit bans are effectively permanent.

2.3 Facebook Groups — where the buyers actually are

This is where a lot of the old edition's advice has shifted. Public forums are quieter than they were; Facebook Groups are where the real communities went.

Say I like German Shepherds. I'd join the Shepherd groups and get into the conversations about multivitamins and joint supplements. Two weeks of reading tells you exactly what these people are worried about, what they've already bought, and what nobody's selling them properly. That's a business.

You can also start your own group. It's slower, but a group you own is an asset — same logic as the email list in Chapter 6.

2.4 The comments section is free research

New for this edition, and it's the best one:

- **YouTube comments** on the top three videos in your niche. Sort by newest. Every "but how do you..." is a gap.
- **TikTok comments** — same job, younger audience, faster trends.
- **Amazon reviews**, specifically the 3-star ones. Five stars are fans, one stars are cranks, three stars tell you exactly what's wrong with the product. That's your angle.
- **Google's "People also ask"** box. Free keyword research that Google is literally handing you.

2.5 Pinterest — ideas and buying intent

Still need ideas? Take a walk through Pinterest. People use it to find things to try in their daily lives, which means they arrive already looking to buy or make something.

It skews heavily towards home, food, craft, weddings, fashion and DIY. If your niche is in that list, Pinterest is a traffic source in its own right, not just a research tool.

2.6 Where to get pictures that don't get you sued

Good images make your blog, posts and site look like a business instead of a hobby. But grabbing images off Google is copyright infringement and there are firms whose entire business is sending invoices to people who do it.

SOURCE	WHAT YOU GET	COST
Unsplash / Pexels / Pixabay	High-quality free stock photos, commercial use allowed	Free
Flickr	Huge archive — filter to Creative Commons and credit the photographer	Free, with conditions
DeviantArt	Original art and inspiration. Ask the artist before you use anything	Ask first
Canva	Templates, logos, socials, thumbnails. This is the one you'll actually live in	Free tier is plenty
AI image tools	Fast, unlimited, no licence hassle for most uses	Free to cheap

> **ON AI IMAGES**
>
> Handy for backgrounds, mockups and social posts. Do not use them to fake a product photo, a testimonial, or a person who doesn't exist endorsing you — that's misleading conduct under Australian Consumer Law, and it's the fastest way to torch the trust you're building.

2.7 Blogging and testing ideas

Tumblr, Medium, Substack and a plain blog on your own site all do the same job at this stage: a place to think out loud, test whether anyone cares, and start being findable.

Bogans use these to test a product or an idea before building anything. Write three posts about the problem you found. If nobody reads them, you've lost an afternoon. If people turn up and comment, you've found something.

BOGAN SCHOOL SECRET

Don’t tell everyone, our students are working hard on this... yeah nah, bugger it, tell whoever you want. **Do all of them, and don’t do it once.** One post on one platform is a lottery ticket. Twenty posts across four platforms is a business. The people who make this work are the ones who came back on day thirty.

2.8 Meetup and getting off the screen

Meetup finds actual humans in your area with similar interests. Good place to network, and you can start your own group.

Alright, don’t overheat — I can hear you saying “Poida, this isn’t making me rich, mate.” Correct. Right now we’re finding people who could be customers. When someone shows interest in what you offer, you get their details. You’re building a contact list.

Not all of them will buy today. The average Bogan hasn’t got big money spare right now. So we hook the cashed-up ones now and revisit the rest later. Build the list. Then when we set up the socials properly in Chapter 4, we’ve already got organic leads and followers instead of shouting into an empty room.

Patience, grasshopper.

BEFORE YOU GO TO CHAPTER 3

1. Write down three problems you’ve seen real people complain about this week.
2. For each one, write who has it and what it’s costing them.
3. Pick the one you’d be happy talking about every day for a year. That’s your starting niche. It is not a marriage — you can change it.

CHAPTER 03

03 Cash This Week

If the bills are stacked up and you need money in days, not months, start here. This chapter doesn't need a website, a niche or a plan.

If you've got no product, no money and bills stacking up, this is your chapter. Nothing in here needs a website, a niche, or a following. It needs a Saturday.

3.1 Sell your stuff

Facebook Marketplace, Gumtree and eBay. Photograph it, price it, list it, sell it.

I know the two objections because I've said both of them myself. "People don't have money to buy it, Poida." And "I won't get what it's worth."

Let me tell you about my first Harley.

> POIDA SAYS
>
> *It was my brother's bike. He passed away. I was a single dad of two with no money for food, and I had to sell it for half what it was worth. It hurt. It hurt for a long time.*
>
> *But I ate, my kids ate, and I got through the next few months. And it felt really good the day I paid cash for the Wide Glide. Picked up a Buell not long after. Got my eye on a Road King when the weather warms up.*
>
> *Sell it. You can buy it back later, and the version of you that buys it back isn't broke.*

Here's the thing about "not what it's worth": people always have money for a bargain. A basement price moves today. A fair price sits there for six weeks while you stress about the electricity bill. You're not selling an asset, you're buying breathing room.

And a trick I've used more than once — ask a mate to buy it at a bargain price with a handshake that you'll buy it back off him later. Works if it's a good mate.

GETTING A FAST SALE

1. **Photos in daylight,** against a plain background, at least six of them, including the flaws. Honest listings sell faster and get fewer time-wasters.
2. **Search the completed/sold listings** for the same item to see what people actually paid, not what they're asking.
3. **Price it 15–20% under the going rate** and say "first in, best dressed, no holds." That sentence does a lot of work.
4. **List Thursday night.** Weekend browsers, weekend cash.
5. **Meet in a public place,** daylight, take someone with you. Many police stations have a designated safe exchange spot. Cash or bank transfer that has *actually cleared* — screenshots of transfers are trivially faked.

Whatever you're holding on to that turns into cash, while you've got stress in your life from a lack of cash — that's a no-brainer, right?

3.2 Free stuff is money lying around

Keep your eyes open. Facebook's free groups, Gumtree's free section, hard rubbish collection week, and the "free to good home" posts.

I once found free lawn. A whole trailer of fresh turf rolls, free. I asked if I could borrow the trailer to get it home — "yeah, no worries mate." Drove it 7km and sold it as freshly laid lawn to a bloke building in a new estate for $900. Cheap, for him. Win-win.

A fellow Bogan found his calling in the Gumtree jobs section — caretaker for a caravan resort park by the beach. He packed up and went. Yep, this is for me.

DO IT LEGALLY

Kerbside hard rubbish rules vary by council — some allow scavenging, some don't. Check your council's page. And if you're going to make a habit of buying to resell, that's a business: ABN, and declare it. See Chapter 1.

3.3 Markets beat garage sales

Bogans don't recommend garage sales. It weirds us out having strangers at our place going through our stuff.

Sunday markets have long been the Bogan favourite. Once a month in most areas. Find gear to flog off — fishing tackle, old tools, old plates, bric-a-brac, army surplus, quality kids' clothes, costume jewellery, vinyl records, and plants. All hits. The $2 to $5 range moves all day.

The plant cutting story

Me mate's olds are two pensioners. They took a cutting off the neighbour's plant, grew it in a little plastic pot, and sold it for $2 at the Sunday markets.

Then they did what we teach at Bogan School. **Rinse and repeat.**

They ended up with a proper range of plants, all suited to the local climate, all flogged off at the markets. A couple of hours in the garden through the week, then out on the weekend with the station wagon and the marquee. No EFTPOS, no cheques. Their favourite question, every single time: *"How much for cash?"*

Locals came. Old fellas came. Young couples building their first home came, needing something for the garden that wouldn't die.

Then over one summer they'd built a genuine hundred-percent-cash business with a name in the community — and they sold the whole thing to a cashed-up Bogan pensioner who could see how easy it was. Flashed some cash, everybody won again.

> SEE THE PATTERN?
>
> Someone needed lawn. I found lawn. I found that person. Fixed their problem. Got money.
>
> People building a new home needed plants. They had good, sturdy, local plants. Wife's happy, which fixes the husband's problem. They got money.
>
> **Rinse and repeat.** That's the entire book in two stories.

3.4 Flipping, properly

Once you've sold your own stuff, the natural next step is selling other people's. Buy low, sell right.

WHAT TO LOOK FOR	WHY IT WORKS
Items listed with no photos or one bad photo	They're underpriced because they look like junk. Better photos, better price.
Listings with typos in the brand name	Nobody's finding them in search. You will.
Tools, especially older Australian and German brands	Built to last, always in demand, easy to test and describe.
End-of-lease and moving-house listings	Deadline pressure means a real discount for cash today.
Anything needing a $15 part and half an hour	That half hour is the whole margin.

RULES FOR FLIPPING

- Never buy something you can't test or don't understand.
- Don't touch anything with a serial number filed off, and don't buy tools out of the back of a van at a price that makes no sense. Receiving stolen goods is a criminal offence and "I didn't know" isn't much of a defence.
- Second-hand electrical goods you sell must be safe. Test-and-tag if you're doing volume.
- Keep a simple record of what you paid and what you sold it for. That's your profit, and it's assessable income.

3.5 Selling your time this week

Not glamorous, but it's cash in days:

- **Airtasker** — assembly, removals, cleaning, deliveries, odd jobs. Money within the week, and it builds a public rating you can point at.
- **Mowing and yard clean-ups.** A trailer, a mower and a whipper snipper is a business. Drop 50 flyers in the letterboxes of the streets with the longest grass.
- **Rideshare and delivery.** Low margin, but instant and flexible.
- **Pet sitting and dog walking** via Mad Paws or the local Facebook group.
- **Scrap metal.** Old batteries, copper, aluminium. Check the yard's rates first — they're not all the same.

POIDA SAYS

None of this is the dream. It's not meant to be. It's the bridge that gets you from panicking about Thursday's bill to having enough headspace to build the stuff in Chapters 4 through 7. Get the money, get your head straight, then build.

YOUR SEVEN-DAY CASH PLAN

1. **Today:** walk the house with a notepad. List everything you haven't touched in twelve months.
2. **Tonight:** photograph the top ten and list five on Marketplace.
3. **Day 2–3:** list the rest, and sign up to Airtasker.
4. **Day 4:** book a stall at the next local market, or ask a mate who has one if you can share it.
5. **Day 5–7:** answer messages fast, meet safely, bank the money into the business account from Chapter 1.
6. **Then:** put a set percentage of it aside and go start Chapter 4.

CHAPTER 04

04 Build Your Shopfront

A website and a few socials, done cheap and done fast. A good website doesn't have bells and whistles. A good website makes you money.

By now you've got an idea, maybe some cash in hand, and somewhere to put it. Time to give people somewhere to find you.

4.1 A website that makes money, not noise

The average Bogan does not want to deal with the WordPress and Wix confusion. You don't need it. What you need is a page that loads fast, says what you do, and tells people how to pay you or contact you.

WHAT A GOOD SITE ACTUALLY NEEDS

1. What you do, in one sentence, above the fold.
2. Who it's for.
3. Proof — a photo of your work, a review, a before-and-after.
4. One clear thing to do next: call, book, buy, or join the list.
5. Your contact details and your ABN.

That's it. A good website doesn't have bells and whistles. A good website makes you money. Period. Full stop.

OPTION	BEST FOR	ROUGH COST
Carrd	A sharp one-pager, up in an hour	Free, ~$19/yr for a custom domain
Canva Sites	You're already making graphics in Canva	Free tier
Google Business Profile	Any local business. Do this even if you have no website	Free
Shopify	You're genuinely selling physical products	From ~$40/mo
WordPress	Content-heavy sites you want to own outright	Hosting from ~$5/mo
Get a Bogan to build it	You'd rather work on the business	Ask nicely

Buy the domain name early even if you're not ready to build. They're about twenty bucks a year and the good ones go.

> POIDA SAYS
>
> *Being a Bogan, I don't want to pay out too much money. Keep it free or close to it while you're testing. Once you're making money, then you get help from the Bogan Brothers who build web pages properly. Not before.*

4.2 Now let's bolt on the turbos

Time for socials. Make every account with the business email from Chapter 1, and keep them strictly business. Don't mix them with your personal accounts — you'll post the wrong thing eventually, everybody does.

PLATFORM	WHAT IT'S ACTUALLY FOR	WORTH IT?
Facebook	Groups, Marketplace, local reach, and the over-35 buyer with a credit card	Yes, still. Marketplace alone earns its keep
Instagram	Anything visual. Makes you look established	Yes, if your thing photographs well
TikTok	Reach from a standing start — the only platform where a nobody still goes viral	Yes, if you'll actually make video
YouTube	Long-tail. A good video earns for years	Yes — highest effort, highest payoff
X (Twitter)	Fast conversation, niche communities, crypto and finance	Depends entirely on your niche
LinkedIn	Selling services to businesses. Deeply uncool, quietly lucrative	Yes, if your customer is a business
Pinterest	Home, food, craft, weddings, fashion, DIY	Yes, for those niches only

> PICK TWO
>
> Don't do all seven. Pick the two where your customer already is, and do those properly. Five dead accounts look worse than one good one.

4.3 The ten-minute rule

Once the accounts exist you need to add content regularly. But no more than ten minutes on each platform. I usually spend about two minutes each, generally while I'm on the throne.

Don't waste your life in here. All we're doing at this stage is building a following, making contacts, and collecting emails. At this point in time that beats paid traffic, and our total costs so far have been near enough to nothing.

WHAT TO POST WHEN YOU'VE GOT NOTHING TO POST

1. **The problem.** Describe the thing your customer is annoyed about, better than they could describe it themselves.
2. **The fix.** Show it done. Before and after beats any words.
3. **The mistake.** What you got wrong and what it cost. Best-performing post type there is, on every platform.
4. **The behind-the-scenes.** The ute, the workshop, the pile of stock, the market stall at 6am.
5. **The answer.** Take a question from Chapter 2 and answer it properly.

Five post types, rotated weekly, is a year of content and you never stare at a blank screen.

4.4 Where AI actually helps

Use it as a tool, not an author. It's genuinely good at:

- Turning your rough voice note into a tidy post.
- Writing ten headline options so you can pick one.
- Drafting the boring stuff — product descriptions, FAQs, email replies.
- Explaining something you half-understand before you talk to a client.
- Chopping one long video into short-form scripts.

WHERE IT'LL BITE YOU

- **It makes things up.** Prices, statistics, laws, product specs. Check anything factual before it goes out with your name on it.
- **Fully AI-written slop reads like fully AI-written slop.** Your accent is your advantage — you're a Bogan, not a press release. Write it rough and let AI tidy it, not the other way round.
- **Never paste customer details or bank information into it.**
- **Don't let it write your reviews or testimonials.** Fake reviews are illegal under Australian Consumer Law and the ACCC has been actively fining people for it.

4.5 Hold an event

"But Poida, what about Facebook Ads?" We'll get there. Not yet — ads take money and, more importantly, they take knowing exactly who your customer is. Spend money there before you know that and you're just donating.

Instead, hold an event. Eventbrite, a Facebook event, a Meetup, a free webinar, or a live stream. Free or nearly free.

Even if it's four people — my mum, my brother, my sister and her boyfriend — hold the event. Tell the world how you're going to solve their problem with what you're selling. You're building a crowd, you're getting interaction with like-minded people, and every single attendee is a name and an email for Chapter 6.

4.6 Look what you've got

You now have an online presence: email, a website, a Facebook page, a couple of socials, maybe a blog.

Here's the bit that surprises people. Within 10km of where you're sitting, there are businesses with *less than that*. The local dentist has a basic site and no socials. The newsagency doesn't know what "online presence" means. The sparky is booked out purely on word of mouth and has no idea what he's leaving on the table.

You could contact those businesses and tell them you can help. They already know they need the internet — that's not a sale you have to make, it's a problem they're already aware of.

That's Chapter 5.

CHAPTER 05

05 Sell Your Hands

The fastest reliable money online is still someone paying you to do a job. Freelancing, local businesses, writing, and where AI actually helps.

Affiliate income and crypto get all the attention, but here's the truth: for most people reading this, the first reliable four-figure month comes from someone paying them to do a job. Services fund everything else.

5.1 Freelancing marketplaces

Freelancing means you're not tied to one employer — you work project to project. Businesses post what they need done, and you list what you can do.

PLATFORM	BEST FOR	THEIR CUT
Upwork	Longer contracts and repeat clients. Best money of the four	~10%
Fiverr	Packaged, repeatable jobs. Easiest to start	20%
Freelancer.com	Volume and contests. Aussie-founded	~10%
PeoplePerHour	UK/EU clients, hourly work	Sliding, ~20% down to 3.5%
Airtasker	Local, physical, in-person work	~15–20%

THE $5 GIG IS DEAD — DON'T CHASE IT

Fiverr was built on $5 jobs and the old edition of this book said so. That era is over. Fiverr takes 20%, so a $5 order pays you **$4** for work that takes real time. Worse, ultra-cheap pricing attracts the worst clients and actually hurts your ranking on the platform.

Start your basic package at **$25–$75**. The sellers making real money in 2026 lead with $75–$250 packages and build from there. Cheap doesn't win you work — it wins you nightmares who haggle over $4.

GETTING YOUR FIRST JOB WHEN YOU HAVE NO REVIEWS

1. **Be specific.** "I write product descriptions for Australian tradie supply stores" beats "I write content" every day of the week.
2. **Make three samples** before you have a single client. Invent the client. Nobody's checking, and now you have a portfolio.
3. **Apply to small, boring, recent jobs.** Under $100, posted in the last two hours. Big glamorous jobs have 200 applicants.
4. **Read the brief and answer it.** Mention a specific detail from their post in the first line. Most applicants paste the same template — you'll stand out by proving you read it.
5. **Overdeliver on the first three.** Those reviews are worth more than the money. After that, put your prices up.

5.2 The local business play

This is the one I'd push hardest, because the money is better and the competition is thinner.

Half the small businesses within driving distance of you are invisible online. Not because they don't want to be — because nobody's offered, and they don't know where to start.

POIDA SAYS

Do it free for the kids' footy team and you'll be surprised how many opportunities fall out of it. Half those kids' parents are tradies. Every one of them needs a website, socials and an online presence. Sponsors are good customers. So are the mums running the canteen roster — they know everybody.

The more you do it, the faster you get. Once you've set up five, the sixth takes an afternoon. Charge a setup fee, then a monthly fee to keep it running. Around $500 a month is fair for a real ongoing service, and after a month he'll know he's getting more work out of it, because people will be emailing him.

WHAT TO ACTUALLY SELL THEM

SERVICE	WHY THEY NEED IT	BALLPARK
Google Business Profile setup	It's how locals find them. Free to set up, most haven't	$150–$300 once
One-page website	Somewhere to send people	$400–$1,500
Social setup + 8 posts/month	They'll never do it themselves	$300–$800/mo
Review chasing	Reviews are the whole ballgame for a local trade	$150–$400/mo
Photos of their actual work	Stock photos fool nobody	$200–$500

TWO RULES THAT KEEP YOU OUT OF TROUBLE

- **Never guarantee results.** "I'll get you to number one on Google" is a promise you can't keep and it's misleading conduct. Sell the work, not the outcome.
- **Put it in writing.** One page: what you'll do, what it costs, when you're paid, how either side ends it. Get paid 50% up front. Every freelancer learns this the expensive way — learn it here instead.

5.3 Writing for money

Article writing is good, but not for everyone. Only go here if you enjoy writing and your English and grammar are solid. It's also time-consuming, because doing it properly means research.

The good news: it needs no investment to start. Write a few sample articles, send them to prospects, start working.

- **Textbroker** and **iWriter** — low rates, but they pay, and they're a place to build proof.
- **Listverse** — pays a flat fee for accepted list articles. Hard to get in, good money when you do.
- **Direct to businesses** — where the actual money is. A tradie's website needs eight pages written. That's a $1,200 job, not a $12 one.
- **Local content** — real estate agencies, tourism operators, clubs and councils all buy words and most don't know where to buy them.

AI AND WRITING WORK — READ THIS CAREFULLY

AI will absolutely help you here. It'll research faster, structure an article, and give you a first draft. Use it.

But: **run everything through a grammar check and a human read before it goes out**, and know that most serious clients now ask whether AI was used. Be straight with them. The play that works is "AI-assisted, human-edited, and I stand behind every fact" — and then actually check the facts, because it invents them with total confidence. The writers losing work in 2026 are the ones who handed over raw AI output and got caught.

5.4 Digital marketing as a skill

Digital marketing keeps growing because businesses keep moving online, and online reaches a wider audience than their shopfront ever did. That means a big market for people who can do it.

You don't need all of it. Learn one skill properly and sell that skill to businesses too big to do it themselves and too small to hire someone:

- Google Business Profile and local SEO
- Meta ads (Facebook and Instagram)
- Email marketing and automation
- Short-form video editing
- Landing pages that convert

Learn it free — Google Digital Garage, Meta Blueprint, HubSpot Academy and YouTube will teach you all of it for nothing. Then practise on your own business from Chapter 4, and use that as your case study.

BOGAN SCHOOL SECRET

Do the work once, sell it many times. Build one really good process for one service — a checklist, a template, a set of standard posts — and then run it for ten clients instead of inventing it fresh every time. That's the difference between a job and a business.

THIS WEEK

1. Pick one service you could deliver tomorrow.
2. Do it once, free, for someone local. Take before-and-after screenshots.
3. Write a one-page offer with a price on it.
4. Send it to five local businesses. Not fifty. Five, personally.

CHAPTER 06

06 The Money Is In The List

Followers are rented. A list is owned. This is the chapter most people skip and then wonder why year two looks exactly like year one.

BOGAN SCHOOL SECRET

The money is in the list.

Everything else in this book is how you find people. This chapter is how you keep them. Skip it and you'll spend the rest of your working life renting an audience off a platform that can switch you off on a Tuesday.

6.1 Why a list beats followers

You do not own your Instagram followers. You don't own your TikTok reach, your Facebook group, or your YouTube subscribers. The platform owns all of it and lends it to you at whatever rate it likes this month.

Ask anyone who built 50,000 followers and then watched an algorithm change take their reach down by 90% overnight. It happens constantly and there's no appeal.

An email list is different. It's a file of people who said "yes, talk to me". You can export it, back it up, and take it with you. That's an asset. It has a resale value. It's the only audience you actually own.

	FOLLOWERS	EMAIL LIST
Who owns it	**The platform**	**You**
Who sees your post	**5–10%, if you're lucky**	**30–50%**
Can it vanish overnight	**Yes**	**No**
Costs to reach them	**Rising every year**	**Near enough to zero**
Worth money if you sell up	**Barely**	**Yes**

6.2 Building the list

You've already started. Every contact from Chapter 2, every event attendee from Chapter 4, every customer from Chapters 3 and 5. Get them into one place.

SETTING IT UP

1. **Pick a platform.** MailerLite, Brevo, Kit and Mailchimp all have free tiers that cover your first 500–1,000 subscribers. Any of them will do.
2. **Make a reason to join.** Nobody subscribes to a newsletter. They subscribe to get something: a checklist, a price guide, a discount, a template, a short video. One page is enough.
3. **Put the signup everywhere.** Website, socials bio, email signature, the bottom of every blog post, and a QR code on your market stall and your ute.
4. **Email them consistently.** Once a fortnight beats once a day and beats once a year. Consistency matters more than volume.
5. **Give more than you ask.** Rough rule: four useful emails for every one that sells something.

6.3 The law bit — this one has teeth

THE SPAM ACT 2003

Australia has real anti-spam law and ACMA enforces it with fines that have run into the millions for large senders. Three requirements, all mandatory:

1. **Consent.** They must have agreed to hear from you — either explicitly (ticked a box, filled a form) or inferably (they're an existing customer). You cannot buy a list. You cannot scrape addresses. You cannot add people because you met them once.
2. **Identify yourself.** Every message must clearly say who's sending it and how to contact you. Business name and a real address.
3. **Unsubscribe.** A working, obvious unsubscribe link in every message, and you must action it within five working days.

Also: don't import your personal contacts and call it a list. Your cousin didn't opt in, and marking you as spam is exactly what he'll do.

None of this is hard — every platform in 6.2 handles the unsubscribe and the footer automatically. Just don't get clever about consent.

6.4 What to actually send

The people who fail at this send nothing for four months and then a sales pitch. Here's a rotation that works:

EMAIL	WHAT IT DOES
The welcome	Sent instantly on signup. Deliver what you promised, say who you are in two lines, and tell them what to expect. Highest open rate you'll ever get — don't waste it.
The useful one	Answer a real question from Chapter 2. No pitch.
The story	Something that happened this week. The job that went sideways, the customer who surprised you. This is where people decide they like you.
The recommendation	Something you genuinely use. This is where affiliate income lives — see Chapter 7 for the disclosure rules.
The offer	Now you ask. And because of the four above, people actually read it.

POIDA SAYS

Write it like you're talking to one person over the fence, not addressing a stadium. Use their first name. Keep it short. And reply to anyone who replies to you — that's where the real money conversations start, every single time.

6.5 Keep the contacts file alive

Back to Google Contacts from Chapter 1. Once a month, sit down for ten minutes and update it. New people in, dead ends out, missing details filled in.

Tag people so you can find them later: **customer**, **lead**, **referrer**, **supplier**. When you launch something in six months, you want to be able to pull up "everyone who bought from me" in three seconds.

PRIVACY, BRIEFLY

You're now holding other people's personal information. Don't be casual with it. Don't sell it, don't share it, don't leave it in a spreadsheet on a laptop with no password. If someone asks you to delete their details, delete them. Small businesses under $3m turnover are mostly outside the Privacy Act, but "legally exempt" and "trustworthy" aren't the same thing — and the reputation damage from leaking a customer list doesn't care about the threshold.

THE COMPOUNDING BIT

A list of 200 engaged people is worth more than 20,000 followers. It sounds wrong until the first time you email 200 people and make $2,000 in an afternoon.

Then you'll never neglect it again.

CHAPTER 07

07 Affiliate Marketing

Getting paid for recommending things you already recommend for free — plus the rules that will get you banned or fined if you ignore them.

STOP RIGHT HERE

If you haven't done the things in Chapters 1 to 6, this chapter is a waste of your time. Don't skip to it. You'll probably make *some* money, but nothing like what you'd make with the foundation underneath it — and you'll work harder for less. Remember the list we're building. There's hidden money in there.

7.1 What affiliate marketing actually is

You recommend someone else's product. Someone buys through your link. You get a commission. No product to make, no stock to hold, no staff, no shipping, no refunds to process.

You're already doing the recommending part for free. This is just getting paid for it.

HOW MY FIRST ONE HAPPENED

I've got a UE Boom speaker. Had it for years, take it everywhere, it's one of the first things I pack. So people hear it and say "wow Poida, that thing can pump out some sound." And I say — go and grab one, they're cheap and they'll deliver it anywhere.

Took me two minutes. And here's the kicker: that bloke didn't buy the speaker. He got onto Amazon, found a whole home entertainment package, and bought that instead. The cookie from my link told Amazon it was me who sent him. I got the commission on the lot.

One minute you're stressing about bills, next minute — boom, money in the account.

7.2 Amazon Associates — and its rules

Amazon Associates lets you earn commission on products already listed on Amazon, which is basically everything. Different from *selling* on Amazon, where you list your own product — we don't do that at the School of Bogans, but we do use Associates.

Signing up takes some time. If you don't have a website you can use your Facebook page and your other socials — but you must list them during signup and only use links on the properties you listed.

THE RULES THAT GET ACCOUNTS CLOSED — THE OLD EDITION GOT THESE WRONG

- **Links only go on the sites you registered.** Not in emails. Not in texts or DMs. Not in PDFs or ebooks. Not on printed material. The old edition of this book told you to email and text your links — that breaches the Operating Agreement and it's one of the fastest ways to lose the account. I got that wrong; it's fixed here.
- **Three qualifying sales in 180 days** or Amazon closes your account. The clock starts at signup, so don't register until you actually have somewhere to put links.
- **The cookie is 24 hours.** Not forever. If they add to cart within those 24 hours you're covered for up to 89 days on that cart, but otherwise you get one day. Plan for volume, not for one perfect referral.
- **You must disclose.** Amazon requires it and so does Australian law. See 7.5.
- **No paid search ads** straight to your affiliate links.
- **Don't state the price** in your own text — it changes constantly and stale prices breach the agreement. Let the link show it.
- **Never buy through your own link.** Instant ban, no appeal.

Commission rates are modest and Amazon has cut them more than once — most categories sit between 1% and 4%, with a few higher. Nobody's retiring on Amazon commissions alone. What Amazon gives you is a trusted checkout that converts, on basically any product you could mention. Treat it as the starter, not the goal.

USE THE LOCAL ONE

Australian readers buying from you should go to **amazon.com.au**. Sign up at the Australian Associates program so your commissions come from local purchases. You can join multiple regions if your audience is spread.

7.3 Beyond Amazon — where the real commissions are

Amazon pays a few percent. Digital products pay 30% to 75%, because there's no manufacturing, no shipping and no stock.

Guess which ones Bogans like to chase. Lots of little fish or one big fish? Go back to the first Bogan secret… yeah, we want it all.

NETWORK	WHAT'S ON IT	TYPICAL COMMISSION
ClickBank	Digital products, courses, supplements. US-based	30–75%
Commission Factory	The big Australian network — local retail brands	2–15%
Awin / ShareASale	Huge global merchant list, now one company	Varies wildly
Impact	Bigger brands, software, travel	Varies
CJ Affiliate	Long-established, big retail	Varies
JVZoo / WarriorPlus	Internet marketing products. Tread carefully — plenty of junk	50%+
Direct with the brand	Best rates. Just ask them — most say yes	Negotiable

CORRECTION: CLICKBANK UNIVERSITY IS GONE

The previous edition promoted ClickBank University 2.0. That product was retired — ClickBank brought training in-house and replaced it with **Spark by ClickBank**. If you see anyone still selling CBU 2.0 access in 2026, that's a red flag on them, not a bargain for you.

ClickBank the marketplace is very much alive and still worth your time. It's the training product that changed.

Reading a ClickBank listing

- **Gravity** — roughly how many affiliates have made a sale recently. Very high means it converts but it's saturated; very low means unproven. Somewhere in the middle is usually the sweet spot.
- **Average $/conversion** — what you actually take home per sale, including upsells.
- **Recurring?** This is the one that matters. A $30/month product paying 40% recurring beats a $200 one-off within a year, and it keeps paying while you sleep.
- **Refund rate** — high refunds mean the sales page oversells. Promote it and your audience blames *you*, not the vendor.

THE RULE THAT PROTECTS YOUR NAME

Only promote things you've used, or would happily use. Your list took months to build and one dud recommendation burns it. The commission on a rubbish product is never worth what it costs you.

7.4 How to actually get the sale

Don't post links. Solve problems, and let the link be the answer.

THE FOUR FORMATS THAT WORK

1. **The comparison.** "I tried three of these, here's which one I kept and why." Highest-converting format there is.
2. **The tutorial.** Teach the thing. Mention the tool you used to do it.
3. **The honest review.** Including what's wrong with it. Naming a genuine flaw makes everything else you say believable.
4. **The answer.** Someone asks what to buy. You tell them, because you actually know.

Talk about things that interest you. Give value to your community. Keep growing the list. The advantage of affiliate work is there's no upfront cost — you can start earning now.

7.5 Disclosure — not optional, and now enforced

AUSTRALIAN LAW: YOU MUST DISCLOSE

The ACCC requires you to clearly disclose any commercial relationship when you promote a product — affiliate links, sponsorships, paid partnerships, and free products you were given. This is Australian Consumer Law, not a guideline, and enforcement stepped up hard through 2025 and 2026. Businesses have been hit with infringement notices running to tens of thousands of dollars, including one for instructing influencers not to disclose.

Labels that work: #Ad, Advertisement, Paid Partnership, Paid Promotion, Branded Content, or a plain-English line.

Labels that don't: #sp, #spon, "Collab", "Affiliate", "thanks to...", "gifted", or burying it in a wall of hashtags.

Put it where people see it *before* they click — top of the post, start of the video, above the link. Not at the bottom of a page nobody scrolls to.

COPY THIS

"Heads up — some links in here are affiliate links. If you buy through one, I get a small commission at no extra cost to you. I only ever recommend gear I actually use."

That's honest, it's compliant, and in my experience it makes people *more* likely to use your link, not less. People are happy to send a few dollars your way when you've helped them and been straight about it.

7.6 The long game

Amazon Associates makes money, for sure. But the School of Bogans looks at exponential growth — finding ways to earn over and over from work you did once. No ceiling caps.

That means passive income that keeps coming in for my life, my family's life, and hopefully our children's children. Keeping up with trends, concentrating on what works, rinse and repeat.

BE REALISTIC ABOUT THE TIMELINE

Affiliate income is slow to start and then compounds. Most people who make it work see meaningful commissions somewhere around the six-month mark — not week two. The ones who fail almost always quit in month three, right before it turns.

Build it alongside the service income from Chapter 5. That way the bills are covered while the slow money matures.

YOUR AFFILIATE STARTING LINE

1. List five things you already own and genuinely recommend to people.
2. Find the affiliate program for each. Start with Amazon Australia and Commission Factory.
3. Write one honest comparison or review post. Publish it on your site.
4. Add the disclosure line at the top. Before you publish, not after.
5. Share it to your two chosen platforms and email it to your list.

CHAPTER 08

08 Crypto Without The Cape

What this Bogan actually does, what it costs when it goes wrong, and the tax bill nobody warns you about.

Not financial advice. Nothing in this chapter or the next is financial product advice. I'm not a licensed adviser and I don't know your situation, your debts or your goals. This is a description of what this Bogan does and what it has cost me when I got it wrong. Crypto is volatile and you can lose the lot. Only ever put in money you can genuinely afford to lose, and talk to a licensed adviser before making real decisions.

8.1 Why it's in this book at all

Crypto is a way to save and grow money that isn't under the mattress and isn't in a savings account losing to inflation. It's also the most volatile thing most people will ever hold.

Both of those are true at once. Anyone telling you only the first half is selling you something.

WHERE CRYPTO GOES IN YOUR ORDER OF OPERATIONS

Last. Behind: money to eat, rent paid, high-interest debt cleared, and three months of expenses in a boring savings account.

If you're reading this because you're broke, **this chapter is not your answer**. Go back to Chapter 3, get cash in, get stable. Crypto with rent money is gambling with extra steps, and I've watched it wreck people.

8.2 Buying it in Australia

Use an exchange registered with **AUSTRAC** as a Digital Currency Exchange. That registration is the baseline — no registration, no money. You can check the register yourself on the AUSTRAC website, and you should.

EXCHANGE	NOTES
Binance Australia (InvestbyBit Pty Ltd)	Biggest range, lowest fees. AUSTRAC-registered. AUD PayID and bank transfers were restored in January 2026 after a period without them
Coinbase	Easiest for beginners, higher fees. Publicly listed company
Independent Reserve	Australian, long-running, strong compliance record
CoinSpot	Australian, very easy to use, wide coin selection, fees on the higher side
Swyftx	Australian, good interface and support

TWO THINGS THAT CHANGED RECENTLY

- **The Travel Rule.** Since 1 July 2026, Australian exchanges must collect sender and beneficiary details on crypto transfers, with no minimum threshold. Expect to provide more information when you move coins, and don't be spooked by it — it's the law now, not the exchange being difficult.
- **Scrutiny is up.** AUSTRAC ordered an external audit of Binance Australia's anti-money-laundering controls in 2025. The entity remains registered and operating, but it's a fair reminder: an exchange is a company, not a vault.

The previous edition said "the two exchanges we recommend" and then only named one. That was sloppy of me. Pick two from the table above — one big global for range, one Australian for easy AUD in and out.

8.3 Not your keys, not your coins

Exchanges get hacked. Exchanges collapse. Exchanges freeze withdrawals. It has happened to some of the biggest names in the industry, and people who thought their money was safe found out it wasn't.

A **hardware wallet** is the safest place to keep crypto you're not actively trading. I use a Ledger Nano X for anything meaningful. Trezor is the other main one. Keep small trading amounts on the exchange; keep the serious money off it.

THE RECOVERY PHRASE — READ THIS TWICE

The old edition said wallets are "secured with a password". That undersells it badly, and the gap is where people lose everything.

What actually protects your crypto is the **recovery phrase** — 12 or 24 words handed to you when you set the wallet up. That phrase *is* your money. Anyone who reads it can take everything, from anywhere in the world, instantly and irreversibly. There is no bank to ring. There is no chargeback.

- **Write it on paper** — or stamp it into metal. Never a photo, never a screenshot, never a note on your phone, never in your password manager, never in an email to yourself, never typed into a website.
- **Store two copies in two separate physical places.** Fire and flood are real, and this is Australia.
- **Nobody legitimate will ever ask for it.** Not support, not the exchange, not Ledger, not me. Anyone who asks is stealing from you, full stop.
- **Test it before you fund it.** Wipe the device and restore from your written phrase while there's nothing on it. Better to find your handwriting is unreadable now than in five years.

8.4 Earning interest on it

Exchanges offer products that pay a yield on crypto you deposit — Binance Earn and similar. Yes, you can make interest on your crypto.

Understand what you're doing, though: you're lending your coins to a company, and the yield is the fee they pay for the risk. It is not a bank deposit. There's no government guarantee behind it, and platforms offering the highest yields have been exactly the ones that blew up historically.

ROUGH RULE

Anything paying single digits from a major registered exchange is a reasonable product. Anything paying 20% or more is telling you where the risk is. If you can't explain where the yield comes from, you are the yield.

8.5 The tax bill nobody mentions

THE ATO KNOWS

The ATO receives data directly from Australian exchanges and matches it to your tax file number. "They won't find out" is not a strategy — this is one of their most actively targeted areas.

- **Crypto is property, not currency.** It's a CGT asset.

- **A taxable event happens when you sell, trade, or spend it.** Swapping Bitcoin for Ethereum is a disposal even though no dollars moved. Plenty of people get caught by exactly this.
- **Hold longer than 12 months** and Australian residents currently get a 50% CGT discount on the gain. Note that this is legislated to change — from July 2027 the 50% discount is set to be replaced with an inflation-based discount and a minimum rate. Plan with that in mind.
- **Staking rewards and interest are ordinary income** at the value they were worth when you received them — separate from CGT.
- **Capital losses only offset capital gains**, not your wages. They carry forward indefinitely.
- **Keep every record for five years.** Dates, amounts, AUD value at the time, what it was for, and the fees. Without proof, the ATO can refuse your losses and your discount.

DO THIS FROM DAY ONE

1. Connect a tracker — Koinly, CoinTracking or CryptoTaxCalculator — to every exchange and wallet the day you open it.
2. Reconstructing three years of trades later costs more in accountant time than the tracker costs for a decade.
3. Set aside a slice of every realised gain for tax, the same way you did with business income in Chapter 1.

8.6 How this Bogan actually plays it

POIDA SAYS

I keep large amounts on the Ledger, small amounts on the exchange for trading, and I write down what I own and why. If I can't explain in one sentence why I own something, I shouldn't own it.

We're in for crazy times. You will see 30% pullbacks — plural, and they feel a lot worse when it's your money and not a chart in a book. But over the years ahead I reckon fellow Bogans who hold steady and keep learning will turn savings into life-changing money.

The ones who blow up are the ones using leverage, chasing whatever's pumping on socials this week, and buying tokens off a bloke in the DMs. Don't be that Bogan.

CRYPTO SCAMS, SPECIFICALLY

- Anyone who DMs you first about an investment.
- “Send 1 ETH, get 2 back.” Nobody has ever got 2 back.
- Romance and long-friendship approaches that eventually mention a trading platform. This is the biggest category of loss in Australia, by a mile.
- Fake versions of real apps and websites. Always type the address yourself and bookmark it.
- Recovery services promising to get your stolen crypto back. That’s a second scam aimed at victims of the first.
- Anyone guaranteeing a return, ever.

Report to **Scamwatch** and check names against **ASIC Moneysmart’s** warning list before you send a cent.

This market changes constantly, which is exactly why we keep the conversation going at the School of Bogans rather than pretending a book stays current forever.

CHAPTER 09

09 The Markets

Stocks, commodities and FX. The hardest way to make money in this book, and the one that empties the most accounts.

THIS IS NOT FINANCIAL ADVICE. We don't give financial advice and we're not licensed to. What follows is a description of how some of us approach the markets and, more importantly, how people lose money in them. Trading involves a real risk of losing more than you put in. Most retail traders lose. Speak to a licensed financial adviser before you risk a dollar.

9.1 The honest bit first

This is the hardest way to make money in this book. So many people lose. That's not me being modest — it's the plain numbers, and the brokers themselves are legally required to publish them.

The good news is fellow Bogans do make money here. Our group chats and live broadcasts share what we're watching, what we're doing, and why. It's not financial advice — it's an ongoing conversation between people putting their own money on the line.

WE DO NOT DAY TRADE

That is the fastest way to lose the lot. The overwhelming majority of day traders lose money, and the ones selling day-trading courses make theirs from the course, not the trading.

We take careful, calculated positions with a tight stop loss and room to run. Fewer trades, better trades, and no need to sit in front of a screen all day.

9.2 Before you open an account

THE GATE YOU HAVE TO PASS

1. **Is your high-interest debt cleared?** A credit card at 20% is a guaranteed 20% return when you pay it off. No trade beats guaranteed.
2. **Have you got an emergency fund?** Three months of expenses, in cash, boring, untouched.
3. **Is this money you can genuinely afford to lose?** Not “would rather not”. Actually lose, entirely, without changing how you live.
4. **Have you paper-traded for three months?** Every broker offers a demo account. If you can’t make it work with fake money, real money won’t fix it.

Four yeses or don’t start. There’s no rush — the market will still be there.

9.3 Choosing a broker

Use an **ASIC-licensed** broker holding an Australian Financial Services Licence. Check the licence number on ASIC Connect yourself — offshore brokers advertising huge leverage are outside Australian protections, and when something goes wrong you have no recourse at all.

ON CFDS AND LEVERAGE

Contracts for difference are heavily marketed to beginners because they’re profitable for the broker. ASIC caps retail leverage precisely because so many people were being wiped out. Brokers must publish the percentage of retail clients who lose money — go and look at that number on any CFD broker’s site before you sign up. It is routinely somewhere around 70–80%.

Leverage doesn’t make you a better trader. It makes the same decisions bigger, in both directions, and it turns a bad week into a closed account.

9.4 Risk management is the whole job

Everyone wants to talk about entries. Entries are the least important part.

RULE	WHY
Risk 1–2% of your account per trade	You can be wrong ten times in a row and still be trading. That's the entire point
Set the stop loss before you enter	Decide while you're calm. You will not be calm later
Know your exit before your entry	Both exits — the one where you're right and the one where you're wrong
Aim for at least 2:1 reward to risk	Lets you be wrong more often than right and still finish ahead
Never average down a loser	This is how small losses become account-ending losses
Never move a stop loss further away	That's not a plan, that's hope with a spreadsheet
Write down every trade	Entry, exit, size, and *why*. Your journal will show you the leak

POIDA SAYS

The trade that kills you is never the one you planned. It's the one you took because you were bored on a Tuesday, or angry about the last one, or because someone on the internet was very confident.

No plan, no trade. Say it out loud before you click.

9.5 What we actually trade

- **Shares** — the slowest and the most forgiving. Australian shares also come with franking credits, which matter more than beginners realise.
- **Index funds and ETFs** — deeply boring and they quietly beat most active traders over a decade. If you only ever do one thing from this chapter, this is the one with the best odds.
- **Commodities** — gold, oil, ags. Big moves, driven by news and weather.
- **FX** — the biggest market on earth, open 24/5, and the one where beginners lose fastest because leverage is so easy to reach for.

THE UNSEXY TRUTH

For most people, a regular monthly amount into a low-cost diversified index fund, left alone for twenty years, will beat what they'd achieve trading actively. It's dull, it doesn't make a good story, and it works.

If you want to trade actively as well, do it with a small slice — the part you can genuinely afford to lose — and keep the boring engine running underneath.

9.6 Learning without paying for it

- **ASIC's Moneysmart** — free, independent, no product to sell you. Start here.
- **Your broker's education section** — usually decent, and free.
- **A demo account** — three months minimum before real money.
- **A trading journal** — a spreadsheet is fine. This teaches you more than any course.

> **SIGNAL GROUPS AND "MENTORS"**
>
> If someone can reliably pick winners, they don't need your $99 a month. Be particularly wary of: guaranteed returns, screenshots of profits, rented Lamborghinis, "copy my trades" services, and anyone who found you via DM.
>
> A genuine trading community shares reasoning and shows its losses. A scam shows only wins.

That's the difference between what we do at the School of Bogans and what gets sold to you on Instagram. We show the losers too, because that's where the lessons are.

CHAPTER 10

10 Your First 90 Days

Everything in this book, put in order, with dates. Print it out and tick the boxes.

Here's the whole book, in order, with dates on it. Nothing new — just the sequence that works, so you're not sitting there wondering what to do on Tuesday.

Print it. Tick the boxes. If you fall behind, don't restart — just pick up where you left off.

10.1 Week 1 — Foundations

- [ ] Create the business email address and pick your stage name.
- [ ] Install a password manager. Turn on 2FA for email first.
- [ ] Write the master password and recovery codes on paper. Hide the paper.
- [ ] Apply for an ABN at abr.gov.au. Free, fifteen minutes.
- [ ] Open a second bank account for business only.
- [ ] Set up Google Drive folders and start the Contacts file.
- [ ] Write your one-sentence goal and stick it on the fridge.

10.2 Week 2 — Find the problem

- [ ] Join Quora, Reddit and three Facebook groups in your area of interest.
- [ ] Answer five Quora questions properly. No links, no pitch.
- [ ] Read 3-star Amazon reviews on ten products in your niche. Note the complaints.
- [ ] Write down three real problems, who has them, and what they cost.
- [ ] Pick one. That's your starting niche.

10.3 Weeks 3–4 — Cash in the door

- [ ] Walk the house. List everything untouched for twelve months.
- [ ] List ten items on Marketplace and Gumtree. Good photos, sharp prices.
- [ ] Sign up to Airtasker and take three jobs.
- [ ] Book a market stall, or share a mate's.
- [ ] Bank every dollar into the business account. Set aside 25–30% for tax.

Target: your first $500. It's not the money that matters here — it's proving to yourself that money moves when you move.

10.4 Weeks 5–6 — Build the shopfront

- [ ] Buy your domain name.
- [ ] Build a one-page site: what you do, who for, proof, one call to action.
- [ ] Set up a Google Business Profile if you're local.
- [ ] Pick two social platforms. Set them up properly with the business email.
- [ ] Post five times using the five post types from Chapter 4.

10.5 Weeks 7–8 — Sell your hands

- [ ] Pick one service you could deliver tomorrow.
- [ ] Do it once for free, locally. Screenshot before and after.
- [ ] Write a one-page offer with a real price on it.
- [ ] Send it to five local businesses. Personally, not a mail merge.
- [ ] Set up an Upwork or Fiverr profile. Basic package at $25–$75 minimum.
- [ ] Make three portfolio samples. Invent the client if you have to.

Target: your first paying client. One is all you need — the second is ten times easier.

10.6 Weeks 9–10 — Start the list

- [ ] Set up MailerLite, Brevo or Kit. Free tier.
- [ ] Make one thing worth swapping an email address for.
- [ ] Put the signup on your site, your socials bio, your signature, your stall.
- [ ] Write and send your welcome email.
- [ ] Email your list once. Useful content, no pitch.
- [ ] Check your unsubscribe link works and your details are in the footer.

10.7 Weeks 11–12 — Turn on the affiliate income

- [ ] List five things you own and genuinely recommend.
- [ ] Join Amazon Associates Australia and Commission Factory. Complete the W-8BEN.
- [ ] Write one honest comparison post. Include what's wrong with the product.
- [ ] Put the disclosure line at the top, before you publish.
- [ ] Share it to your two platforms and email it to your list.
- [ ] Hold one event — online is fine. Even four people. Collect every email.

10.8 Day 90 — Sit down and look

THE REVIEW

1. What did you earn, total? Write the actual number down.
2. Which single activity produced the most of it?
3. What took the most time and produced the least? Stop doing that.
4. How many people are on your list?
5. What's the one thing you'd tell yourself on day one?

Then do it again. Double down on whatever worked. That's the whole method — **rinse and repeat**.

WHAT REALISTIC LOOKS LIKE

If you do all of the above properly, ninety days in you should have: a few hundred to a few thousand dollars from Chapters 3 and 5, one or two ongoing clients, a list of 50–200 people, and your first affiliate commissions trickling in.

That's not a Lamborghini. It *is* a real business with real momentum, built for near enough to nothing, and it's a hundred times more than most people who buy a book like this ever get to. Affiliate and passive income tends to get serious around the six-month mark — keep the service work running until then.

10.9 Thanks for coming on the ride

Congratulations. You've taken real steps to better yourself and get serious about making money for the future.

Bogans reckon online is the way it's going — legally, sustainably, and without asking permission from a boss. You don't need huge start-up money and you don't need to be a super geek. You do need to start, and you do need to keep going after the first month gets boring.

POIDA SAYS

Everything in this book, I've either done myself or watched a mate do. The lawn. The Harley. The plant cuttings at the Sunday markets. The speaker link that turned into a home theatre commission. None of it was clever. All of it was showing up.

Jump on board and enjoy the ride. Stay upright.

10.10 Keep going with the School of Bogans

A book gets you started. It can't answer your question on a Wednesday night, and it can't tell you what changed last month.

That's what the School of Bogans is for — a community of like-minded people working on exactly this, sharing what's working right now, what's trending, and how we're making money today. Departments across the school, a social room to connect with other Bogans, and updates as things change.

Come and have a look

PAY MONTHLY	BEST VALUE
$39	**$398**
per month	per year
Cancel whenever you like	*Saves you $70 on the monthly*

All prices in Australian dollars. That gets you the departments across the school, the social room to connect with other Bogans, and the updates as things change — which, in crypto and affiliate marketing, is constantly.

Head to **poidabogan.com** to join, or email **poidabogan@gmail.com** and just ask. No hard sell — if it's not right for where you're at, I'll tell you that instead. To cancel, email me and it's done; no hoops, no retention script.

There's more advanced gear inside for when you're ready for it. But if you're only here for one thing, make it this: pick one chapter and actually do it this week. The reading isn't the hard part.

General information only. This book is general information and entertainment. It is not financial, legal, tax or investment advice, and it doesn't take your personal circumstances into account. Prices, rates, platform rules and laws referred to were accurate to the best of my knowledge at the time of writing in 2026 and will change — always check the source before you act. Some links in this book may be affiliate links, meaning I may earn a commission at no extra cost to you. Seek advice from a licensed professional before making financial decisions.

School of Bogans

"Find someone's problem, fix it, and you get money and trust. Then rinse and repeat."

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