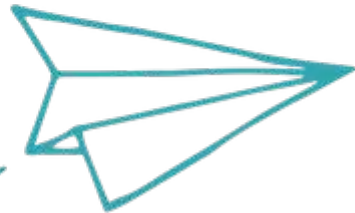


CRUISE & EARN

The ultimate guide to making money whilst cruising



Hannah Leigh Collerson



TRAVEL LIFESTYLE

Cruise & Earn

The Ultimate Guide To Making Money Whilst Traveling

Contents

Foreword	6
PART ONE:.....	7
Make money online whilst cruising	7
FREELANCE WRITING	8
INFLUENCING	10
SOCIAL MEDIA MANAGING	12
MAKING THE MOST OF REFERRAL SYSTEMS	13
BLOGGING.....	14
COMPLETING SURVEYS ONLINE	16
REVIEWING WEBSITES	17
TRANSLATING ONLINE.....	18
ONLINE TUTORING	19
ARTICLE EDITING	20
SMART SEARCHING	21
TESTING WEBSITES	22
BECOMING A VIRTUAL ASSISTANT.....	23
MAKING EASY MONEY WITH INBOXDOLLARS.....	24
WRITING REVIEWS	25
AFFILIATE MARKETING	26
VLOGGING.....	27
PART TWO:.....	28
Create your own products to sell.....	28
GETTING PAID FOR YOUR PHOTOS	29
SELLING YOUR VIDEOS	31
CREATING COMPANY NAMES AND LOGOS	33
MAKING AND SELLING JEWELLERY	34
WRITE AN EBOOK.....	35
CREATING AN ONLINE COURSE.....	36
SELLING YOUR ART	38
SELLING T-SHIRTS ONLINE	39
CREATING AND SELLING AN APP.....	40

PART THREE:	42
Get paid to work whilst cruising	42
RUNNING ERRANDS	43
BEING A TOUR GUIDE	44
PERFORMING AT PORTS	45
GETTING PAID FOR TRANSCRIBING	46
PARTICIPATING IN RESEARCH PANELS AND FOCUS GROUPS	47
OFFERING MASSAGES	48
HAIR STYLING	49
MODELLING	50
DJ-ING	51
VOICE OVERS	52
HELPING OTHERS WITH THEIR RESUMES	54
TEACHING A SKILL TO OTHERS	55
GIVING GUEST LECTURES	56
ACTING AS A CRUISE TRAVEL AGENT	57
BABYSITTING FOR FELLOW PASSENGERS	59
OFFERING FINANCIAL CONSULTATION	60
PART FOUR:	61
Get yourself a passive income	61
INVEST IN STOCKS THAT PAY DIVIDENDS	62
LEND AND EARN INTEREST	63
RENT OUT YOUR HOME	64
RENT OUT YOUR PARKING SPACE	65
RENT OUT YOUR CAR	66
INDEX FUNDS	67
BECOME A SILENT BUSINESS PARTNER	68
PART FIVE:	69
Buying and selling	69
RECEIVE REWARDS FOR USING CREDIT CARDS	70
BECOME A MYSTERY SHOPPER	71
DROP SHIPPING	72
SELLING GOODS ONLINE	73

SELL YOUR OLD CLOTHES/BAGS FOR CASH	74
GET AUTOMATIC REFUNDS FOR THINGS YOU ALREADY BOUGHT	75
Conclusion.....	76

Foreword

If you're a regular cruiser, or even if you've just been on one or two cruises so far, you might have noticed how every cruise seems to have its own version of Richard Branson. That is, someone who seems to travel a lot without ever having to return home to work. Okay, so maybe they're not quite on the same scale as Richard Branson, but you get the picture. Travelling is expensive, especially when your method of travelling is on a cruise, but somehow there are people who seem to be able to do it non-stop.

If you haven't yet run into anyone of the sort, look around for those with different cruise cards to yours. Most cruises have a loyalty reward system in place, whereby those that have been on a certain amount of cruises receive different cruise cards that give them certain advantages. Those with 'platinum' or 'elite' cruise cards have been on over 15 or so cruises just with that cruise company!

There are of course those who have spent their retirement funds on a few years' worth of cruises, and that's definitely one way to fund your travels, but we're talking about people who are a long way off retiring. People who have managed to make their finances work to their travelling schedule, rather than the other way around.

They'll brag about all the places they've seen, and how the times they do return home will be more of a pit stop between cruises. All the while you're nodding along, hiding your jealousy with the occasional 'wow' or 'sounds amazing' and probably wondering how they manage it.

If that's the case and you're hoping for a taste of the same lifestyle, you'll need to know how you can make money whilst cruising. Luckily for you, this book will reveal no less than 55 ways to do that. Whether you choose to try them all, or just test the water with one or two, you'll soon be on your way to living a sustainable cruise lifestyle.



PART ONE:

Make money online whilst cruising

Before recently, accessing the internet whilst on a cruise was near impossible, but now cruise ships have Wi-Fi that you can pay to access. Or if you've been on a number of cruises before, you might even be entitled to some free minutes – it's worth asking.

But now that cruisers can easily access the internet, they've also got access to a whole load of money-making opportunities. In this section you'll find details of different ways that you can make money online whilst cruising.



FREELANCE WRITING

Even if you've had no freelance experience before, this is an easy way to make money online. Most freelance work involves producing content for websites and blogs, so if you're good at writing this could be an easy way to make money by writing articles for other people.

Setting yourself up as a freelancer couldn't be easier, you just need to create an account on a freelancer platform. The most popular freelance sites are Upwork (formerly known as Elance-oDesk) and Freelancer, which I'll put links to at the bottom of this section. To create your account, you'll just need a profile picture (choose one that looks professional), a summary about yourself and your experience, and if you have any past work to display you can add it to the portfolio section of your profile. Remember that every potential client will see your profile, so use it to sell yourself. If you don't have any past experience, try and sell yourself in your summary. Then, once you've joined one of these platforms, all that's left to do is apply for the jobs that interest you and start building up your reputation.

This is a great way to make money online if you can confidently write on different topics. There will always be work opportunities as the majority of clients are businesses and start-ups, so they constantly need content and don't have much time to write articles for themselves. You can also choose how much work you take on, which works perfectly when

cruising. If you know you've got a few sea days coming up, without many ports of call, you could take on more work that week and use your spare time to earn some spending money.

The only downside with freelance writing is that obviously if you struggle with grammar or writing in general, it might be a little tricky, and you may not get all that many clients. It can also be time consuming applying for individual jobs on the freelance platforms, especially if you haven't yet perfected your cover letters. But both of these are obstacles that can be overcome with practice and a little work. Then, once you've got some experience under your belt, you can set an hourly rate that suits you. A lot of freelancers charge their clients between \$20 and \$30 an hour, which isn't bad for casual work. You might have to start off with slightly lower rates whilst you build your reputation, but as soon as you can show that you know what you're doing, the sky's the limit.

Some links to the best freelancer sites:

<https://www.upwork.com>

<https://www.freelancer.com>



INFLUENCING

Instagram has become one of the world's fastest growing social media platforms, and has become known for helping its users earn money, just by posting pictures. If you're not already a user of Instagram, it's definitely worth creating yourself an account. It's simple and easy to use, so there's no need to worry about difficulty using it, and it can help you make some money on your travels.

Instagram Influencers are those that are paid by brands to promote their products in their photos. It might sound like something that only celebrities and royalty can take part in, but brands specifically look for ordinary people – people that are genuine and have an influence over their followers.

Instagram is the most visual social media platform, so your journeys whilst cruising are the exact sort of thing that the Instagram community wants to see. But becoming an Instagram Influencer is more than just using the platform, you need to generate a relatively large group of followers that are genuinely interested in your posts and engage with your photos.

Once you have over 10,000 followers, which is more achievable than you might think, you can approach brands and offer to feature their products in your posts for a price. They might even approach you if you're attracting enough attention. It might not seem realistic, but there are thousands of ordinary people turned influencers thanks to Instagram.

Instagram also has the ability to include one clickable link in your bio, so if you'd rather not promote products in your pictures, you can charge people to have their website link in your bio for a certain amount of time. This is something you can charge daily for. The amount you could charge per day would depend on the amount of followers you have but most popular accounts charge over \$50 a day.




SOCIAL MEDIA MANAGING

One of the main benefits of cruising is all the spare time you have on sea days. We all love the extra relaxing or reading time, but not all of us think to spend that time making money. Managing other people's social media accounts is perhaps one of the best ways to earn money whilst cruising, and is one of the more enjoyable ideas.

Social media has become a vital part of business, it's the best way to reach out to potential customers and gather leads, so most businesses nowadays know better than to overlook the power of social media. The trouble they have though is that managing social media accounts and posting regularly can be time consuming, so luckily for us cruisers, they tend to delegate that task to others.

Considering a lot of us spend a fair amount of our time on social media anyway, this might just be your idea of the perfect way to earn money whilst cruising. If you already use and understand social media, it shouldn't even be too challenging. Your main responsibilities will include sharing content, posting regular statuses or pictures, responding to comments and engaging with followers on social media platforms like Facebook, Twitter, Instagram and LinkedIn.

You can advertise yourself as a social media manager online, on social media itself and on other job boards and platforms, including freelance sites. As for how much social media managing pays, it can be as lucrative as a full time job, despite it only needing to take up a fraction of your day. Worked out on a yearly basis, those that manage social media accounts earn an average of \$25,000 – which is a fair amount of travel money.



MAKING THE MOST OF REFERRAL SYSTEMS

Businesses are always looking for new ways to get more visitors to their site, and referral systems are on the rise, and are something that us cruisers can take advantage of. The way referral systems work is, you send a friend to their site, and you'll be paid for it. It's fairly similar to affiliate marketing, but on a much more personal scale.

You can send people to certain websites and encourage them to buy products and services, and you'll receive a commission of the sale, seeing as you'll be the one who initiated the sale.

When you think about it, you'll be doing very little work and earning money just by suggesting products or services you've enjoyed, which you might have done anyway. It makes sense that both you and the person you're referring should benefit from the referral – they find a great service provider and you receive a bonus.

Some sites to help you make money through referral systems:

<https://www.aol.com/article/2015/06/03/earn-money-company-referral-programs/21188436/>

<https://www.transfergo.com/en/refer-a-friend>

A photograph showing a person's hands interacting with a tablet computer on a light-colored wooden desk. The tablet screen displays a webpage with a video player and text. To the right of the tablet is a white cup of coffee on a matching saucer. The background is softly blurred, showing a laptop and some papers on the desk.

BLOGGING

If you like keeping a record of your travels with a diary or a journal, a blog might be the best way forward for you. Travel blogs are one of the most popular genres of blogs. People love reading and becoming inspired by others' travel stories, so if you're spending some time cruising, it would be a missed opportunity not to share your experience with the world.

Blogging can even bring in a fair amount of money – think of the increasing amount of people that have become 'professional bloggers'. If enough people take a liking to your blog, you can earn money through Google AdSense, which basically involves you placing advertisements on your blog and being paid each time someone clicks on one.

The main reason people hesitate when starting a blog is because at first it can seem daunting, and technically difficult. But blogging has literally never been easier. Now you can start a blog for free with different blog platforms like Wordpress and Blogspot and get started in a matter of minutes, and without having to learn any coding.

For blogs that you can profit from though you'll need to pay for your own hosting. Don't panic, it's not expensive, it can cost as little as around \$3 a month, and when you think of how much you'll have the potential to earn, that's not too bad.

Links to some blogging platforms to get you started:

<https://wordpress.com>

<http://bloginstructions.blogspot.co.uk>

Links to hosting sites:

<https://www.bluehost.com>

<https://www.godaddy.com/hosting/web-hosting>



COMPLETING SURVEYS ONLINE

You might have heard of people completing surveys online for money, and that's because there are so many different sites that offer payment for completing surveys now. You can sign up to these sites and you'll be sent surveys that are appropriate for you based on the details you entered when creating your account.

Each survey will take you around 20 minutes to complete, but obviously they all differ in lengths. All you'll have to do is answer a series of (usually multiple choice) questions, and then money will be credited to your online account. It's easy money. The only trouble is, it's not very much money.

As you can imagine, these sites aren't willing to part with too much money, and so the surveys aren't particularly well paid. You'll be earning usually around \$0.20 per survey, with the occasional site offering up to \$3. And often, these sites have a minimum amount that you have to earn, around \$10 or \$20, before you can withdraw what you've earned.

But if you've got spare time whilst cruising, and you don't mind filling out surveys, it's an easy way to make a few dollars.

Some links to survey sites:

https://www.mysurvey.com/index.cfm?utm_source=mysurvey&utm_medium=mysurvey_portal&utm_campaign=mainportal

<http://www.surveybee.net>

<http://www.vivatic.com/?r>



REVIEWING WEBSITES

Nowadays, we want reviews of everything we use. We're fed up of listening to sales pages, and company promises, we want to hear what regular people have to say about their experience with products, businesses, services and even websites. It's a great system for us as buyers, but start up businesses and websites need to get their foot in the door, and so rather than waiting for customers to find them, they pay people to review their websites and help build their reputation. This is what you could be doing with all those days at sea.

You could earn around \$10 or even \$15 just for half an hour's work. You'll just need to review how easy the website is to use, and answer any questions they have about the site. You might be asked to just send this information back to the website owners, and allow them to use your words as a testimonial, or you might be asked to write an actual review article for them or to publish on your own site.

This is an easy job for those who are tech-savvy, and those who speak fluent English. It shouldn't even take too much time. But if the website is paying you, they'll often expect a review that is more focused on the positives, even if you have improvement points.

Some websites that pay for other website reviews:

<http://www.surveydownline.com/rg/lp2.aspx?fn=>
<http://gen.video>
<https://www.matomyseo.com>



ONLINE TUTORING

Knowledge is something that people will never stop paying for, so if you have a particular skill or area of expertise, being an online tutor might just be the perfect way for you to make money whilst cruising.

There are plenty of websites that offer online tutoring services, but they're all constantly looking for new tutors to work for them – the more tutors they have, the more students they can take on.

It's also really easy to apply to become an online tutor. You simply create an account on a tutoring site, enter your details and your area of expertise and within a few days the site owners will get back to you and help you find students if you're successful.

This is a great way to earn some money if there are only certain hours you can set aside, as online tutoring can easily fit around whatever else you have planned (and let's face it, there are some cruise activities that we wouldn't miss for the world). Most lessons also only last an hour or even 45 minutes in some cases, so it's not particularly time consuming either, and you could earn up to \$50 an hour depending on your experience.

If there's no subject that you'd feel confident teaching others about though, this might not be the best option for you.



ARTICLE EDITING

This one is fairly similar to being a freelancer, only rather than producing your own work, you can edit other people's and bring it up to scratch. You can use the same websites mentioned in the 'become a freelance writer section' to find editing work, as clients use these sites to find editors and proof-readers as well as writers.

An advantage of editing articles over freelance writing is that it's a lot less time consuming, and often there's not that much difference in the pay per hour. Clients need a second opinion on articles, eBooks, guides, essays and all sorts, especially if they hope to professionally publish their work, or if English is only their second language. As a native or fluent English speaker, you would easily be able to edit and proofread other people's work.

How much you can earn depends on the length of the articles you edit, you could earn up to \$25 an hour, depending on how you set your rate, but the longer the pieces you're willing to edit, the more you'll earn.

Some links to sites where you'll find editing work:

<https://www.upwork.com>

<https://www.freelancer.com>



We all browse the internet pretty much constantly, we look up the most basic of questions just because we can, but what if I told you, you could earn money just by carrying out your normal searches? It's an opportunity you wouldn't turn down.

I mentioned Swagbucks earlier in the section about completing surveys for money, but another way they allow their users to make money is simply by searching the internet. If you already have an account for completing surveys, your survey funds will go hand in hand with the funds you can earn by searching.

Again, this is one that won't give you megabucks, but you can't complain when you're earning money by doing what you would be doing anyway. You'll only receive 1 swagbuck a day, but when you combine this with any survey money, you might find that your swagbucks start to build up, and pretty soon you'll be able to convert them to a voucher that you can spend on your travels.

A link to Swagbucks:

<https://www.swagbucks.com>



Testing websites is a little different from reviewing them, as it requires you to go a bit more into detail, and help the web developers with the website, rather than just encouraging people to visit the website.

You'll need to check that you (and other users) can easily use and navigate around the site, find everything you need, and that all of the different pages work on different browsers.

You might be asked to install software so that the company can track your movement around the site.

This is fairly easy to do, and can pay well – up to \$20 an hour. But it's worth checking that your connection to the cruise Wi-Fi is strong enough and that page load speed is good enough that it won't affect how you view the websites. You'll also need an up to date laptop of your own, rather than just access to a public one, in case you need to download specific software.

Some links to websites that will pay you to test websites:

- https://www.usertesting.com/be-a-user-tester?aid=1070&aff_sub=&transaction_id=10265a32a51f77935decc589b92369
- <https://www.utest.com/projects?tab=all>
- <http://www.enrollapp.com>



BECOMING A VIRTUAL ASSISTANT

Becoming a virtual assistant is the perfect online job for those who are used to using the internet and technology. You'll also need to be organised, as virtual assistant responsibilities are mainly administrative, so you'll be in charge of things from company calendars, to emails, to arranging emails remotely and making sure communications run smoothly.

It can be a fun job, and it's one that you can keep going whilst you cruise the world. As long as you can access the cruise Wi-Fi without fault, and complete daily tasks, you could be earning up to \$30 an hour. Remember though that the more you build your reputation and your employer's trust in you, the more you'll be able to charge per hour.

The only thing to bear in mind with this way to make money is that it can be a lot of work, and if the cruise Wi-Fi isn't particularly reliable you might find your employer reluctant to keep you on.


You can find virtual assistant jobs on job boards and on freelancing sites, and it might be worth applying for positions before you start cruising, so that you know what you're taking on and how much you'll be earning.

Here are some sites where you'll find clients in need of virtual assistants:

<https://www.upwork.com/home>

<https://www.freelancer.com>

<https://www.taskrabbit.com>



MAKING EASY MONEY WITH INBOXDOLLARS

InboxDollars is the perfect site to help you make money whilst having the ultimate cruise lazy day. Whilst it's known for being a site that will pay money for you to complete surveys, it actually offers you money for several things, including shopping and watching TV.

So InboxDollars might be your go-to site for making money online, as there are a few different ways it lets you go about earning, meaning if you get bored of one, you can take a break from it and try something new. There are thousands of surveys available for you to complete, but also games for you to play and videos to watch, not just for fun but in return for money! Like Swagbucks, you can also earn money for just browsing the internet.

The downside of InboxDollars is that you might have to spend a fair amount of time on the site before you earn any real money, as the activities aren't particularly well paid. For some of the videos you watch you might only earn \$0.01, and the most you'll earn per activity will be a few dollars.

Your best bet for making more substantial amounts is to play the free games which offer cash prizes. Now, that's not me encouraging gambling, as that's certainly no way to try and make money, but plenty of the InboxDollar games allow you to play for free, without putting any deposit down, so it's worth taking advantage of these. If you're not putting any money down, you've got nothing to lose. Just be careful to steer clear from the games that ask for your credit card details – these ones aren't free!

A link to InboxDollars:

<http://www.inboxdollars.com>



WRITING REVIEWS

Every business and new products needs reviews, and they'll pay for it. For example, sometimes those reviews you see on Amazon are fake reviews, that people have paid for. Or if you're looking for a simple and easy site where you can write reviews for cash, you're in luck, because there's loads of them.

Sponsoredreviews.com will sponsor you to write reviews on your own blog, and so even if you don't make many sales, you'll still receive the sponsor money. Usually they pay \$50 and upwards, some reviews even receiving up to \$500 of sponsorship money (but this will be for the bigger products, and probably on bigger sites).

Then there's Reviewstream.com which will pay you to write reviews on its website, and on a whole range of different things so you can choose the topic you review. The rates that they pay often change, but at the moment you're looking at around \$2 per review. It might not sound like a lot, but you also get some extra pennies each time someone expresses an opinion in response to your review. The main downside though is that you have to reach \$50 before you can withdraw what you've earned, but when you reach that milestone, you'll feel like you've hit the jackpot. If you're an avid review writer anyway, that's even better, you simply get paid for doing what you already would.

Some sites that will pay you for reviews:

<https://www.reviewstream.com/writereview.php>

<http://www.sponsoredreviews.com>



AFFILIATE MARKETING

This is another one that can focus around reviewing things, but this one you'll need your own blog for. Basically affiliate marketing is where you write about a product or service on your own site, reviewing it or promoting it, and in your article you can include a link to that product or service and receive a commission if any of your audience buy through your link.

You'll need to create an affiliate account with whichever business whose product you'll be linking to; as the link you'll need to include needs to be one specific to you – so that they know where the sale has come from. If you include just an ordinary link, you won't get paid.

Amazon offers an affiliate scheme, and it's fairly easy to set up, but if you were after something a little more specific, most other businesses have affiliate schemes. After all, they're not going to turn down the opportunity for more sales and more publicity.

The amount you'll receive from affiliate marketing will usually be around 10%, or 20% if you're lucky of the product sold. So the more expensive the product, the more you'll make.

The only downside to affiliate marketing is that if no one sees your articles, you might not actually make any money. But if you're passionate about something, people will pick up on it, and so writing about something you're passionate about could be the key to getting sales through your site, even if what you're passionate about isn't the most expensive product.

Some links to get you started with affiliate marketing:

<https://affiliate-program.amazon.com>

<https://uk.godaddy.com/affiliates/affiliate-program.aspx>



VLOGGING

So we know that blogging can be a real money earner, but so can vlogging – blogging through videos.

Vlogs can actually attract more people than blogs, as people find it easier to watch something rather than read something. We all prefer visual content, which is the reason behind both YouTube and Instagram’s success. Our lives are busy, and we prefer a few seconds of watching or seeing, to minutes of reading.

Cruises are a great place to vlog, as there’ll be new sites and scenery everyday, and probably cruise gossip to share as well. You could literally just document your cruise experience. But there are also endless possibilities for video ideas, if you had something else in mind. The key to success with videos is passion. Show your personality and your passion when you’re talking and you’ll come across as more genuine and likeable.

You can make money vlogging again through placing advertisements. The more people that watch your videos, the more you’re likely to earn. Another advantage of video blogging over blogging is that it’s much easier to rank further up in search engines with videos, as there just aren’t as many videos as there are blogs. So you’re more likely to be seen, and more likely to make money.

If you become a popular vlogger, with a lot of subscribers and views, you might find that there are the same money making opportunities with YouTube as there are with Instagram, as brands may approach you and pay for you to feature their products, or even link to them.



PART TWO:

Create your own products to sell

With cruises often comes a lot of free time as you travel between ports - free time that you can spend getting creative. If this is something you enjoy, you'll be pleased to hear that there's never been a better time than now to make a profit from your creativity.

Most people take photos, create art, or write as a hobby, but why not use your creations to fuel your travels? People are always looking for art, or a good read, so you might just be able to make a living for yourself by selling your photography, art, books and the likes.

If you like spending your time getting crafty and creative anyway, there's really no downside, you just get paid for doing what you love! You also don't need to use the internet too much, not as much as you would with the online money making ideas anyway, and so you won't have to pay too much for internet access on the cruise. For the products that you want to sell online, you could even use the Wi-Fi at coffee shops when you stop at ports, so that you really don't have to spend a penny.



GETTING PAID FOR YOUR PHOTOS

The quality of cameras has improved massively over the last few years, even our phones are capable of taking top notch photos, and nowadays everyone has a phone. Photography is no longer as exclusive as it once was, every smart phone user could easily consider themselves photographers if they take enough decent photos.

If you plan on cruising a lot, the chances are you'll come across plenty of perfect photo opportunities. Each port will offer new sights, and moments worth capturing. And if you're going to be taking photos anyway, it makes sense to share them with others and get paid for them.

The easiest way to sell your photos is online, as there's a whole range of different stock photo sites. Stock photo sites are just websites that have hundreds of thousands of photos that people can use – but for a price of course. You can join these sites as a contributor, and receive a small amount of money each time someone downloads your picture, or slightly more if you sell your photo under an exclusive rights license.

You should note though, that selling your photos as stock photos isn't the most well paying past time, and you could find that you only earn \$0.30 per download. But for different licensing options, there is the potential to earn more, up to \$30 even. So the amount you can earn all depends on the quality of your photos, the licensing options you offer, and how many people download them.

So selling your photos might not bring in a reliable income, but considering you'll probably be taking photos anyway, there's no sense in turning down the opportunity for a bit of extra cash. It's also a good way to develop your photography skills, as you'll be more self-conscious of the aesthetics of your photos if you're sharing them with others.

Some useful links to where you can sell your photos:

<https://submit.shutterstock.com>

<https://www.bigstockphoto.com/sell-your-images.html>



SELLING YOUR VIDEOS

Much like photos, you can also sell your videos. It's a slightly more complicated process, but there's also more ways that you can do it.

It can be difficult to take a quality video, you need a steady hand, or extra equipment like a tripod, head or chest mount so that the video runs smoothly. But cruising is the perfect time to take interesting videos, and once you've got the technicalities down, there are many different paths you can take with your videos – the options are endless (well, almost).

Like selling stock photos, you can make your videos available for download, if people pay a small price. Websites like SmugMug and Uscreen allow you to use their websites to sell downloads of your videos to people. With Uscreen you can even set your own price, so unlike selling your photos as stock photos and only earning a small amount that you have no say in, you can set a price for your videos that works for you. Remember though that if you want people to buy your videos, you need them to be worth buying. A good route to take with your cruise videos is to create a travel video, documenting your journey and the sights you've seen. You could then try and sell this to fellow cruise passengers, as a memoir of their trip. This would be cheaper than the on board souvenirs that most cruise ships offer, and might appeal as a more personal souvenir. To sell the video you could simply direct people to the website you're selling your videos on.

If you feel your videos are more on the professional side, you could even use Amazon's CreateSpace, a free publishing tool where you can convert your footage into DVD format and even go on to sell it on Amazon. Again with Amazon you can set your own price for your videos, but remember there are selling fees with this option.

Whilst you can set your own price with some video selling options, most people sell their videos for between \$0.99 and \$10. Bear in mind that whilst a higher price might be more appealing to you, it won't be to buyers, and you'll probably find that you sell more at a lower rate.

Some links to the best places to sell your videos:

<https://www.smugmug.com>

<https://www.uscreen.tv>

<https://www.createspace.com>



CREATING COMPANY NAMES AND LOGOS

Every up and coming brand or business needs a catchy and memorable front, and so they go to others to help them create their names and logos. If you're the creative type, this is where you can come in, and make a profit.

If you're familiar with graphic design, and feel you'd be able to create a company logo without any difficulties then it's definitely worth doing. You can find clients on freelance sites, or if you'd rather clients found you, you could even join sites like Fiverr or place advertisements on certain websites.

Depending on the size and success of the company you create for, you could earn anything from \$5 to \$500. As long as you can sell yourself and position yourself as an expert, the potential earnings are very worthwhile.

If you're not so sure how to create a logo, that doesn't even mean that this money making idea is out of the question for you. Plenty of people apply for jobs, and then outsource them to others for a lesser rate, and make a profit that way. If you can communicate well with potential clients, you'll gain their trust, and can then pay someone else to create a logo for them. It's up to you whether you tell them you're outsourcing the work or not, but if they find out and you haven't told them you might lose that client's trust in you.

Some links to sites where you can easily find clients who need logos:

<https://www.upwork.com/o/jobs/browse/skill/logo-design/>

<https://www.fiverr.com>

https://www.freelancer.com/?utm_expid=294858-532.E5RZMEvfSN6HeeucbC_Zjg.0



MAKING AND SELLING JEWELLERY

This is the perfect idea for those who like to get creative, as you'll truly have fun with this, regardless of how much money you make. You can buy jewellery making kits for next to nothing, and then all you need to do is design and create jewellery that you think customers might like.

Once you've made your jewellery, you can use your fellow cruise passengers as potential customers, and sell to them. People love to spend on cruises, there's a reason there's so many shops on board! But your handmade jewellery might be more appealing to those who aren't looking to spend megabucks in the on board jewellers, and it has a much more personal feel, especially if you know the people you're selling to.

You could also sell the jewellery online on sites like Etsy, as you'll reach a much wider audience online, and you can always ship the jewellery when you reach the next port.

It might be harder to make jewellery than you think though, as it can be quite fiddly, and you need to make sure you have all the necessary parts of the kit. But if you want to give it a go, it's definitely something you can have fun with, and you can price each piece of jewellery you make anyhow you like!

A link to Etsy:

<https://www.etsy.com>

A person is shown from the back, sitting on a bed and reading a tablet. The room is bright and airy, with a window in the background. The text 'WRITE AN EBOOK' is overlaid in large, bold, black letters across the center of the image.

WRITE AN EBOOK

The thought of writing a book is something that daunts most people. It's a scary process of long term commitment, and trying to get your thoughts down coherently. But with this new digital age, writing a book has never been easier. There are no longer any publication restrictions on length or content, you can write however you much you feel necessary, and about whatever you fancy writing about.

Once you've written an eBook, there are plenty of places you can publish it online. If you have your own website, you can sell it as a downloadable PDF, which is incredibly easier to do. Or if not, you can use Amazon's KDP Service (Kindle Direct Publishing) to publish your eBook on Amazon. KDP is a publishing tool that will help you format your work correctly and then publish it on Kindle and Amazon. You can even publish it as a paperback without spending a penny.

With both of these options you can set the price for your book, but if you're selling it through Amazon, they will take a fairly large cut of your takings, especially if you're selling your book as a paperback. Either way though, you can make a decent profit from selling eBooks. Your family and friends will probably instantly buy copies to show their support, and you can promote it to people on board, and online.

Link to KDP to get you started:
https://kdp.amazon.com/en_US/



CREATING AN ONLINE COURSE

At the moment, everyone is all about bettering themselves, it's all the rage. And the best part is that there are so many different areas of life that people want to improve in, from fitness, to mindfulness, to the world of business, these are all areas that pose potential for money making courses.

Courses are one of the only things that people will pay ridiculous amounts for without a second thought – because money means nothing in comparison to extra knowledge or an improved lifestyle.

So if there's an area of improvement that you feel you could coach people on, it's worth creating an online course. It might take a bit of work to begin with, but once it's out there, the possibility for earnings is endless.

You can use your spare time on the cruise to pen what information to include, how to present that information, plan any interactive activities or shoot any videos. Once you've planned everything you want to include, there are several sites you can use to start creating your online course. Or if you'd rather not do the work yourself, you can easily invest in getting someone else to do it for, this might even be the best bet if you want your course to look professional but have no experience in designing courses.

Once your course is up and running, you could be earning anything from \$50 to \$4000 depending on how you price your course and how valuable you deem the information to be. If you're charging a huge amount for your course though, remember people will want to know what they're paying for, you'll need to persuade them that it's worth it with a good sales page.

Some links to help you work on your course yourself:

<https://www.goconqr.com/en/>

<https://www.openlearning.com/courses/create/>

<https://teachable.com>

Some links to where you can find others to help you design your course:

<https://www.upwork.com/hire/graphic-designers/>

<https://www.fiverr.com/categories/graphics-design>

<https://dribbble.com/designers>



SELLING YOUR ART

If you think of yourself as an artist, then it's time to start selling your art. What might have started out as a hobby could turn into a nice little income if people like what you've created. Whatever form of art you create, paintings, drawings, sculptures, there are plenty of places where you can start to profit from your art.

Many online art galleries allow you to join and sell your art through their site for free. You'll be given a profile page that resembles your own website, where you can build a profile that reflects who you are as an artist, and what your work represents. They'll take a cut of your takings, but you won't mind too much when you've just sold your first piece of art. You wouldn't believe how good it can feel to have someone want to buy your art.

You could also contact art galleries and see if they'd be interested in displaying your art, even if it's only for a short amount of time, you might make some sales. If any of your art is a take on something you've seen on your cruise, it's worth contacting galleries at the ports you'll be stopping at, as art is always more popular when it's relevant. They might see the appeal of having art by a cruiser, about a cruise.

If you're not sure you're ready for such a professional approach to selling your art, there's always Etsy, where you can easily and casually sell your art online. The only trouble with Etsy is that it can be difficult posting art whilst you're cruising, at least with the other two methods, they sell on your behalf.

Some links to where you can sell your art:

<https://www.artweb.com/sell>

<https://www.etsy.com>



SELLING T-SHIRTS ONLINE

We all probably reckon we could make fairly decent t-shirts, and it's definitely a worthwhile business idea. Selling t-shirts can be more popular than you might think.

To get started choose a niche and design t-shirts that both look good and cater well to your chosen niche. This will help you target a specific audience and make sales more likely.

Most sites won't charge you to get started you can simply design your t-shirts and they'll just take a cut for printing and production with every sale.

You can make sure your t-shirts get seen and bought by promoting them over social media, emails, and word of mouth. If you have your own website this is also a great place to advertise your new business venture, or you could even sell t-shirts through that using Shopify.

Most people sell t-shirts for anything from \$7 to \$30, but the more popular your designs the more you can charge. Most sites will only take around 10% for production.

Some sites to get you started with your t-shirt business:

<https://teespring.com/signup>

<https://www.zazzle.com/sell>

<https://www.shopify.com>



CREATING AND SELLING AN APP

There are millions of apps out there available to download, and that's because apps can be hugely successful – even free ones.

To create an app can be complicated, and many people outsource the making it to others, but if you're willing to put in some time and effort, you can create an app without any previous programming knowledge.

You'll need to register as an Apple Developer, and then start developing your app. For those that don't have any programming knowledge there are plenty of sites and software that simplify the process, so that you can just follow the instructions.

Once you've developed your app using the tools provided by these sites or software, you'll need to submit your app to the app store. It can be a complicated process but again there will be step by step instructions that you'll be able to follow. If it gets too tricky there are plenty of developers that you can pay to help you.

One thing to note though is that having your app on the app store isn't free – you'll need to pay yearly. This might put you off, but you've got to remember that there's the potential to earn much more than you spend.

To make money with your app you can offer in-app purchases, or even set a purchase price for downloading your app. It's worth noting though that free apps tend to be a lot more popular, and you can still make a lot of money through in-app purchases and advertisements.

Some useful links:

<https://developer.apple.com>

<https://sparrow-devs.jimdo.com>

<https://searchads.apple.com>



PART THREE:

Get paid to work whilst cruising

The chances are that to go cruising you've taken a break from your day job, or even stepped down from it all together if you're planning on cruising for a long time. But did you know that it doesn't have to be a choice between travelling and working? You can do both, even on a cruise ship!

You might not be able to stay in one place for too long, but there are always temporary jobs and work opportunities that you can make the most of at each port. There's even the chance that some of your fellow cruise passengers may have work for you.

Working whilst cruising might not sound ideal, but if it adds to your spending money, you might find it even makes your cruise more enjoyable – you certainly won't be worried about money. Remember, these work opportunities aren't necessarily careers, they're more for you to gain a few pay days, or broaden your experience.

Take a look at the ways to make money whilst working below, and you might find some that you can fit perfectly around all of the activities you've got planned on your cruise



RUNNING ERRANDS

Running errands might seem like a throwback to your teenage years, when you carried out tasks for your neighbours to earn a bit of extra pocket money, but whilst you might have earned \$2 or \$3 for an hour of work in your youth, businesses and seniors actually pay people (adults) up to \$25 an hour to run errands for them.

You could see if there's anyone on board that needs assistance with anything, perhaps people who are ill or elderly and need help with things that require too much walking around the ship for them. If you don't feel comfortable asking people directly, you could always bring some leaflets with you to leave about the cruise ship, or advertise your services to cruise passengers before you depart.

Another way of going about this method of making money is to talk to physical businesses when you stop off at ports, or even contact them before you arrive. They can be swamped with people when cruise ships come in, and so you offering to lend a hand (for a price of course) might actually be a welcome offer. Set a rate per hour for your services and you'll have yourself some wages.

The only real disadvantage of this is you might get weighed down by all the errands and risk forgetting to enjoy yourself. Just remember to keep a good work life balance, and remember that you're cruising primarily to have fun.



BEING A TOUR GUIDE

If you cruise a lot, you likely know a lot of the ports you're going to quite well, and that knowledge is something people will pay for.

Excursions, even when they're just a stroll around the town can cost ridiculous amounts, so if you were to offer your services as a tour guide to fellow passengers, for a lesser price per person than the organised cruise tours, you might find you get quite a lot of interest.

If you've been to these places before, and you want to look around them again, there's no downside to this idea. You still get to visit all the ports, and see all the best sites, only you can get paid to take fellow passengers with you, and show them what you know.

As for how to advertise your services, talk to as many people on board as you can, that's the best way to go about it. You'll naturally talk to people at dinner and during activities, so if you drop it into conversation, it won't come across like you're selling to them, but more like you're offering them a favour.

A woman with long blonde hair is sitting cross-legged on a wooden deck. She is holding an acoustic guitar and looking directly at the camera with a neutral expression. The background is a blurred outdoor setting with wooden railings and trees. The text 'PERFORMING AT PORTS' is overlaid in large, bold, black capital letters across the middle of the image.

PERFORMING AT PORTS

If you're a talented musician or singer, this is the perfect money making idea. If you've travelled a lot, you'll notice that there are often a fair few buskers about to greet you when you step off the cruise ship. That's because it can be truly profitable for only an hour or so of work.

The chances are that if you're a musician or singer, you actually enjoy making and performing music, so there are no downsides! You get to do what you love and get paid for it, and trust me, you will get paid. People love listening to talented music, they'd stand and listen to it all day if they could, but the etiquette of busking is that in order for them to listen, they need to put down some money.

So as long as you are as good as you think you are, and you know you can perform music people will enjoy, you'll definitely bring in a fair amount at each port.


The only possible disadvantage with this method of making money whilst cruising is that you might not get to see as much of the port as you'd hoped.

A person wearing a white lab coat is sitting and writing on a clipboard with a green pen. The clipboard has several sheets of paper. The background is slightly blurred, showing a pink wall and a yellow light source.

GETTING PAID FOR TRANSCRIBING

Audio recordings often need to be noted down, so that they can have a physical record, in writing, of the event that was recorded. If you have spare time (which you undoubtedly will on sea days), you can easily transcribe audio recordings, and this is something people will pay you for.

You can find clients who need audio recordings transcribed on freelance sites, and you can negotiate a price either per hour or per project. You could earn up to \$30 an hour for your transcription services, but remember that your clients will be paying you, rather than using a software that transcribes it automatically, to get an accurate and precise transcription, so you'll need to make sure you pay close attention and transcribe word for word.



PARTICIPATING IN RESEARCH PANELS AND FOCUS GROUPS

If you flick through the paper, you might notice some advertisements seeking people to participate in research panels and focus groups. You might also notice that sometimes they can pay quite well.

If you look online, there's bound to be more of the same in the areas you'll be stopping off at, and you can apply to participate before you arrive. That way, if there are any that coincide with your arrival at certain ports, you'll already have an hour (or maybe even less) of work lined up.

Generally, research panels pay quite well, you could earn around \$50 for just half an hour of participation. The only trouble with it is that it can be quite difficult to find research panels looking for participants on the exact dates that will fit around your cruise. The location may also be a fair way from ports, so you might need to look into public transport.



OFFERING MASSAGES

Every cruise offers spa treatments and massages, but every cruise also has extortionate prices for those treatments, which leaves a gap in the market for reasonably priced massages. If you know how to give a massage, and have all the massage essentials like oils, towels and maybe some background music, you can offer an alternative massage parlour in the comfort of your own cruise room.

You can decide how much to charge based on what type of massage your customers are after, and how long the massage will be. Usually, you can charge up to \$50 for half an hour or 45 minute massages, and around \$100 for longer (90 minute) massages.

You can promote your masseuse services by talking to people on board. Try asking if they've considered any spa treatments, and they mention the price of them, offer your services at a cheaper rate. This is also a great way to meet more people.



HAIR STYLING

Dinners on cruises are a big deal, everyone loves to dress up, and often have their hair done. Often people prefer more personal hair styling experiences, so if you know how to cut and style hair, cruising could be the perfect opportunity to offer your services. You can bring your own styling equipment, or even see if they have the things you need in the on board shop.

You can advertise your services before boarding the cruise through social media, by joining things like Facebook groups for your cruise. Or if you've left it a bit last minute, you can always just promote your hair styling business by word of mouth.

Depending on what you offer to your customers, you could earn a minimum of \$25 just for styling hair without many products. If you wanted to offer more services like colouring, and know how to do it, you can obviously charge a lot more. \$100 and up even.



MODELLING

Modelling can be tricky to get into, but if you've got the looks and a good sense of fashion, you might find that small time modelling can pay a bit of extra cash to help fund your cruising lifestyle.

If you haven't modelled before, you probably don't have much of a portfolio, so this is something that you could try to build on your own, taking your own pictures of yourself. You could then approach small businesses and fashion companies, who need models but don't have the budget for top models.

You could also become a freelance model. You would then model for a variety of different clients and build up your portfolio whilst doing so.

There are a few different online sites that can help you find modelling gigs, and this is great for whilst you're cruising the world. You can secure jobs, jobs which will usually only last a day or so, and do them in between cruises to gain some extra money, or even on port days, if you find jobs in the areas you'll be stopping off at.

Bear in mind though that modelling isn't always as glamorous as it might seem. There are a lot of different types of models, and you may have to model the most unflattering items of fashion. It's also not a straight ticket to wealth, but there is the potential to earn several hundred dollars a day.

Some useful links to get you into modelling:

<https://www.modelsdirect.com/become-a-model/make-money/>

<https://freelancerclub.net/modeling-jobs>

<https://www.upwork.com/o/jobs/browse/skill/fashion-modeling/>



DJ-ING

Lots of us might have once had youthful dreams of working as a DJ, and it's a dream that you can revisit whilst cruising, and might even earn you money.

Before you try and get a gig though, determine who you are as a DJ. Decide whether you're an analog or digital DJ, prepare your music and be prepared to demonstrate your skills. Remember if your collection of music doesn't blend well together or if song changes sound disjointed people generally won't be interested in letting you DJ for them.

But if you feel prepared and confident, you can approach different bars and clubs on board and see if they would allow you to DJ for a bit on one or two nights, or even if there's any clubs at ports you're stopping at overnight.

However, it is important to note that DJ-ing isn't for everyone, so this isn't really one for those who've not had any DJ experience.

If you do manage to land a gig though, you could earn around \$100 for the night, depending on the length of your set and how much people enjoy your music.



VOICE OVERS

If you like entertaining people, and you fancy yourself the next Robin Williams, doing voice overs might be the perfect way for you to make money whilst cruising.

It's not a career choice people often think of, but it can pay quite well, and it can be fun to do as well! You'll be on the move a lot whilst cruising so you won't be able to enter a full time position, or receive an annual salary (unless your employer has agreed to it beforehand), so the most likely path into this section of the entertainment industry is through freelancing. Much like there are freelance writers and photographers, there are also people who do voice overs on a freelance basis.

To find voice over jobs there are a few websites that allow freelancers to apply to jobs that clients have posted. They also often allow you to create a profile displaying your experience and add any clips of entertainment jobs you've successfully completed in the past. You might also be able to find jobs advertised in newspapers.

The best part about doing voice overs is the generous pay. The entertainment industry is known for offering lucrative salaries, but you could earn up to \$350 just for a 60 second commercial. I wouldn't go expecting to land a voice over for a movie, as those voice overs are mainly reserved for established actors, but commercials and shorter videos are easily achievable.

The only thing to note is to be aware that you might have to work with some picky producers. Remember that you'll be voicing something that they already have an idea of in their mind, so you'll need to be ready to chop and change your style if need be.

Some sites to get you started with your voice over career:

<https://www.voices.com>

<https://www.thevoicerealm.com>

<https://voicebunny.com>




HELPING OTHERS WITH THEIR RESUMES

In order for anyone to make any money, they first need a resume. Gone are the days when we could just walk into a store and ask for a job, with nothing to show for ourselves but confidence. Every employer wants to see a resume. The trouble is though that not everyone knows how they should be showcasing their skills, even if they truly are the best person for the job. This is where you can step in and earn a little cash.

The job market is so competitive that people are willing to pay others to help them with their resume. If you think you know what employers are looking for, you can charge people a certain amount in return for your assistance with enhancing their resume.

You can advertise your resume-improving service on job boards, or in the paper, or even mention it to people on the cruise, and then get any customers to email their resume to you, so that it's easy for you to do on the go.

Don't expect to earn megabucks with this idea though, as most people who need help with their resumes will be those out of a job, and so their budget won't be particularly high. You can probably expect to earn \$10 an hour or so.

A photograph of a wooden desk with several stacks of books in the background. In the foreground, five white dice are arranged in a row, spelling out the word 'TEACH'. The dice are slightly out of focus, and the background is blurred. The text 'TEACHING A SKILL TO OTHERS' is overlaid in large, bold, black capital letters on top of the dice.

TEACHING A SKILL TO OTHERS

This one is a lot like becoming an online tutor, only you can teach your students in person. This often makes the experience much more enjoyable and rewarding, and you really will meet a lot of new people.

If you have a particular skill, be it crafts, photography, dance, anything you're passionate about, you can offer lessons to fellow cruise passengers in exchange for a small fee per person. You could hold these classes in the communal areas of the ship, and arrange for people to meet there. You could even ask your cruise company if they would recommend anywhere in particular for your class, they might even help you spread the word.

How much you can earn depends entirely on how many people are interested, and how many actually come to your class, but you could charge around \$5 a head to keep it cheap and cheerful.

Just make sure you know what you're talking about before you begin, otherwise you'll be quickly called out!

A man in a dark suit is standing and speaking to a group of people seated at round tables in a conference room. He is gesturing with his hands. The audience members are looking towards him. The room has large windows in the background, and a professional video camera is visible on the right side of the frame. The text 'GIVING GUEST LECTURES' is overlaid in large, bold, black letters on the image.

GIVING GUEST LECTURES

This is one for the academic cruisers, or those who have positioned themselves as an expert in their area.

So if you think you come under one of those categories, it's worth selling yourself to events and lectures. Contact universities at ports you might be calling at, or if your stops coincide with any events, call ahead and offer to speak as a motivational or expert speaker.

Events need filling with interesting and new content, and your expertise might be just what people are looking for. Whilst this is a money making idea that's quite heavily weighted in terms of it relying on luck (luck that there will be coinciding events for you to take advantage of), there is a lot of potential for serious money, and it will boost your resume too.

You could also think ahead before the cruise departure date, contact the cruise company and offer to speak on one of the evenings, or even during an afternoon slot.

How much people will pay for your appearance and speech will depend a lot on who you actually are. If your speeches are in quite high demand, you could earn thousands just for a night's work, but if you're more of a low key expert, you could hope to earn around \$100 for the night, which isn't bad considering it will boost your publicity.



ACTING AS A CRUISE TRAVEL AGENT

This might sound similar to being a tour guide during travels, but there is quite a significant difference. Cruise travel agents don't just give tours at ports, they help fellow passengers organise their cruise experience from start to finish.

As a cruise travel agent your job will be to interest people in upcoming cruises, and find passengers to book their future cruises through you. But in order for them to come to you rather than the official cruise website, you'll need to offer something more than just a booking service. People use cruise travel agents to make their holiday feel like it's been planned on a more personal level. When you book through the cruise website, you'll get your room and your place on the cruise, and access to an excursion list, but when you book through a cruise travel agent you should be faced with the promise of meeting more people who also used the same agent, regular updates and help with organising your cruise exactly how you want.

So if you're going to act as a cruise travel agent, you'll need to make sure you're prepared to give a little more. It can be hard work, but you'll be paid for going on a cruise, and mingling with your customers. Think of it as cruising at a reduced rate. Cruises are also undoubtedly more fun with more people, so there's no harm in getting as many people as possible on board (literally) with your travel agent services.

You'll need to set up your own website, so that customers can book their cruises through you easily, and you'll also need to be prepared to promote your services. The way you'll make money from being a cruise travel agent is through earning a commission of the price they pay for their cruise, like a thank you from the cruise company for bringing them another passenger. So to make money like this you'll need to make sure you're bringing passengers on board. How much you'll make will vary depending on the price of the cruise package you've sold, but generally you'll make between 10% and 15% of their booking (excluding tax). So if you sold someone a cruise holiday that cost them \$1000, you might earn \$100 just for that person.



BABYSITTING FOR FELLOW PASSENGERS

Parents that take their children on cruises with them often find that they want a night or two off from parenting, so that they can enjoy the on board evening activities. This is where you can swoop in and offer a helping hand, in exchange for a little extra cash.

Offer to look after their children whilst the parents have a night to themselves. You can offer in person, if you overhear any tired parents wanting a night to themselves, create leaflets to share around the ship, or even post on Facebook before the cruise departs so that fellow passengers are well aware of your babysitting services.

Often, parents are reluctant to allow anyone other than those they trust to baby sit for their children, but the great thing about cruises is that you come to know people quite quickly, and can quickly build up a good rapport with other passengers.

Usually parents are willing to pay between \$10 and \$20 an hour, so your earnings could be around \$50 for the evening, based on an evening spanning from 6pm-11pm, but of course if anyone wants you to babysit for longer, your potential earnings will be more. The only trouble is that you'll have to give up a few of your evenings.



OFFERING FINANCIAL CONSULTATION

Financial advisors are well known for being overpaid and underworked, and if you're already qualified, there's no reason why that lifestyle can't continue whilst you cruise. Even if you're not a financial advisor, you could offer similar services to fellow passengers if you understand a certain area of the financial world. Everyone you meet, and you will meet a lot of people, is a potential client, and would probably be interested in receiving financial advice.

Take a few business cards with you on your cruise, and if you hear anyone talking about business, international trade, or investments, jump straight in and tell them what you do. If they're interested they can book an appointment with you and you can use communal areas of the ship to host your appointments.

If you don't know anything about finances, this isn't really the money making opportunity for you, as you'll quickly be called out, and definitely won't be paid. But if it's something you'd like to get into (and who wouldn't, considering financial advisors can earn around \$250 an hour?!), then you could use the spare time you have on the cruise to study and practice your financial knowledge, and on future cruises this might be the path for you.

PART FOUR:

Get yourself a passive income

Passive income is something everyone would love, especially us cruisers. Passive income means you can literally make money whilst you sleep, no sane person would turn that down.

This is the most desirable category of ways to make money whilst cruising, as once you've set up a method that will bring in a passive income, you'll be free to enjoy your cruise, worry free, with a constant flow of money coming into your bank account.

The main thing to remember with passive income though is that it isn't an easy option at first. Unlike getting a job, it's not something you can get overnight, you'll need to put in time, money or both to get your passive income underway.

In this section you'll find some ideas that can generate a passive income through the form of investment, lending or renting.



INVEST IN STOCKS THAT PAY DIVIDENDS

The stock market has a reputation for its changeability and unpredictable nature, but stocks that pay dividends are generally considered stable financial investments. Many investors choose to invest in stocks that pay dividends because of the regular payments that you receive and the flexibility of them. They're perfect for cruisers as you'll receive regular sums of money to keep you going, much like a pay check, only you won't have had to do any work.

They're low risk, they offer regular payments, and there's always the opportunity to earn more – they're every new investor's dream come true. They may not have as much potential to earn big money as other investing opportunities, but they're much more stable and easier to get along with, especially if you've never dealt with the investing world before.

How much you can earn with stocks that pay dividends depends entirely on how many shares you buy to begin with. Obviously the more shares you have the more you'll make. And if you reinvest your dividends, your rate of return will increase. So when you first start out you'll receive dividends that equate to 2.5% of what you invested. It might not seem like a lot, as at first you'll be at a loss, but the next year your rate of return will go up to 5%. Your shares will also go up in value over the years.



Personal loans are all the rage at the moment, everyone gets a little short of cash sometimes and they turn to loan companies, bank loans and peer to peer loans. But did you know you can become a lender, and be the one to earn interest on money that people have borrowed from you?

If you have some spare money laying around, this is worth doing, as you'll get back what you lent and more! There are plenty of loan sites that are looking for 'investors' to lend money to their customers, and promise interest rates of between 4% and 7%.

The more you lend, the more the interest will equate to, and the you will have earned, but even if you start off small, you'll earn more money than if you just left it in your bank account.

If you decide to go down this route though, check the credibility of the site you choose to use, and make sure they do credit checks on their borrowers, as this will lessen the risk of missed payments.

Some sites to get you started as a lender:

<https://www.thincats.com/peer-to-peer-lending/>
<https://www.lendingworks.co.uk/peer-to-peer-lending>



RENT OUT YOUR HOME

This is a great one if you plan on cruising for a long time, going from one cruise to the next without returning home much. There's no sense in your home being left empty, especially when you can make money from renting it out. Renting can be so profitable that being a land lord can bring in a full time income.

You'll need to talk to your mortgage lender to check that renting is an option for your property and then find an agent who can help you find tenants and go through what is expected of you as a land lord. You'll also need to sort out some insurance that covers your property during rental periods.

Once you're all set to rent out your home, it's just a case of setting your price, and how much you can earn whilst you're away. How much you can rent out your property for will depend on the size and quality of your home, as well as its location. For example, homes in central locations are generally more expensive to rent, and so bring in more profit for landlords. If you have a property that's centrally located and spacious you could be raking in many thousands a month.

The only downside to renting out your home is that if you were hoping to return home for a bit in between cruises, it wouldn't be an option unless you had a property other than the one you're renting out.



RENT OUT YOUR PARKING SPACE

It's not just your home you can rent out though, you can also rent out your parking space. If you've got a driveway, garage, or space in a parking lot, you can rent them out whilst you're away, and again you could earn thousands, especially if you're close to the city.

Parking can cost ridiculous amounts per day, and so many commuters would rather pay for a long term spot to leave their car in. Believe it or not it even works out quicker and cheaper for them, as they don't get caught out by extortionate parking fees or have to spend time searching for a place to park.

There are plenty of sites online that you can use to advertise your parking space, so that you don't have to do any of the work.

Some sites that can help you rent out your parking space:

<https://www.justpark.com/rent-out-a-parking-space>

<http://www.parkonmydrive.com/faq.php>

RENT OUT YOUR CAR



You've no doubt heard of hiring a car, but you probably hadn't realised that you can also rent out your car. You have no need for your wheels whilst your away, so rather than your car sitting on the driveway gathering dust, you can earn up to \$3000 a year just by letting other people use it when you're away. You can use online sites that will provide insurance cover, security and safe payments.

Make sure you use a trustworthy business to work with when renting out your car though, as the last thing you want is to come home to any damage, or even a lack of a car. Read other customers reviews and experiences with the company before choosing them to help you find customers to hire your car.

This is the motoring world's equivalent of Airbnb, and it makes sense to seize the opportunity if you know you're not going to be using your car.

Some sites where you can start renting out your car:

<https://carclub.easycar.com/home/carowners>

<https://www.rentcarlo.com>



INDEX FUNDS

Index funds are a more complex form of investment that can bring you an income whilst cruising. Before you commit to investing you'll need to understand bear and bull markets, and how they can affect the money you can make through index funds. But basically, you can expect to make money in a bull market.

People tend to favour index funds as a form of investment due to the low fees associated with it, in comparison to some investment fees which can stretch a lot higher than the 0.2% offered with index funds. Thanks to the low fees associated with them, index funds are often used as a method of retirement, so you can be sure they'll serve you well on your cruising travels.

To invest in index funds, you can contact a broker or an advisor, and they'll help you place your money in the best place possible.

Remember though that whilst there will always be risk, there are ways you can greatly lower that risk. Don't treat investing like gambling, it's not random, and if you study the indexes and past trends you'll be better off. Blind investing, when you don't really know what you're doing, is where the risk comes in, so spend a little time researching if you haven't already, and get in contact with a financial advisor.




BECOME A SILENT BUSINESS PARTNER

Becoming a silent business partner is the perfect long term investment that doesn't require you to lift a finger. Most businesses that ask for an investment do so on the basis that they will one day pay you back your investment with interest, but becoming a silent business partner means that you'll have a share of the business you've invested in. It will be yours, without you doing any of the work.

You'll just need to put money into the business, and then others will take care of the management and growth for you. You can just sit back and relax, and reap the benefits, your investment being the extent of your responsibility.

The only trouble is that to be able to become a silent partner, you'll need to already have a fair amount of spare money to invest. The business will probably have approached you because of your financial resources. So this isn't for everyone, as not all of us have the money to invest. But if you do, there are very few disadvantages. You don't even need to have much knowledge of the investing world.

The only thing to bear in mind though is that no business' success is set in stone, no matter how well any business appears to be doing, the market is frequently changing and unforeseen obstacles often arise, so there's no guarantee that the business you become a silent partner of will remain successful. When you become a silent partner you'll be hoping that the business makes more and more money each year, but this isn't always the case.



PART FIVE:

Buying and selling

A lot of entrepreneurs start out by buying and selling products, and you can do the same. It's easy to find bargains when you know where to look, and you can often sell products on for a much higher price than you first put into them.

You can also sell belongings that you no longer have a use for, for example clothes that you've grown out of, or old gadgets that you don't use anymore. If you no longer need certain things, there's no sense in letting them clutter up your house, or even your suitcase, especially not when getting rid of them might bring you a little cash.

There are also a lot of deals and rewards that are offered to buyers as an incentive to buy products, which can be taken advantage of to make the most of your money. Credit card rewards, and mystery shopping opportunities mean that you can do the shopping you normally would anyway whilst on holiday, but whilst earning some of it back.

Here are some ways you can earn money by being clever with your buying




RECEIVE REWARDS FOR USING CREDIT CARDS

We all know that putting things on our credit cards is ultimately no good. It's a slippery slope, and the only benefit normally is that you can build your credit rating if you make sure to meet payments. But banks want you to use credit cards, and they'll offer incentives, so if you keep a level head and make sure you pay off your debt, you can reap the benefits of the incentives offered.

Several credit cards offer shopping vouchers, extra points, and discounts as incentives for new sign ups. Using your credit card for everyday purchases can then become worthwhile, as rather than just spending money and watching your bank account deplete, you'll earn something back for the spending you would be doing anyway.

It might not be real cash, but shopping vouchers can equate to the same thing, and rather than simply losing money, you'll have the chance to gain something back in return for your everyday expenses. It might not seem like a lot, but over time discounts will save you a huge amount of money, and shopping vouchers will allow you to save your bank balance for when you need it.

The most important thing to remember with this idea though is that you must pay off your credit card in time. Otherwise you'll damage your credit score, which can affect things like your ability to get a mortgage or rent, or even buy things on finance. The best way to make sure you don't forget is to set up a direct debit to pay either the minimum payment off each month, or the whole amount.



BECOME A MYSTERY SHOPPER

Being a mystery shopper is perhaps the closest most of us will ever come to being a spy. You'll go undercover, only as a shopper, and you'll be paid to report back about your experience in certain shops. It sounds like fun, right? And you'll get to visit some of your favourite stores as a part of your working day. This is perfect for whilst cruising, as most mystery shoppers are given access to an app that maps the shops that need reporting on. So wherever you are, you can see if there's anyway you can assume your mystery shopper responsibilities.

To get started as a mystery shopper, you'll need to sign up online, and you'll then be briefed on what they're looking for and how the process works. There are a few different sites that are looking for mystery shoppers, so you're sure to find an employer that suits you.

The main downside to being a mystery shopper is that you don't normally get paid all that much. You'll be reimbursed for what you spend (within reason) during your shopping experience, but paid a set amount of usually \$5-\$10 per shopping trip.

So whilst this isn't giving you much additional money, you'll be reimbursed for your shopping trips, which let's face it, we all do a lot of shopping when we're on holiday so it isn't a bad deal. You'll also come away with \$10 or so of extra spending money, just for doing what so many of us love best!

Some links to help you get started as a mystery shopper:

<http://www.marketforce.com/en-gb/become-a-mystery-shopper>

<http://www.gfk.com/solutions/mystery-shopping/become-a-mystery-shopper/>



DROP SHIPPING

Drop shipping is fast becoming the most popular and easy way to make money in the retail industry, and the best part is that it's perfect for cruisers as once you've set it up there's very little work you need to do, so you can forget all about it and just enjoy the extra money.

Drop shipping just means that you use a wholesaler to store and deliver your products. Rather than you having to order products, and then having to ship them, it's all done for you. Amazon is a great example of drop shipping, as most of their stock is already in their warehouses, hence why a lot of products are available for next day delivery – because customers deal only with one person – the wholesaler (Amazon).

To start drop shipping you can find the product you want to sell on sites like Alibaba.com, and buy a whole load in bulk, which will work out much cheaper per piece. Then you need to choose where to store your product and who will be drop shipping them. The most popular option is obviously Amazon as it's reliable and relatively easy to do. But sites like eBay are also popular with drop shippers.

You'll need to have your products delivered to the wholesaler you choose, and you'll need to pay seller fees and any other charges that your wholesaler may have, but once that's all set up and running, you can sit back and relax. How much you can make drop shipping all depends on the popularity of your products and how that compares with the expenses, but many drop shippers are making thousands a month for ordinary products.

Useful sites if you want to drop ship:

<https://www.alibaba.com>

<https://www.amazon.com/gp/help/customer/display.html?ie=UTF8&nodeId=201808430>


The image shows two computer monitors on a light grey surface. From the left monitor, a hand reaches out holding a gold credit card. From the right monitor, a hand reaches out holding a brown paper shopping bag. The text 'SELLING GOODS ONLINE' is written in large, bold, black capital letters across the center of the image, overlapping the hands and the monitors.

SELLING GOODS ONLINE

This seems like an obvious one but it's one that people often don't think about when they're travelling. If you spot some bargains and reckon you can sell them on for a better price, it's worth doing, and can bring in a fair amount of money. Whilst cruising you'll be seeing so many different ports with so many different shops, and the chances are you'll see some pretty unique products that might go down well with the online world.

The ways you can go about selling goods online include using your own website, or selling on eBay or Amazon, which might attract a few more customers. You can easily set up a seller account with these two sites, and with eBay you'll only be charged seller fees if you set a 'buy now' option for your product, and you won't be charged unless you sell your products.

If you manage to find real bargains to sell on, you could charge double what you paid, and make a fairly decent profit from the idea.



SELL YOUR OLD CLOTHES/BAGS FOR CASH

We all have way too many old clothes or bags lying around, taking up space and collecting dust, so this is the perfect idea for those that want to de-clutter as well as make money.

Clothes might go out of fashion, but just because you don't wear them anymore doesn't mean they can't be of use to other people. There's a whole range of websites that offer cash in exchange for clothes.

Depending on the company you choose to exchange your clothes with, you can deliver your clothes to them free of charge, or sometimes they offer to pick up clothes from you, if they're local.

Admittedly the pay isn't brilliant, some companies only offer small amounts like a dollar or two per kilogram of clothes, which isn't much but might be worth doing if you've got a lot of clothes. But then other companies will sell on your clothes and give you a large percentage of the takings.

Some sites that will exchange cash for clothes:

<https://www.genierecycling.com/where-to-get-cash-for-your-old-clothes.html>

<https://www.thredup.com>

https://poshmark.com/what_is_poshmark

A close-up photograph of two hands shaking, symbolizing a deal or agreement. The hands are holding several Euro banknotes, with a 10 Euro note being the most prominent. The background is a soft, out-of-focus light color.

GET AUTOMATIC REFUNDS FOR THINGS YOU ALREADY BOUGHT

If you've ever bought something at full price and then been really frustrated when a week later it goes on sale, this idea might just be your dream come true. Paribus is an app that checks to see if you're entitled to any refunds.

If you missed out on a sale, or any coupons, Paribus will check to see if that's the case and then get you the refund you deserve.

This is a great way to save money, and whilst it won't directly make you money, it will feel like it when you see money flooding back into your bank account after a big spend.

It's free to join and easy to use, it just takes 25% of your refund to cover their costs. You will also need to check though what stores Paribus is compatible with – their list is a quickly growing one.

A link to Paribus:

<https://paribus.co/>

Conclusion

So now you've seen that there are more ways than you ever imagined to make money whilst cruising. Whatever your skillset or previous experience, there will always be a way for you to make enough money to fuel your travels, you just have to look for a way that suits you.

Hopefully you're now feeling motivated to get out there, get cruising, and get earning. It's never been easier than now. The internet can put you in contact with employers, customers and clients, and has created an age of digital nomads, so why not join them? You know all the secrets now, and your mind is probably swimming with so many ideas that you don't know where to start.

Well let me give you a hand, start with something you enjoy. There are a lot of ideas here and not all of them will be for you. Don't just go for the ideas that have the most potential for making money, start with an idea that you know you'll genuinely enjoy, as this will enhance your cruise experience, give you a greater sense of self achievement and most importantly, you'll probably more successful with it. Passion makes us thrive.

Get talking to other people on your cruise, see if anyone else is doing the same, planning to make money whilst cruising the seven seas, and trade tips. There might be ideas here that you're not too familiar with, those that you don't feel confident enough to tackle, but there might be someone on board who has mastered something you're hoping to learn. Get networking and you'll grow your skills, and build your social life.

Making money whilst cruising can be quite solitary, as there aren't many ideas that involve other people, so finding others with similar aspirations to your own can make the working hours feel a little less lonely and can even motivate you to do even better. There's nothing wrong with a little healthy competition.

Even if you only try a few of these ideas, you'll boost your confidence in yourself as you start making your own money, and you'll begin to see that there are more options in life than a 9 to 5 job. Seize the day, be your own boss, and work from literally anywhere!