

# The Online Income Legitimacy Checklist

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A simple way to spot real opportunities—and avoid expensive distractions—before you invest time or money.

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## How to Use This Checklist

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This checklist isn't about finding "perfect" opportunities.

It's about reducing risk, avoiding common traps, and making sure you understand what you're stepping into.

**If something fails multiple sections, that's a signal to pause—not push harder.**

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## SECTION 1: The Money Flow Test

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**If you can't clearly explain where the money comes from, stop here.**

- I can explain who is paying whom
- I understand why someone is paying
- Income does not primarily depend on recruiting others
- Real value exists before upsells or scaling
- The business model makes sense without hype language

### **Reality check:**

Real income models move value → then money.

Scams often reverse the order.

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## SECTION 2: The Work Reality Check

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**What actually happens before the first dollar shows up?**

- The required work is clearly described
- I know what the first 7–14 days look like
- No one promises “hands-off” or “automatic” income upfront
- Skills or effort are discussed honestly
- I’m not told mindset alone determines success

**Reminder:**

“Passive income” usually comes after active work.

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## SECTION 3: Timeline & Claims Filter

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**Urgency is often used to override judgment.**

- Income examples include time context
- No guaranteed timelines or earnings claims
- Results are framed as examples, not promises
- Risks or downsides are acknowledged
- Failure is discussed realistically

**Red flag:**

If failure is never mentioned, it’s being hidden.

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## SECTION 4: Cost vs Control Test

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**What are you paying for—and what do you actually own?**

- Costs are clearly explained upfront
- No pressure to commit to recurring fees early
- I retain control over accounts, content, or assets

- Leaving doesn't erase all progress
- The platform is optional—not a trap

**Note:**

Platforms aren't bad. Dependency without clarity is.

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## SECTION 5: Skill Transfer Test

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**If this doesn't work, do you still gain something valuable?**

- Skills learned apply beyond this one opportunity
- Knowledge compounds instead of resetting
- Progress can be reused elsewhere
- Effort builds leverage over time
- I'm not locked into one fragile system

**Reframe:**

An attempt that builds skills is never wasted.

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## SECTION 6: Trust & Transparency Check

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- Real people or verifiable history exist
- Independent reviews exist outside the funnel
- Criticism isn't dismissed as "negativity"
- Questions receive clear answers
- No "belief = success" language

**Red-flag phrase:**

"If you don't believe, it won't work for you."

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# Final Assessment

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✔ **Proceed Carefully** — passes most core checks

⚠ **Pause & Research** — mixed signals

✘ **Avoid for Now** — multiple red flags

**No opportunity disappears overnight.  
Rushed decisions are rarely good ones.**

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## What to Do Next

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Once you know what to avoid, the next step is knowing what to do first—with clarity and limited risk.

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