

HYIP: Playing It Right

By Robert Thatcher

Mention anything that could lead to High Yield Investment Programs and people will listen. There are good HYIP's and there are bad. Anything that is good has always attracted the wrong people.

HYIP's has been around for so long coming in different names and guises but no matter what, it has not failed to attract customers. The good thing about HYIP is that it can offer good returns for investments sometimes as good as 250% in one month. The bad news is, it has its sorry share of scammers.

HYIP is probably one of the most exciting things happening online for people who are looking for ways to earn a good return for their money. Today, HYIP speculators can earn substantial profits for their investments. A HYIP may invest in properties, in stocks and in other HYIP. As these are good investments and people are flocking to it some HYIP programs are online to prey on potential investors.

HYIP programs are getting more participants by the day and every so often another HYIP program is launched. Many investors have succeeded earning fortunes virtually overnight.

Just like any other venture, especially when these have very high returns, HYIP also involves high risks. Although for people who have done their homework and played it right, a HYIP can be extremely lucrative.

If you have participated in any high yield investment programs before, you will know that programs of this nature have its own large share of scammers and you know what it means to take caution. Even when HYIP is recommended to you by a friend who have visibly earned from the venture, even when respected people in the business and in the community have profited, there is still substantial reason to be cautious and to make very good back ground research. It is a part of a scammer's strategy to make some people win to attract more. This is similar to dropping baits to be able to fish more. More often than not, it is the good unsuspecting guy that suffers. This is why when parting with your money, serious research is needed. No one has to feel pressured to invest as long as there is still that nagging discomfort that warns you to hold back.

Good or bad, here are some pointers to get some certainty on your investment:

- Any investing is a risk. Winning and losing is a part of the game. This is why many good investors will tell you to invest first the money that is not a part of your active income. Fight first against the urge of investing a fortune even when you are certain you could win. That could come and happen anytime. There is no rush and definitely there should be no pressure. Remember HYIP investing is like gambling. While there is good fun in winning big the first time, many people who felt so certain have also made devastating losses.

- Choose HYIP programs that has been conducting successful programs for months not those that have been conducting for more than two years and definitely not those who have been there for only two weeks no matter the returns on investments that it advertises. Then conduct a shortlist.
- Do not put too much egg in the same basket. Diversify.
- Keep on monitoring the programs that you joined. If one of the programs that you joined has been down 4 times during the month, pull out your investment.

Robert Thatcher is a freelance publisher based in Cupertino, California. He publishes articles and reports in various ezines and provides HYIP resources on <http://www.about-hyip.info>

Is It Possible To Make A Living From HYIPs?

By Brian Kay

This is probably one of the most asked questions we get. "Is it possible to Make a living off of HYIPs?" The answer to this question is both "Yes," and "NO". Let us explain.

"YES" people can make a living off of HYIP investing. If they have the skill the drive, and the ability to recover from major losses. In theory, it is possible and often times probable to make a good living (\$20,000-\$50,000) per year in the HYIP arena. The problem is however, that in order to do this, the investor needs to take a major risk. Without the financial backing in case of bad investment decisions, many individuals do not and should not even consider making HYIP investing a career. This brings us to why this question can also be answered "NO".

"NO" people can not make a living off of HYIPs unless they are extremely skilled, and are already in a good financial situation. This can be said however for stock market and bond market investing as well. If you have half a million \$'s then sure, you can live off of the earnings you make in the stock and bond markets, or turn to the more risky HYIPs to earn even higher returns.

The point of this article is to show that usually if you are looking to make a living on HYIPs, then you probably won't (and should not) be able to do it without risking a very large portion of your assets. On the other hand, those people who have a great deal of money and are not looking to make a living since they have more then enough funds to live off of, are the people who can make a living off of HYIPs. If you are desparate and looking for quick cash, then you should not be investing large sums of money in this arena, however if you are wealthy and looking to increase your wealth and have fun, the HYIP arena may be right for you.

In conclusion, those looking to make a living in this arena are those that probably won't, while those people who are not looking to make a living in HYIPs are usually the ones who do, but don't need to.

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