

HYIP GUIDE

I guarantee you that you won't get disappointed for downloading this guide. You have saved yourself a couple of hundreds of dollars which you would have lost in hyips.

This guide is based totally on my experience. I started "investing" in hyips a couple of years ago. At first I thought I had found a gold mine. I created an e-gold account and funded it with \$1000. I lost \$800 during the first week. I didn't want to lose any more of my money so I started reading as much as I could about hyips and after some weeks it all became clear and I started to make profits from my \$200. As soon as I reached \$2000, which happened a couple of months later, I withdrew \$1000 to my bank account. Then I was totally safe because I started playing with my profits.

You must understand that every thing that you will learn in this guide, you could have learned it by yourself. But this would have taken you at least 8 months and 80% or all your money in your e-gold account.

And now let's get to the point. First you must understand something. Let me ask you some questions.

What do you think hyips are?

Your answer probably would be this:

They are high yield investment programs who due to their aggressive investment strategies in the forex or stock market, can offer more than 2% earning per day.

What about those hyips that offer more than 50% earnings per day? How can they do this?

If you have no brain at all you might answer: They are investing gurus.

But if you do have some brain you will answer: They are scams who want to take my money.

If you had spent some months in the hyip industry your answers would be different.

All hyips are scams, even those that offer 2% interest per day.

Let hypothetically assume that hyips are not scams.

Lets say we have a hyip X that offers 2% per day on your investment. We like the plan, withdraw \$1000 (our 1 year savings) from the bank and fund our e-gold account. Then we invest that money in the X Company.

Because we want our money to grow faster we compound them. After 5 months we have multiplied our money by 1000, so now we have 1 million \$ instead of \$1000. We like this kind of growing so much that we don't withdraw our money at all. We let them compound for another 5 months. Now we have 1 billion \$ in our account.

Our greed does not let us withdraw our money yet. We want to surpass Bill Gates. We just need to leave our money just for 3 more months. After three months we are in the first position of Forbes list. Bill gates is second.

To sum up, we made in 1 year, doing nothing, what Bill Gates made in 40 years with hard work.

Well if you believe this crap you should visit a doctor immediately. There's no time to lose. This is a progressive disease. You may soon believe Bush is a great president too, which is the highest grade of the disease.

Hyips are nothing but ponzi schemes (Named after Charles Ponzi for more info on him go ot: http://en.wikipedia.org/wiki/Charles_Ponzi)

I believe that what you need to know is if you can make money with hyips even if they are all scams. Well, my answer would be, yes you can. Anyway the answer should not be interpreted as yes you can make millions but as yes you can make some extra money. If you're looking for a full online income, hyips are not for you.

Before you learn how to make money with hyips you should learn how they work. As I said earlier, hyips are ponzi schemes. Here is the definition of a ponzi scheme on wikipedia:

*A **Ponzi scheme** is a fraudulent investment operation that involves paying abnormally high returns ("profits") to investors out of the money paid in by*

subsequent investors, rather than from net revenues generated by any real [business](#). It is named after [Charles Ponzi](#).

In other words, a hyip is like a pyramid program where the first people that invest in it, are paid by the newer people than invest in it. This means that the money that you get are somebody's else who joined later than you. A hyip will last as long as the new comers are able to cover the expenses of late investors. And when the number of new comers starts to fall, the program will crash.

Now that you know how they work it will be easier to make money out of them because now you know that you must never, in any circumstances, be at the bottom of the pyramid.

Now I'm going to give some of the most important tips and strategies that you should always keep in mind when you play with hyips:

- 1- **Never, never spend more than you can afford to lose.** The hyip arena is not the place where you can place your life time saving. In the hyip industry there is never security. Even the most promising program can scam at anytime.
- 2- **Always make a research on the program that you are about to invest.** It may happen that the hyip you have just found may have scammed already. The best places to research are hyip forums, hyip monitors and of course Google. Another smart thing to do is to check the whois information of the interested hyip. There you can find a lot of useful information like the date when the domain was bought, the date when it will expire, the contact information of the site owner etc.
- 3- **Always diversify.** If you have a degree in finance, you may be an expert for this. Never invest all your money in a single hyip. You may have heard the saying :Never put all your eggs in one basket. For example if you have \$1000, its better to divide them by ten and invest them 10 different hyips than putting all your \$1000 in a single hyip. This way if a hyip scams, you will still have the other nine.
- 4- **Withdraw your initial investment as soon as you can.** This way you want lose any of your money if the hyip scams later. A good strategy after you have withdrawn your initial investment would be to reinvest 50% of the earned money and to withdraw the other 50%.

5- **Don't ever get greedy.** Learning how to make money with hyips can be an easy task compared to learning how to control your greed and keep your money in your pocket. The temptation to reinvest all your money in a hyip that looks great can be very big. Even the most experienced investors have fallen for this and as a result lost a lot of money. Make a plan on how you will manage your money and always stick to it, no matter what.

Well these were some very important strategies. Keep them in mind while investing and you will earn more money than you will lose.

Reading an article about hyips doesn't mean that you are a hyip master. You will need time to master your skills. You must read as much as you can regarding the topic. Information is the key to success in every area, hyip arena included.

The best place to learn about hyips are forums. In a forum you can interact with others. You can ask them questions regarding any problem and concern you may have and they will assist you. Another good thing about forums is that you get different point of views regarding a topic. This way, after reading the alternatives you can decide by yourself what to do.

Now lets list the best hyip forums in the internet.

1. [TalkGold](#). If you are interested in hyips, then TG is a must register forum. It is the biggest regarding the topic and some of the hyip gurus reside there. Everything I know about hyips, I learned it there. It has more than 50.000 active members. Plus it has a cash folder where they give away free money every day.
2. [MoneyMakerGroup](#). This is the second largest forum regarding the industry. This is a must register too.
3. [GoldenTalk](#)
4. [HyipDiscussion](#)
5. [TheHyipForum](#)

There are plenty of other out there. I dont advise you to register to all of them. Stick to one or two and start posting. Build your personality. Don't spam and be honest and fair to other members. This way when you will have any problem they will help you with pleasure.

Another thing about these hyips is that you should never trust anyone, especially newbies. The hyip arena is a scam arena, full of people that want to take your money. So be careful, trust only your judgment.

Now that you know where to master your hyiping skills, you need to know where to find new hyips and how to know if they pay or not. And this is where hyip monitors come in handy.

Their job is to find out new hyips and to monitor if they pay or not. Anyway this works a bit differently because monitors apply a fee to have a hyip monitored. This fee varies. The higher the popularity of a monitoring site is, the higher the fee is.

Here is a list of monitoring sites. There are plenty of others. Anyone has a monitoring site these days. This is mainly because having a popular monitoring site is highly profitable.

1. <http://www.goldpoll.com> To my opinion this is the best monitoring site. It is one of the most popular and the one people trust most. This is the first site I visit when I want to find a worthy hyip.
2. <http://www.hyip.com/>
3. <http://www.hyipinvestment.com/>
4. <http://maxhyip.com/>
5. <http://www.investdaddy.com/>
6. <http://hyip-navigator.com/>
7. <http://www.worldhyip.com/>
8. <http://www.hothyips.com/>
9. <http://www.hyip4u.com/>
10. <http://www.hyipexplorer.com/>
11. <http://hyipranks.com/>
12. <http://hyip-navigator.com/>

13. <http://goldrater.com/>
14. <http://www.hyipsensor.net/>
15. <http://www.globalmonitor.eu/>

There are plenty of others. You can find them in forums or by searching on google.

You should never trust a single hyip monitor because the hyip admin may do a selective payment. As a matter of fact you should not rely only in monitors either. You should combine monitors, forums, and your logic.

No hyip lasts forever. Sooner or later they will stop paying their members.

In order to make money with hyip you should be able to estimate a certain hyip's life time. By knowing how many days a hyip will survive you can withdraw your money before the crash time arrives.

To become able to predict (not precisely) hyip lifetime you must put yourself in the hyip admin place. You must think as you were him.

Hyip admins create hyips to make money with them. But creating a hyip has its costs. The script costs, the design costs, the hosting costs, advertising costs etc. So the amount of money needed to create a decent hyip is very high.

In order for the hyip admin to result in profit he needs to gain more money than these costs. And attracting as investors as you need to surpass your costs can take time.

So what you need to do is try to estimate the average cost of an hyip. You can do this by doing some research on how much scripts, designs, ads on different sites cost. The higher the costs are, the longer a hyip will last.

For example a long lasting hyip will have these features:

- A custom script. (A script that's different from others – over \$1500)
- A custom design. (Not an ordinary template, filled with nice features – over \$1000)

- A custom content. (When you read their info, it looks like they are the real thing – over \$100)
- No more than 3% daily interests.
- Secure channel. (https – in the log in page)
- Ddos protection. (This will protect them from ddos attacks – over \$500/month)
- Fast support answer. (Within a couple of hours)
- Offline contact information. (And telephone number and address – over \$50/month)
- Continuous advertising. (High budget advertising on major forums and hyip sites – over \$500/day)

The more of these features a hyip has, the longer it will last. If a hyip has all these features, it may last more than a year but it will eventually scam some day.

To sum up, the more professional a hyip looks, the longer it will last and therefore the more money you can make from it.

Now that you know so much about hyips you can develop your own investment systems. Let me show you mine:

I invest only in hyips that offer less than 3% interests per day. I don't invest in hyips that offer less than 1% per day. As I said before they are all scams. Lower percentage does not mean that they are more reliable.

First I go to goldpoll to get to know the new hyips. When I find a new hyip that I like (those who look more professional) I search for feedback in different forums. I look at whois.net to see when the domain was bought (for example if they say that they have been in the business for 3 years when the domain name was bought only some week ago, that means from that hyip I'm not going to make any profits.).

Then I look in different hyip sites and see if they have any ads. If they have ads, means that they have spent money which indicates a longer lifetime. I forgot to say that I look at the hyip site to see on how many monitors have they registered and are those popular monitors.

Well, that's all. This is the end of the guide. I just want to remind you some more things:

HYIPS ARE ALL SCAMS. Be careful. Treat them as ponzi scheme and you will make money.

With hyips you wont became rich. Forget that. If you want a lot of money try investing in the stock market and forex (only after you have studied for some months and experimented in demo accounts) or create an online business.

If you have any questions, pm me, NightWish, at TalkGold.

Hope this information was valuable. If you like and have some time you can visit my site:

1. www.sanitysense.com Here you will find different articles regarding making money online, online business, investing (not in hyips), blogging, entrepreneurs etc. I have big plans about this site. I really think that its going to be big some day.

Anyway you are not obligated to visit it. Regarding hyips be careful and don't risk to much money.

P.S. I forgot to say that you can freely distribute this ebook to as many people as you like. As long as you don't change its content.

Good Bye and Good Luck.

Regards Ivi (NightWish)