

# *The Freedom Letters*

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A GUIDE TO BUILDING RECURRING INCOME ONLINE

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# Contents

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A note before we begin

The Step That Changed Everything

Why Trading Time for Money Keeps You Stuck

The 3 Types of Passive Income

You Already Have Something Valuable

Small Starts and Compounding Results

The Community Effect

A Few Doors I Have Found

# A note before we begin

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This guide started as a series of letters I wrote and sent by email, one a day, over seven days. I called them the Freedom Letters because that is what they were about: the kind of freedom that comes when your income is not tied to your presence.

I am not a financial expert. I am an Italian unschooling mum who left a conventional life, took my son and started moving and exploring other options. I had no plan and no safety net anyone would recognise as such. What I found, slowly and from the inside out, is what this guide is about.

These are just seven ideas that might change your perception about making money online, and some interesting examples at the end.

With love,

*Giulia*

# The Step That Changed Everything

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*In 2020, after the first Covid lockdown, I made a decision that made no financial sense to anyone watching: I left my comfortable life, took my five-year-old son and started moving.*

What I had was a clear sense that trading my time for someone else's agenda, indefinitely, in exchange for just enough money to keep doing it, was not a life I was willing to build. I also wanted to simply be a mum, to witness my son growing and be present for him.

So I figured it out differently. Between volunteering, selling thrifted vintage around Europe, being creative, and a few tough days, we happily made it work.

Somewhere further along the way I discovered something nobody had taught me directly: there is income that requires you to show up, and income that does not. Most people only ever know the first kind.

*Most people only ever learn one way to earn, and nobody teaches you there is another.*

I spent a long time thinking the second kind was not available to people like me. That it required capital I did not have, or connections I did not have, or a version of ambition that felt incompatible with the life I was actually trying to live. I was wrong about that.

**But before anything else, I want to say something about money itself.**

Neale Donald Walsch writes that what we call wanting is not a signal of lack. It is a signal of recognition. We desire what we desire because somewhere in us we already know it belongs to our life. The choices people are waiting for money to unlock, the ones that feel like they actually belong to their life, are not being held back by their bank account. They are being withheld by the part of us that decided we needed something external before we could move toward what was already calling us.

I did not wait. When the pull came I followed it without that financial safety net everyone talks about. And things followed. Not perfectly, not without difficulty, but they followed. Possibilities are endless, and I have never let my bank account dictate what was possible for me to do or reach. Only my boldness, my trust, my confidence. That was a decision, not a personality trait.

*My son went to the pool recently and tried a pair of small swimming goggles. He loved them, and something inside him simply settled into knowing he would start swimming with them, so basically knowing he would have them. Not in an anxious way, just an inner certainty. That same day he found nose clips on his way out of the pool. The next day, at the bottom of a lake, he found a pair of beautiful swimming goggles. True story. In twenty-four hours the world delivered exactly what he had opened himself to. I know, he is a master of manifestation.*

This guide is practical. It will show you real ways to build income that does not require you to be present. But underneath the practical is this: the question was never really about money. It was always about trust.

**What would genuinely change in your life if you had income that did not require you to be present to receive it?**

Less stress? More options? The ability to say no to something? Hold that answer. We will come back to it.

# Why Trading Time for Money Keeps You Stuck

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*For most of my adult life I had what most people would call a normal relationship with money. I thought about it constantly. Worried about it regularly. Structured everything around it. That is not the same as being free of it.*

After I left my life for an alternative one, I made my existence small enough that I could survive on less. For a while that felt like the answer. It was not. Of course I still needed money coming in, still had to be present somehow to generate it, still could not just disappear for a month without everything stopping.

Time-for-money is the only model most of us are ever shown. You work, you get paid. You stop working, you stop getting paid. It feels like the natural order of things because we were taught it before we were old enough to question it.

Understanding the trap we are in is not the same as moving out of it. I knew for a long time that the model I had been given was not working. I could explain all its flaws, and yet I stayed inside it. I went back and forth for years. Then one day I finally started actively researching other ways.

*Explanation and excuse use almost identical language. "This is how the system works" can be the start of an honest account of why things are the way they are, or it can be the end of any expectation that they will be different.*

There is a reward built into staying inside the explanation. If I am still someone trapped by the system, nobody can expect more from me yet. The moment I admit I have understood enough to do something differently, I become responsible for doing it. That is a heavier thing to carry than simply being someone something happened to.

## **The three ceilings of time-for-money**

### **THE INCOME CEILING**

Your earnings are capped by how many hours you can work. Even if you double your rate, you can only double your income if you work the same hours, which you cannot indefinitely.

### **THE FREEDOM CEILING**

You cannot take a real break. Holidays become expensive in two ways: you are spending money while not earning it. Everything depends entirely on your time and presence.

### **THE ENERGY CEILING**

You only have so much of it. Trading it all for income leaves nothing for the life you are supposedly working toward. And somehow this is the one nobody talks about.

The model itself is the constraint, not your effort, not your skills, not your ambition.

I spent years trying to optimise my way within that. Once I started questioning it, as I had done with parenting, everything looked different.

# The 3 Types of Passive Income (Simplified)

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*Most writing about income comes from people deeply comfortable with money and finance, and it shows. It makes the rest of us feel like we are missing something fundamental when really we are just missing the translation of a very simple concept.*

There are really three distinct categories, each with a different starting point, timeline, and effort level.

## **TYPE 1 - ASSET-BASED PASSIVE INCOME**

Money generated from something you own, money making money. Savings accounts, index funds, rental properties, dividend stocks, royalties. You invest once and the asset produces returns.

*Upside: Very hands-off once set up.*

*Downside: You need capital to start. Hard to build from scratch. But absolutely doable even with \$30 a month. I highly recommend setting it up once you start having some recurring income not tied to your time.*

## **TYPE 2 - CONTENT-BASED PASSIVE INCOME**

Money generated from something you create, effort upfront, money later. Courses, books and ebooks, YouTube channels, blogs. You build it once, it stays available, and it keeps working. Your work reaches far more people than you could serve personally.

*Best for: people with knowledge, a story, or professional expertise.*

*Downside: You need technical skills, a personal brand, and an audience. That said, if you have the will and something to offer, I would consider this 100%.*

### TYPE 3 · NETWORK-BASED PASSIVE INCOME

Money generated through referring others to products, services or opportunities: affiliate marketing, referral programmes, network models. You recommend something genuinely useful and earn recurring income every time someone sees the value and stays.

*Upside: There are options with a very low or free barrier to entry. It grows exponentially with community.*

*Downside: Requires trust, consistency, and genuine helpfulness.*

Most people never see types two or three because nobody shows them. Or they see them and assume they are not for people like them, which is exactly what I assumed for years, and which turned out to be completely wrong.

*None of these are zero-effort. The word passive can be misleading. There is real work at the front end. But the work breaks the one-hour-one-dollar link. Your effort multiplies instead of capping out.*

# You Already Have Something Valuable

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*When people talk about building passive income, the conversation usually turns into investing. If you do not have capital to start with, the whole thing starts to feel irrelevant before it even begins.*

*I want to tell you about the most underestimated passive income asset in the world. An asset almost nobody counts, that most of us already have. It is not money. It is not a skill. It is your network.*

The people you know. The trust you have built. Your reputation in your community, online or offline.

Think about the people in your life right now: friends, colleagues, followers, people who have reached out over the years. People who respect your opinion, who trust that when you say something is good, it probably is. That trust is an asset. And in a network-based income model, it is the most valuable thing you have.

Think about the last time you recommended a restaurant to a friend, or told someone about a product you loved. You did that for free. What if there was a way to earn something every time that happened?

**That is what referral-based income is. And it is one of the most accessible entry points into passive income for people with little or no capital and no technical skills.**

There are options I came across over the years and discarded, because they were built on a structure that only rewarded the very first people to join, while everyone else was pushed into buying expensive products just to keep the whole business going. A business that was, in any case, not generating much for most people involved.

Those are the shady MLM companies everyone has heard of, where people join, buy whatever the products are just to keep their position (not out of real interest) and the whole thing goes on like this. No real value, no truly good offer provided, other than that of generating money through pushing doubtful products I would have personally never recommended to my worst enemy.

But later I found out there are a few out there that seem similar at first glance but operate in a very different way, and between them I found the Subscription based companies whom you can be an affiliate of.

They are built on memberships to give their customers value as the company's first commitment, as their revenue comes from that monthly payment people are willing to pay to have a very good product at cost or a very good service they could not afford otherwise.

Think about owning all movies Netflix gives you access to for \$12.99 a month. It would be very expensive. So the idea behind is access at a price that makes sense.

In these systems, community is the most important thing and I would say these are genuinely the models we need most to democratise various costly parts of our lives. Things people cannot afford otherwise but that are wanted, useful and important.

*Why does this matter for passive income? Because subscriptions are recurring. You are not just an affiliate who receives a one-off commission. You earn again and again, as long as people stay. That is the real difference.*

The first companies applying this model were not offering this, but now you happen to benefit when you are a member, enjoy your membership yourself and share something worthwhile to earn.

# Small Starts and Compounding Results

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*The biggest lie about passive income is that you need to go big to make it work. You do not. You need to go consistent.*

This is the pattern I have watched repeat itself over and over: imagine you start letting people know about what you found. Month one, maybe two or three people sign up because they see the value and you recommended it. You earn a small commission, maybe 20 or 30 euros. Underwhelming, right? Here is where most people quit.

But month two, those same people are still there. They have become recurring customers, think about how Netflix charges you every month whether you watched anything or not. You earn again, this time automatically. And you let two more people know. Now it is 70 euros. Month three: 120. Month six: you are approaching something that actually matters.

*Nothing compounds if you quit in month two. That is the whole secret.*

## **Why most people miss this**

We are wired for instant results. Passive income often looks boring in month one and remarkable in month twelve. The people who have a chance to succeed are simply the ones who do not quit during the boring part.

There is something Karlfried Graf von Durckheim wrote that I keep returning to: that only to the extent that we expose ourselves over and over again to annihilation can that which is indestructible arise within us. He was writing about spiritual practice, but I find it true here too. The discomfort of month one, the maybe nothing-happening of month two, that is the fire. What remains after is what actually holds.

*The aim in life and business is not to develop an attitude that allows a person to reach a state of harmony and peace wherein nothing can ever trouble him. What we are building asks us to stay, to keep going, to let the compound effect do what compound effects do, which is nothing visible for a while, and then can be the resolution of a crucial money problem.*

## **THE COMPOUNDING PRINCIPLE**

There is this concept called recurring revenue, it is what every smart business in the world is trying to build. Subscriptions, memberships, retainers. Money that comes back automatically every month. You do not need to own a business (yet) to plug into that logic. Good structures are already there if you want to try with a very small or free upfront investment. You just need to step into it.

Every message you send, every conversation you have, every person you help finding a solution to their problems, it all layers. Small action done consistently beats big action done once. The compounding part is real, but it only starts once you start.

# The Community Effect

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*One of the things I underestimated for years, probably because I had been doing most things alone for so long, was the difference that other people make.*

Actual people building something similar, going somewhere similar, with the willingness to change things for themselves and others.

*When other people take action around you, there is community, your results multiply. This is why the most powerful income models in the world are built around communities, memberships, and referral networks.*

## **How the multiplier actually works**

When you refer someone into a company built like this and they start working on it as well, your income grows from their activity too. The way it is built, you only do well if the people you bring in do well too. Your success is literally tied to theirs. Different, and more personal, than anything else I had come across.

One person starts. They are honest about what they found. Someone who trusts them takes a look. That person does the same. Without anyone pushing hard, the whole thing moves. And your income grows from a community you helped build, not from working more hours.

You can build passive income alone. People do. But you build it faster, and with far fewer wrong turns, when you are surrounded by people

genuinely invested in making it work, for themselves and for you.

There is something that happens to you when you start genuinely helping people move forward. You grow alongside them. That part surprised me.

# A Few Doors I Have Found to Passive Recurring Income

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*I spent years assuming this kind of income was not available to someone like me. It turned out I was wrong.*

This is what I was wrong about specifically: I thought you needed to already have money to make money work differently. I thought you needed a platform, or to create a product, or a particular kind of credibility I had not earned yet.

*What it required was finding something already built well enough that plugging into it made sense for me, a product or a service I could stand behind, and a structure that could truly grow with me, not just a one-off commission.*

Below are the options I can speak to honestly right now. I am actively looking for more membership programmes with an affiliate structure, because that is where the true recurring income lives, and that is what I am interested in. When I find ones worth recommending I will share them. These are the starting points.

A final note on the difference between recurring and non-recurring affiliate income: some programmes pay you once when someone signs up or buys. Others pay you every month for as long as that person stays a member. The second kind is what this guide has been building toward. It is rarer, more valuable, and the options below are chosen specifically for

that reason, with one exception noted at the end that is worth considering, especially if you are based in the US.

#### OPTION 1 - HEALTH AND WELLNESS MEMBERSHIP

### **LiveGood**

A health and wellness membership company with a simple affiliate model: premium quality products at cost, cutting out the retail markup entirely. No influencers. Actual organic quality at low prices that makes sense for everyone.

*Membership: \$9.95 per month. Affiliate fee: \$40 one-time. Total to start: around \$50. One off commission + Recurring monthly commissions on every referral who stays.*

No product to stock, no orders to fulfil. You share. People who see the value join. You earn every month they remain members and or affiliates.

[Have a look here: livegoodtour.com/Blubell](https://livegoodtour.com/Blubell)

#### OPTION 2 - ONLINE BUSINESS PLATFORM

### **Systeme.io**

This is the tool I use to run my email list, my funnels, my blog, my freebies, my automations. It is an all-in-one platform for people who want to build something online without paying separately for five different tools. Free to start.

*Free to join as affiliate. No purchase required. But there are various plans people can use at different stages. 60% lifetime recurring commission, meaning every month your referral stays subscribed, you earn.*

This is what I actually use, and if you are building anything online, this is the kind of tool you will need. And recommending it pays you back in a recurring way.

[systeme.io/?sa=sa01921592697224ec2a1272eb8325650d6e710888](https://systeme.io/?sa=sa01921592697224ec2a1272eb8325650d6e710888)

### OPTION 3 - LEGAL SERVICES MEMBERSHIP

#### **LegalShield**

A legal services membership that gives individuals and families access to a law firm for a flat monthly fee. In a world where legal help is either unaffordable or something people simply go without, this addresses a real need.

*Monthly membership around \$29.95. Associate fee to join as an affiliate: \$99 one-time. Recurring renewal commissions on every member you refer.*

I do not have my affiliate link set up for this one yet, but I am including it because the model fits: a subscription people truly need, with recurring income on the affiliate side.

### A NOTE ON NON-RECURRING AFFILIATE PROGRAMMES

#### **Thrive Market and others like it**

Thrive Market is an online membership for organic and non-GMO food at wholesale prices, US-focused, with a strong social mission. For every paid annual membership, they donate a free one to a family in need.

*Their affiliate programme pays \$5 to \$30 per new membership referred, but not recurring monthly. This is different in nature from the options above.*

I mention it because it is a very good program and an honest recommendation. But I want to be clear about what it is: a good one-time commission on something useful, not the compounding recurring income this guide has been building toward. Both have a place. They are just different things.

[thrivemarket.com](http://thrivemarket.com)

The model is working, the recurring income is real, and the starting point is smaller than you think. So you can start pointing your life towards building something that lasts instead of starting from scratch every month.

*Daring does not mean having no fear. It means going through anyway, and finding on the other side something that was always there but could only be known this way.*

If something this week resonated, come and find me. I have built a small community of people who are figuring this out together, with masterclasses on various money topics and ongoing recommendations on things that actually work.

[Join us on Facebook: Reach out and Earn the Life you Love](#)

Or reach out to me at [hello@giuliapacciotti.com](mailto:hello@giuliapacciotti.com)

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Thank you for reading.

*Giulia*

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