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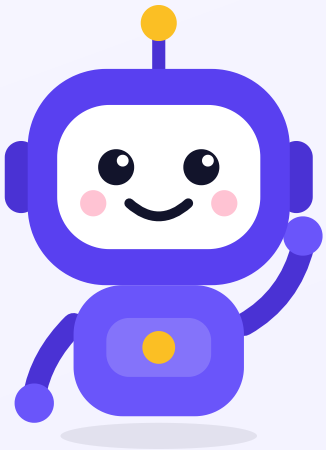
Make Money Online · Book 4

Affiliate Marketing Basics

Earn by recommending products you trust — with honest reviews, clear disclosure and simple tracking

Total beginner · adults 18 and up | About 85 minutes | 10 chapters with quizzes | Free

Book 4! Here's a secret: the best affiliates aren't the loudest sellers. They're the most trusted helpers. Let's become one.



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Affiliate Marketing Basics

Earn by recommending products you trust — with honest reviews, clear disclosure and simple tracking
Make Money Online, Book 4 · First edition, November 2026

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What you will learn

- What affiliate marketing is, how the money flows, and what a realistic start looks like
- How to choose a niche and recommend only products you trust
- How programs like the Shopee Affiliate Program and Amazon Associates work — and their rules
- How to make helpful content: honest reviews, comparisons and tutorials
- How to disclose affiliate links correctly and stay on the right side of the law
- How to track clicks and sales, get paid, and avoid pyramid and "affiliate package" scams

This is **Book 4** of the **Make Money Online** series. In Book 3 you sold your own products. In affiliate marketing you sell **nothing of your own**: you recommend other people's products and earn a small commission when someone buys through your link.

Our honest promise

Affiliate marketing is often sold as "easy passive income". The truth: commissions are usually a **small percentage**, most beginners earn little at first, and income grows only when many people trust your recommendations. This book shows the honest, slow-but-real way.

Age rule

Affiliate programs and payouts are for adults (many, like Shopee's social media affiliate partnerships, require 18+). If you are younger, read this with a parent and practice writing honest reviews.

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Quick refresher from Books 1–3

Idea	In one line
Honest promise	No income guarantees, ever.
Golden rule	Never pay to get “work” or to “unlock” earnings.
Help first	Help → show → story → sell (Book 3).
Records	Track every peso in and out, and set money aside for taxes.
AI	AI can help draft — you test, check and decide.

How to use this book

1. **Use products you already own**
   Your first reviews should be about things you really use. No buying needed to start.

2. **Build as you read**
   By Chapter 7 you will have a niche, a joined program, three honest reviews, a disclosure line and a tracking sheet.

3. **Do the quiz and the task**
   Every chapter ends with key takeaways, 3 quiz questions with answers, and a practice task.

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CHAPTER 10 Real-Life Examples: Honest Affiliates, Step by Step

THE END Quick Summary

WHAT'S NEXT Your Next Learning Path

EXTRA Free ToolsKo Tools for This Book

EXTRA Words to Know (Glossary)

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CHAPTER 1

Why Affiliate Marketing Matters

You already recommend things to friends every week. Affiliate marketing lets you earn a small thank-you when those recommendations help someone buy.

Think about the last time a friend asked, “What phone should I buy?” or “Which rice cooker is good?” You gave advice. They bought it. The store made a sale — and you got nothing but a “thanks!”

New word: affiliate marketing

Affiliate marketing means recommending a product with a special link. If someone buys through your link, the store pays you a **commission** — a small share of the sale. You are like a helpful sales guide who never holds stock.

PICTURE 1 **How the money flows**



The buyer usually pays the same price. The store shares part of its earnings with you for bringing the customer.

Why people like it

- **No products to make or stock.** The store handles orders and delivery.

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- **No customer service for orders.** Returns and shipping are the store's job.
- **Start small.** A phone and honest opinions are enough to begin.
- **Fits around life.** Share reviews when you have time.

The honest truth

PICTURE 2 **Myth vs truth**

MYTH

What some ads say

- "Post links, earn ₱50,000 a month!"
- "Buy our ₱3,000 affiliate package to start"
- "Recruit 5 friends and earn from them"
- "Just spam links in groups"

TRUTH

What really happens

- Commissions are usually a few percent of each sale
- Real programs are free to join
- Earning mainly from recruiting is a pyramid warning sign
- Trust and helpful content bring clicks

If you must pay to join or must recruit people to earn, it's not normal affiliate marketing — be very careful.

The big idea of this book

Trust first, links second. One honest review that truly helps people is worth more than a hundred links posted everywhere.

A real-world example

Ria loves her small kitchen. She started posting short videos of affordable kitchen tools she really uses, saying what's good and what's not, with links in her captions and a clear "affiliate link" note. Her first month earned less than ₱300. But followers kept asking for her picks. A year later, her honest "worth it or not?" videos are what people search for before buying.

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QUICK RECAP

Affiliate marketing means recommending products with a special link and earning a small commission on purchases. It needs no stock — but it needs trust, and income starts small.

TRY IT NOW

List what you already recommend

1. Write 10 products you have recommended to someone in the past year.
2. Circle the ones you still use and truly like.
3. Write one honest "not so good" point for each circled product.

Key takeaways

- Affiliate = recommend with a link, earn a small commission on purchases.
- No stock, no shipping, no order support.
- Real programs are free; recruiting-based "affiliate" offers are a warning sign.
- The big idea: trust first, links second.

Quiz: 3 quick questions

1. What is a commission?

A. A fee you pay to join
B. A small share of a sale paid to you for referring the buyer
C. A discount for buyers

2. An "affiliate program" asks you to pay ₱3,000 for a starter package and recruit friends. What should you think?

A. Great opportunity
B. Warning sign — real affiliate programs are usually free and pay for sales, not recruiting
C. Pay half first

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3. What is the big idea of this book?

A Post as many links as possible

B Trust first, links second

C Only promote expensive items

Answers

1. **B. A small share of a sale paid to you for referring the buyer** — The store shares part of its earnings with the affiliate.
2. **B. Warning sign — real affiliate programs are usually free and pay for sales, not recruiting** — Pay-to-join and recruiting-based earnings are classic pyramid signs.
3. **B. Trust first, links second** — Trust is what makes people click and buy.

PRACTICE TASK

Your affiliate goal

Write a realistic goal like: "In 90 days, publish 15 honest reviews in one niche and earn my first ₱1,000 in commissions." Put it at the top of your notes, with one sentence about who you want to help choose better.

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CHAPTER 2

Beginner Basics: Links, Commissions and the Words You Need

Affiliate marketing has its own words. Learn them once, and every program's rules will make sense.

Word	What it means	Example
Affiliate link	A product link with your special code in it	A Shopee link made in your affiliate dashboard
Commission	Your share of a qualifying sale	A few percent of the order total
Commission rate	The percentage you earn	Different products and campaigns pay different rates
Cookie / attribution window	How long after a click a purchase still counts for you	Amazon: usually a 24-hour window
Conversion	A click that becomes a purchase	100 clicks, 3 purchases = 3% conversion
Program / network	Where you sign up to get links	Shopee Affiliate Program, Amazon Associates, affiliate networks
Payout threshold	The minimum you must earn before you get paid	Check each program's terms
Validation	When the store confirms the order wasn't returned or cancelled	Commissions can drop if orders are returned

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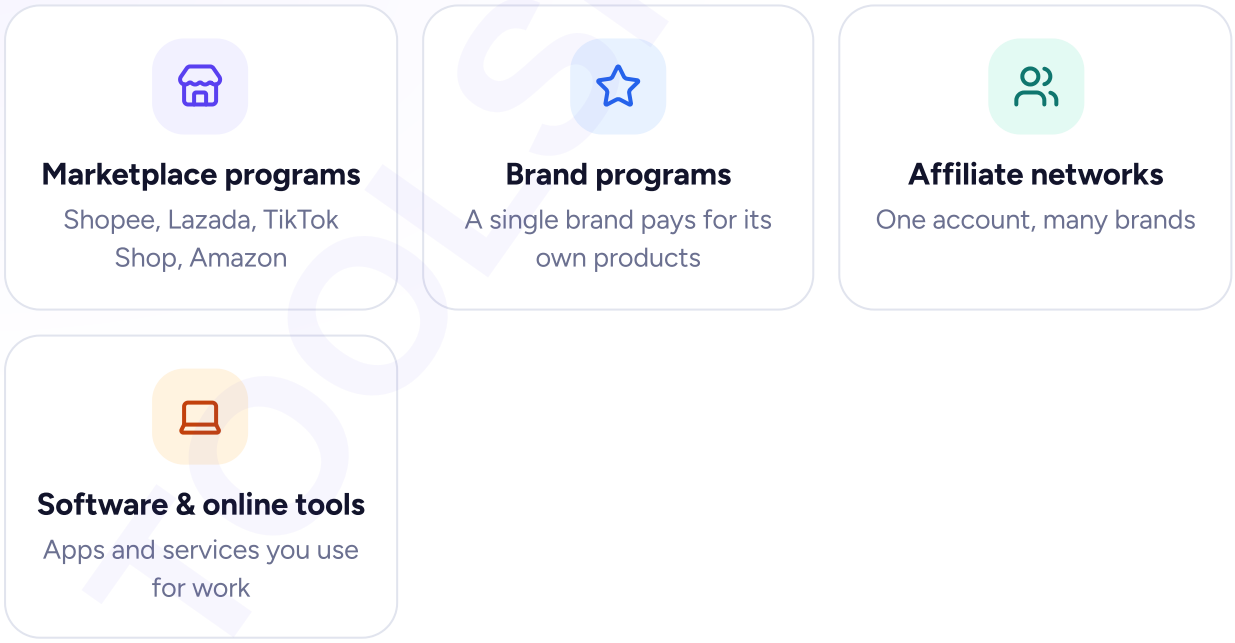
Word	What it means	Example
Disclosure	Telling people you earn from the link	"Affiliate link — I earn a small commission."
Niche	The specific topic and audience you focus on	Budget kitchen tools for small homes

New word: cookie

A **cookie** is a tiny note a website saves in the buyer's browser. It remembers that the buyer came from **your** link, so the sale is credited to you — but only for a limited time (the **attribution window**).

Types of affiliate programs

PICTURE 3 **Four kinds of affiliate programs**

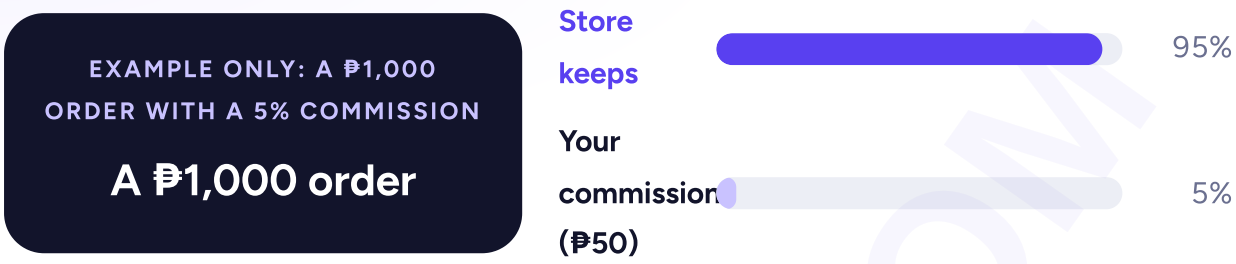


Beginners in the Philippines often start with marketplace programs because buyers already shop there.

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Where commissions come from

PICTURE 4 **A small share of each sale**



An illustration, not a real program's rate. Rates differ by program, product and campaign — check your dashboard.

Small shares add up — slowly

If your commission is about ₱50 per order, you need 20 orders for ₱1,000. That's why helpful content that keeps getting found matters more than one viral post.

QUICK RECAP

Affiliate links carry your code. A cookie remembers your referral for a limited window. You earn a commission on validated sales, after reaching the payout threshold — and you must disclose your links.

TRY IT NOW

Learn the words

1. Cover the meaning column and explain each word out loud.
2. Write a sentence using "attribution window".
3. Calculate: how many ₱50 commissions make ₱5,000?

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Key takeaways

- Affiliate link + cookie = the sale is credited to you for a limited time.
- Commissions are a small share; returns can cancel them.
- Programs: marketplaces, brands, networks, software.
- Disclosure is part of every affiliate post.

Quiz: 3 quick questions

1. What is an attribution window?

A. How long after a click a purchase still counts for you
B. A type of discount
C. The store's opening hours

2. A buyer returns the product. What can happen to your commission?

A. It doubles
B. It can be cancelled, because the sale wasn't validated
C. Nothing ever

3. 100 clicks led to 4 purchases. What is the conversion?

A. 4%
B. 40%
C. 0.4%

Answers

1. **A. How long after a click a purchase still counts for you** — After the window ends, a purchase may no longer be credited to you.
2. **B. It can be cancelled, because the sale wasn't validated** — Commissions usually count only for completed, kept orders.
3. **A. 4%** — 4 ÷ 100 = 4%.

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PRACTICE TASK

Your earning math

Pick a product you like. Assume a 5% commission. Calculate your earnings per sale, and how many sales you would need for ₱1,000. Write down what that tells you about how much helpful content you'll need.

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CHAPTER 3 · LESSON 1

Choose Your Niche and the Products You Trust

People don't follow "someone who posts links". They follow someone who helps them choose in one area they care about.

Pick a niche

THE NICHE FORMULA

```
I help [who] choose [what kind of products] for [situation or budget].

Examples:
• I help small-condo renters choose space-saving kitchen tools under ₱1,000.
• I help new moms choose practical baby items that are actually worth it.
• I help students choose budget laptops and accessories for school.
```

PICTURE 5 The niche finder



A good niche is something you know, that people buy online, and that people often ask for advice about.

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The trust test

Before you recommend a product, ask: **Would I tell my best friend to buy this — with the same words?** If not, don't link it.

1. **Have I used it — or studied it carefully?**
   Best: you own it. Second best: you compared specs, real buyer reviews and return policies.

2. **Who is it NOT for?**
   Every product has limits. Saying them makes your "yes" believable.

3. **Is the seller reliable?**
   Check ratings, real reviews, return policy and whether it's an official store.

4. **Is it safe and legal?**
   Avoid fake branded items, unsafe products and health claims you can't prove.

PICTURE 6 **Link dumper vs trusted helper**

✗ LINK DUMPER	✓ TRUSTED HELPER
Posts anything that pays	**Helps people choose**
✗ Links 30 random products a day	✓ Shares a few tested picks
✗ "Super sulit!!! Buy now!"	✓ Says who it's for and who it's not for
✗ Never says what's bad	✓ Shows real use and honest downsides
✗ People scroll past — or unfollow	✓ People come back to ask "what should I buy?"

The trusted helper posts less but earns more over time — because people believe them.

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Use AI for research, not opinions

AI can help you list features to compare, or summarize the main complaints in many buyer reviews. But your opinion must come from **your own use and checking**. Never publish an AI-written "review" of something you haven't used as if it were your experience.

QUICK RECAP

Pick a niche with the formula "I help [who] choose [what] for [situation]". Recommend only products that pass the trust test — and say who they're not for.

TRY IT NOW

Write your niche

1. Write 3 niche sentences with the formula.
2. For each, list 5 products you already own or know well.
3. Pick the niche with the most products you truly trust.

Key takeaways

- Niche formula: I help [who] choose [what] for [situation].
- Trust test: would I tell my best friend the same thing?
- Saying who a product is NOT for builds trust.
- AI helps research; your opinion must be real.

Quiz: 3 quick questions

1. Which is a clear niche?

A "I post about everything"

B "I help small-condo renters choose space-saving kitchen tools under ₱1,000"

C "I sell stuff"

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2. What is the trust test?

A Would I tell my best friend to buy this, with the same words?

B Does it pay the highest commission?

C Is it trending?

3. Can you publish an AI-written review of a product you never used as your own experience?

A Yes

B No — that misleads people

C Only on weekends

Answers

1. **B. "I help small-condo renters choose space-saving kitchen tools under ₱1,000"** — A clear niche says who you help and with what.
2. **A. Would I tell my best friend to buy this, with the same words?** — If you wouldn't recommend it to a friend, don't link it.
3. **B. No — that misleads people** — Reviews must reflect your honest experience or clearly say what you researched.

PRACTICE TASK

Your trusted list

Make a "trusted list" of 10 products in your niche. For each, write: who it's for, who it's not for, one good point, one downside, and where you'd buy it (official or highly-rated store).

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CHAPTER 4 · LESSON 2

Join Affiliate Programs (and Read the Rules)

Every program has its own rules. Reading them takes an hour — breaking them can cost you every peso you earned.

Programs beginners often start with

Program	How it works	Good to know (checked November 2026)
Shopee Affiliate Program (PH)	Sign in with your Shopee account, apply, then make affiliate links for products and share them	Rates vary by product and campaign. From July 1, 2026, Shopee applies a 0.5% transaction fee to each affiliate payment, capped at ₱30 per payout cycle
Lazada and TikTok Shop	Similar marketplace programs with product links or tagging	Check each program's current requirements and rates in its own help center
Amazon Associates	Make links to Amazon products for your website, channel or social page	Your application is reviewed after at least 3 qualifying sales within 180 days; your own orders don't count. Credit usually depends on a 24-hour window after the click
Affiliate networks	One sign-up gives access to many brands	Each brand you join may have extra rules

Real programs are free to join

Legitimate affiliate programs don't charge you to sign up. If someone sells you an "affiliate starter package", ask hard questions (Chapter 7).

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Read these parts of every program's terms

1. **Where you may share links**
   Some programs require you to list your exact pages or channels.

2. **What is not allowed**
   Common rules: no buying through your own link to earn, no spam, no fake reviews, no misleading claims.

3. **How commissions are confirmed**
   Returns and cancellations can remove commissions.

4. **Payouts and fees**
   Minimum payout, payout schedule, and any fees.

5. **Disclosure rules**
   Many programs require you to disclose — and the law does too (Chapter 6).

⚠ **Don't try to trick the system**

Buying through your own link, asking family to buy just to "help your numbers", or clicking your own links again and again usually breaks program rules. Amazon, for example, doesn't count personal orders. Accounts can be closed and earnings removed.

Make your first links

- Open the program's dashboard and search for a product from your trusted list.
- Generate the affiliate link and test it in a private browser window.
- Save every link in a simple sheet: product, link, date, where you posted it.

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QUICK RECAP

Start with one program that fits your niche. Read its terms: where you may share, what's forbidden, how commissions are confirmed, payouts, fees and disclosure. Never trick the system.

TRY IT NOW

Read one program's terms

1. Choose one program.
2. Find and write down: payout minimum, forbidden actions, disclosure rule.
3. Write one question you still have — and find the answer in its help center.

Key takeaways

- Real affiliate programs are free to join.
- Shopee PH: affiliate payments have a 0.5% fee capped at ₱30 per payout cycle (from July 2026).
- Amazon: 3 qualifying sales in 180 days; personal orders don't count.
- Never buy through your own link or ask people to buy just to help you.

Quiz: 3 quick questions

1. For Amazon Associates, what must happen within 180 days for your application to be reviewed?

A 3 qualifying sales (not your own orders)
B 100 followers
C A paid fee

2. Is it OK to buy through your own affiliate link to earn commission?

A Yes, always
B Usually not — it often breaks program rules
C Only for big items

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3. Someone sells a ₱2,500 “affiliate starter package”. What do you remember?

A Real affiliate programs are free to join

B It’s required

C It guarantees income

Answers

1. **A. 3 qualifying sales (not your own orders)** — Amazon reviews accounts after at least three qualifying sales; personal orders don’t qualify.
2. **B. Usually not — it often breaks program rules** — Self-purchases can get your account closed.
3. **A. Real affiliate programs are free to join** — Paying to join is a warning sign.

PRACTICE TASK

Your program sheet

Join one program. Make a sheet with: program name, payout minimum, payout schedule, fees, 5 forbidden actions, disclosure rule, and your first 5 tested links.

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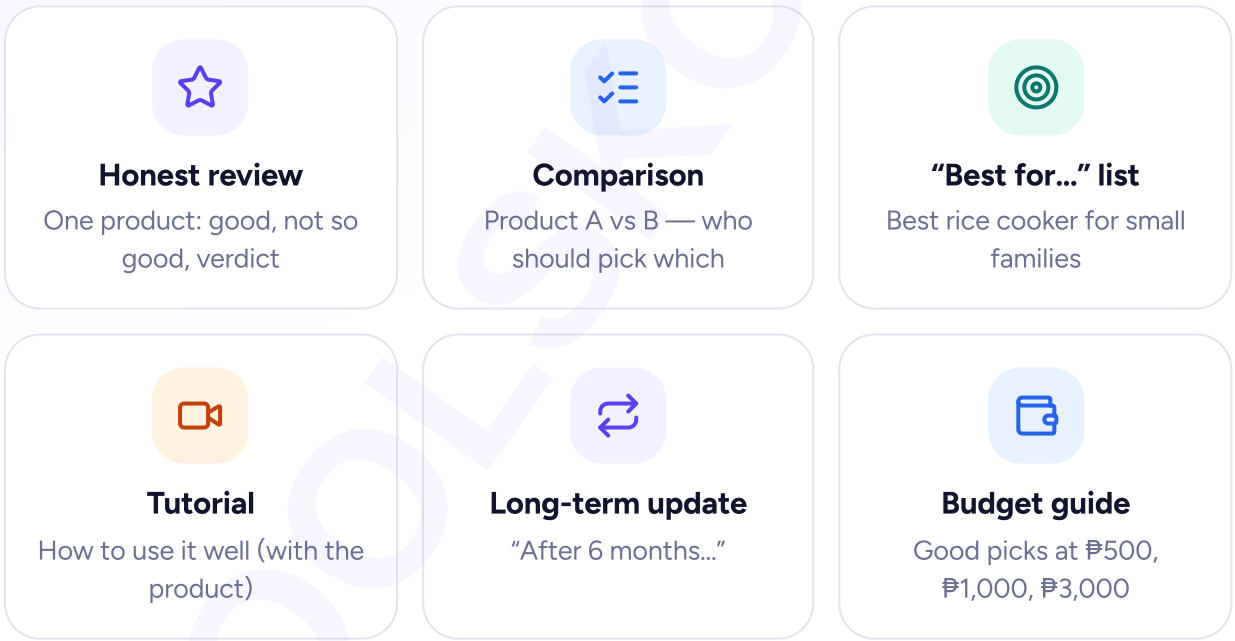
CHAPTER 5 · LESSON 3

Create Helpful Content: Reviews, Comparisons and Tutorials

People click affiliate links when your content answers their question: "Is this right for me?"

Content that helps people choose

PICTURE 7 **Six kinds of helpful affiliate content**

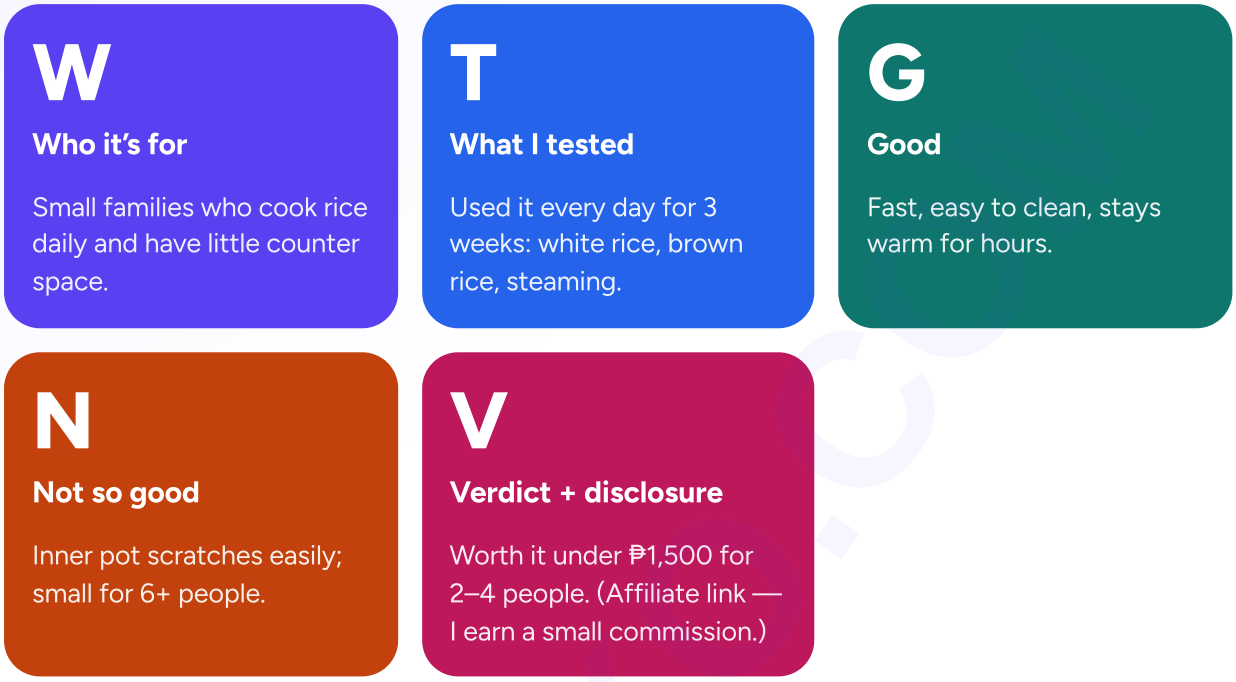


Each one answers a real buyer question. Comparisons and long-term updates are especially trusted.

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The honest review recipe

PICTURE 8 **The review recipe: W-T-G-N-V**



PUT TOGETHER, YOU TYPE:

A short review a busy buyer can trust: who it's for, what you really did, the good, the not-so-good, and a clear verdict with disclosure.

The "not so good" part is what makes people believe the "good" part.

Show, don't just tell

- Use your own photos and short videos of the product in real use.
- Show size, texture or speed with something familiar (next to a ₱1 coin, a phone, a hand).
- Update your review if the product changes or breaks.
- Answer comment questions honestly — even "I haven't tested that."

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Be careful with health and beauty claims

Saying a supplement “cures” something, or a cream “removes” a condition, can be illegal and harmful. In the Philippines, food, supplements, cosmetics and drugs are regulated by the **FDA**, and misleading advertising can be reported to the **DTI**. Share your experience (“it felt lighter on my skin”), not medical promises.

Where to post

Place	Good for	Tip
Short videos (TikTok, Reels, Shorts)	Showing products in use	First 3 seconds: the problem it solves
YouTube	Detailed reviews and comparisons	Searchable for years
Blog or website	Comparisons and “best for” guides	Search traffic; mark links properly (Chapter 6)
Facebook page or group (your own)	Community questions	Answer questions; don’t spam other groups

QUICK RECAP

Make content that helps people choose: honest reviews, comparisons, “best for” lists, tutorials and long-term updates. Use W-T-G-N-V, show real use, and avoid health claims you can’t prove.

TRY IT NOW

Write one honest review

1. Pick a product from your trusted list.
2. Write a W-T-G-N-V review in under 150 words.
3. Take 3 real photos of it in use.

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Key takeaways

- Helpful content answers: “Is this right for me?”
- Review recipe: Who it’s for, What I tested, Good, Not so good, Verdict + disclosure.
- Real photos and long-term updates build trust.
- No health or beauty claims you can’t prove.

Quiz: 3 quick questions

1. Why include a “not so good” point?

A To lower sales
B It makes your recommendation believable
C Platforms require it

2. Which is a safe way to talk about a skin cream?

A “It cures acne”
B “It felt light on my oily skin and didn’t break me out in 3 weeks”
C “Doctor-approved” (when it isn’t)

3. Which content type is especially trusted?

A Long-term updates after months of use
B Copy-pasted product descriptions
C Posts with 30 links

Answers

1. **B. It makes your recommendation believable** — Honest downsides build trust in your “yes”.
2. **B. “It felt light on my oily skin and didn’t break me out in 3 weeks”** — Share honest experience, not medical promises.
3. **A. Long-term updates after months of use** — Long-term use shows real experience.

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PRACTICE TASK

Three helpful pieces

Create three pieces this week: one W-T-G-N-V review, one comparison (A vs B — who should choose which), and one “best for” short list of 3 products. Add real photos to each.

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CHAPTER 6 · LESSON 4

Disclose Clearly and Stay Legal

Telling people you earn from a link isn't just polite. It's the law in many places — and it keeps your trust.

Imagine finding out a friend got paid every time you bought something they recommended — and they never told you. You'd feel tricked, even if the product was good. That's why disclosure matters.

New word: disclosure

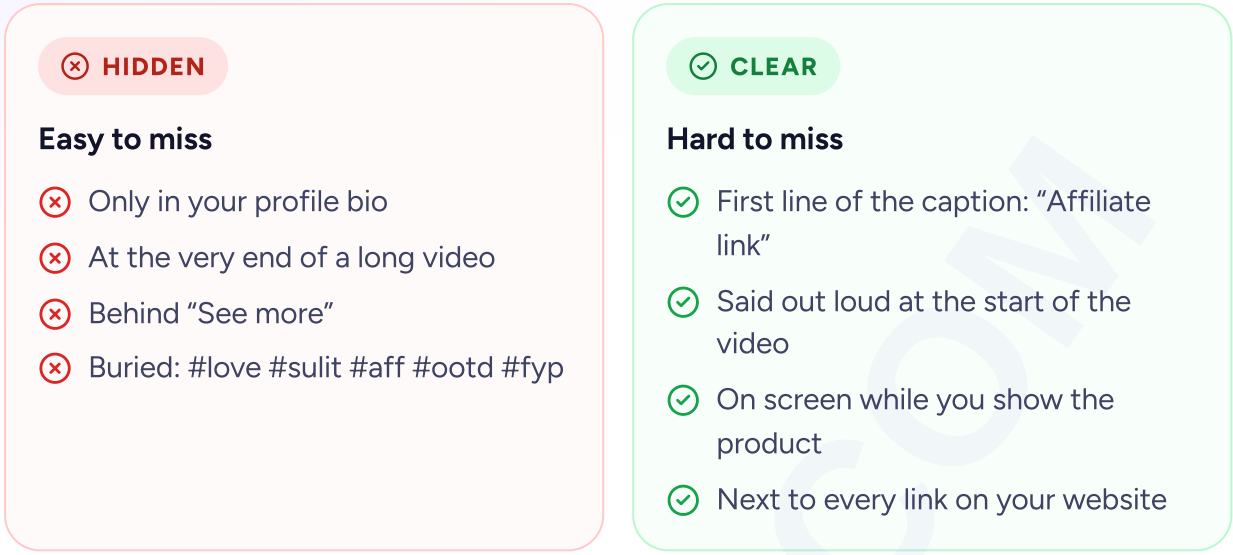
A **disclosure** is a short, clear note telling people you have a money (or other) connection to what you recommend. Example: "Affiliate link — I earn a small commission if you buy, at no extra cost to you."

Where and how to disclose

The U.S. Federal Trade Commission (FTC), whose guide many creators follow worldwide, says disclosures are easy to miss if they appear only on a profile or "About me" page, at the end of posts or videos, or behind a "More" click — and they shouldn't be mixed into a group of hashtags or links. It also says not to rely only on a platform's built-in tool.

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PICTURE 9 **Hidden vs clear disclosure**



Put the disclosure where people will see it before they click or buy.

Where	Example disclosure
Caption (first line)	"Affiliate link below — I earn a small commission if you buy."
Video (start)	Say: "Quick note: links below are affiliate links."
Livestream	Say it at the start and repeat it every so often.
Website	A short note above the first link, plus near each "Buy" button.
Free product received	"The brand sent me this for free. My opinions are my own."

If you have a website: mark links for Google

Google asks sites in affiliate programs to mark affiliate links with **rel="sponsored"**. It's one small attribute in your HTML:

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HTML FOR AN AFFILIATE LINK

```
<a href="https://example-store.com/product?aff=YOURCODE"
rel="sponsored noopener" target="_blank">
  Check the price (affiliate link)
</a>
```

Why this matters

rel="sponsored" tells search engines “this is a paid link”. It keeps your site within Google’s guidelines. **noopener** is a small security habit for links that open in a new tab.

Rules in the Philippines

Who watches advertising

In the Philippines, the **DTI** enforces consumer protection laws against misleading advertising, the **Ad Standards Council (ASC)** runs advertising self-regulation, and the **FDA** regulates health products like food, supplements, cosmetics and drugs. Be truthful, be clear about paid relationships, and never make health claims you can’t prove.

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PICTURE 10 **What to promote: green, yellow, red**



OK to promote

Everyday products you've tested, from official or highly-rated stores, with honest pros and cons and clear disclosure.

Extra care

Health, beauty and baby products (no medical claims); "lowest price" claims (prices change); products you haven't used yet (say so).

Don't promote

Investment or "double your money" schemes, illegal gambling, fake branded items, fake reviews, and anything you'd be ashamed to recommend to family.

In the Philippines, the SEC has warned that agents, promoters, recruiters, influencers and endorsers of unregistered investment schemes can face criminal liability.

QUICK RECAP

Disclose clearly where people will see it before they buy — not only in your bio, not at the end, not buried in hashtags. On websites, use rel="sponsored". Be truthful, avoid health claims, and never promote investment schemes or illegal gambling.

TRY IT NOW

Write your disclosures

1. Write one caption disclosure and one spoken disclosure.
2. Write one website disclosure line.
3. Check your last 3 posts: is the disclosure hard to miss?

Key takeaways

- Disclose before people click or buy, where it's hard to miss.
- Not only in your bio, not at the end, not behind "More", not in hashtags.

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- Websites: mark affiliate links with rel="sponsored".
- PH: DTI, ASC and FDA rules apply; never promote unregistered investments.

Quiz: 3 quick questions

1. Which disclosure is clearest?

A Only in your profile bio
B "Affiliate link" as the first line of the caption
C Hidden in #aff among 20 hashtags

2. What should affiliate links on a website use?

A rel="sponsored"
B No attributes ever
C A hidden link

3. A "brand" offers you commission to promote a "double your money in 30 days" investment. What do you do?

A Promote it
B Decline — unregistered investment promoters can face criminal liability
C Promote it without disclosure

Answers

1. **B. "Affiliate link" as the first line of the caption** — People see it before they click.
2. **A. rel="sponsored"** — Google asks sites to qualify affiliate links with rel="sponsored".
3. **B. Decline — unregistered investment promoters can face criminal liability** — The SEC has warned that promoters and influencers of such schemes can be held liable.

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PRACTICE TASK

Your disclosure kit

Make a small “disclosure kit”: caption line, spoken line, livestream line, website line, and “free product” line. Add your red-light list of things you will never promote. Use the kit in every post.

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CHAPTER 7 · LESSON 5

Track, Improve, Get Paid — and Avoid Affiliate Scams

You can't improve what you don't measure. A simple sheet tells you which content actually helps people buy.

Your tracking sheet

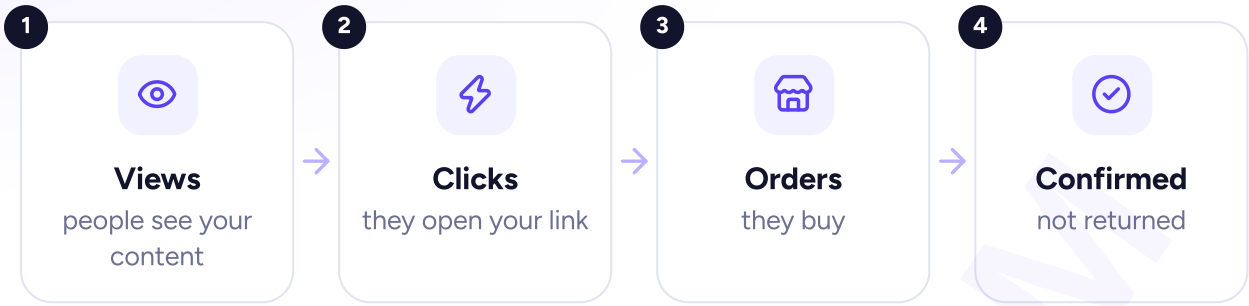
Column	What to write
Date	When you posted
Content	Review, comparison, video title
Platform	TikTok, YouTube, blog…
Product + link	Which affiliate link you used
Clicks	From your affiliate dashboard
Orders	Confirmed orders
Commission	After returns and fees

Know where clicks come from

Use a different link (or tracking tag) for each place you post. Many affiliate dashboards allow sub-IDs or tags; for your own website links, the free ToolsKo **UTM Link Builder** helps you label where visitors came from.

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PICTURE 11 **The affiliate funnel**



Few views? Improve hooks and topics. Few clicks? Make the recommendation clearer. Few orders? Check product fit, price and trust.

Improve what works

- Make more content like your best-performing piece (same problem, new angle).
- Update old reviews — prices, versions and your long-term opinion.
- Drop products that get many returns or complaints, even if they pay well.
- Answer the questions in your comments with new content.

Getting paid

- Check each program's payout minimum and schedule.
- Expect commissions to be "pending" until orders are confirmed.
- Know the fees (for example, Shopee's 0.5% affiliate payment fee, capped at ₱30 per payout cycle).
- Keep your payout records for taxes. In the Philippines, affiliate income is business income — register with the BIR (see Book 1, Chapter 7).

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Affiliate scams to avoid

Scam	How it works	What to do
Pay-to-join "affiliate package"	Pay ₱2,000–₱10,000 to "unlock" commissions	Walk away. Real programs are free.
Recruitment pyramid	You earn mainly by recruiting others who also pay	Walk away. Pyramid schemes collapse and recruits lose money.
Tasking and recharging	Earn by "liking" or "ordering" tasks — then you must deposit ("recharge") to continue or withdraw	Stop. Never deposit to get paid.
Fake brand recruiter	A "brand" DMs you to promote, then asks for a deposit or your login	Check the brand's official channels; never pay or share logins.
Promoting unregistered investments	High commissions to promote "guaranteed returns"	Decline. Promoters can face criminal liability in the Philippines.

Check suspicious investment offers on the **SEC** website (sec.gov.ph), and report online scams to the platform and, in the Philippines, to the **CICC hotline 1326**.

QUICK RECAP

Track views, clicks, orders and confirmed commissions for each piece of content. Improve what works, drop bad products, know payout rules and fees, record income for taxes — and avoid pay-to-join, pyramid and tasking scams.

TRY IT NOW

Start your tracking sheet

1. Make a sheet with the 7 columns.
2. Add your first 3 pieces of content.
3. Set a weekly reminder to update clicks, orders and commissions.

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Key takeaways

- Track: views → clicks → orders → confirmed.
- Improve your best content; update old reviews; drop bad products.
- Know payout minimums, schedules and fees; keep records for taxes.
- Scams: pay-to-join, recruitment pyramids, tasking and recharging.

Quiz: 3 quick questions

1. Lots of views but very few clicks. What should you improve?

A Make your recommendation and link clearer
B Post more links in other people's groups
C Nothing

2. You earn mainly by recruiting people who pay to join. What is it likely to be?

A A normal affiliate program
B A pyramid scheme
C A bonus

3. A "task job" says you must deposit ₱1,000 to withdraw your earnings. What do you do?

A Deposit quickly
B Stop — never deposit to get paid
C Deposit half

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Answers

1. **A. Make your recommendation and link clearer** — Clicks depend on how clear and convincing the recommendation is.
2. **B. A pyramid scheme** — Recruitment-based earnings are the core of pyramid schemes.
3. **B. Stop — never deposit to get paid** — Tasking and recharging schemes take deposits and don't pay out.

PRACTICE TASK

Your monthly review

At the end of the month, look at your sheet. Write: your best piece of content and why, your weakest and why, one product to drop, and three new content ideas based on comments.

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CHAPTER 8

Practice Exercises: Your 14-Day Affiliate Starter Plan

Two weeks, about an hour a day. By day 14 you will have a niche, a program, honest content, clear disclosures and a tracking sheet.

PICTURE 12 **The 14-day affiliate starter plan**



Trust first: niche, rules and honest content before chasing clicks.

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Day	Task (about 1 hour)	Done?
1	Write your niche sentence. List 10 products you own in that niche.	☐
2	Run the trust test on all 10. Keep the best 5.	☐
3	Join one affiliate program. Read its terms.	☐
4	Make and test 5 affiliate links. Start your link sheet.	☐
5	Post a W-T-G-N-V review with disclosure.	☐
6	Post a short “in use” video with spoken disclosure.	☐
7	Post a comparison: A vs B — who should pick which.	☐
8	Post a “best for…” list of 3 products.	☐
9	Answer every comment; turn one question into a post.	☐
10	Post a tutorial: how to use one product better.	☐
11	Post a budget guide (₱500 / ₱1,000 / ₱3,000).	☐
12	Check every post: is the disclosure hard to miss?	☐
13	Fill in your tracking sheet: views, clicks, orders.	☐
14	Review: best and weakest content. Plan the next 14 days.	☐

Bonus exercises

1 **Downside drill**

For 5 products you love, write one honest downside each. Practice saying it kindly.

2 **Disclosure spotting**

Watch 10 affiliate videos. Mark which ones disclose clearly — and how.

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3 **Claim check**

Rewrite 3 “too good” claims into honest experience statements.

4 **Scam spotting**

Read 5 “earn online” ads. Mark any that ask you to pay, recruit or deposit.

No commission yet?

Completely normal in the first weeks. Keep publishing one helpful piece every day or two, answer questions, and improve what gets the most views. Trust takes time to build.

QUICK RECAP

Days 1–4: niche, trusted list, program and links. Days 5–11: one helpful piece a day. Days 12–13: disclosure and tracking checks. Day 14: review and plan.

TRY IT NOW

Start today

1. Copy the 14-day table into your notes.
2. Do Day 1 now.
3. Set a daily reminder for your content hour.

Key takeaways

- Start with products you already own.
- One helpful piece a day beats ten links a day.
- Check disclosures before chasing numbers.
- Early commissions are small — keep building trust.

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Quiz: 3 quick questions

1. What do you do on days 1–2?

A Post 50 links
B Pick a niche and run the trust test on products you own
C Buy a course

2. What is the downside drill?

A Writing one honest downside for products you love
B Lowering prices
C Deleting bad reviews

3. No commission after 14 days. Best next step?

A Quit
B Keep publishing helpful content and improve what gets views
C Pay for an "affiliate package"

Answers

1. **B. Pick a niche and run the trust test on products you own** — Trust and focus come first.
2. **A. Writing one honest downside for products you love** — Honest downsides make your recommendations believable.
3. **B. Keep publishing helpful content and improve what gets views** — Trust and content compound over time.

PRACTICE TASK

Complete the 14 days

Follow the plan and tick each box. On day 14, write your numbers, your best content, the most common question from your audience, and your next 5 content ideas.

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CHAPTER 9

Common Affiliate Mistakes (and Easy Fixes)

Most affiliate mistakes come from chasing commissions instead of helping people. Here are the ten most common.

Check yourself honestly against this table. One fix can double your trust.

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Mistake	Why it hurts	Easy fix
Promoting everything that pays	People stop trusting you	Trust test before every link
No niche	No one knows why to follow you	I help [who] choose [what]
Hidden or missing disclosure	Breaks trust and rules	Disclose first, clearly, every time
Only praise, no downsides	Sounds like an ad	W-T-G-N-V reviews
Health or “cure” claims	Can be illegal and harmful	Share experience, not medical promises
Spamming groups with links	Banned from groups, seen as spam	Post in your own spaces; follow group rules
Buying through your own link	Breaks program rules	Never self-purchase for commission
Not reading program terms	Lost earnings, closed accounts	Program sheet with rules
Not tracking	You repeat what doesn’t work	Weekly tracking sheet
Joining pay-to-join or recruiting schemes	Money lost, legal risk	Real programs are free; walk away

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PICTURE 13 **Commission chaser vs trusted recommender**

COMMISSION CHASER

Loud, then forgotten

- Links whatever pays most
- No disclosure, no downsides
- Spams other people's groups
- Follows "get rich" schemes

TRUSTED RECOMMENDER

Quiet, then trusted for years

- Links only tested products
- Clear disclosure and honest cons
- Builds its own community
- Says no to scams

The trusted recommender grows slower at first — and keeps growing.

The family test

Before posting, ask: "Would I be comfortable if my mother bought this because of my post?" If not, change the post — or don't post it.

QUICK RECAP

Common mistakes: promoting everything, no niche, hidden disclosure, no downsides, health claims, spamming, self-purchases, ignoring terms, no tracking, and joining scams. Each has an easy fix.

TRY IT NOW

Audit your content

1. Check your last 5 posts against the mistakes table.
2. Fix any missing disclosures today.
3. Add one honest downside to each review.

Key takeaways

- Trust test before every link; one clear niche.

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- Disclose first; include downsides; no health claims.
- Follow program and group rules; never self-purchase.
- Track weekly; walk away from pay-to-join schemes.

Quiz: 3 quick questions

1. What is the family test?

A Would I be comfortable if my mother bought this because of my post?
B Asking family to buy through your link
C Posting family photos

2. You posted links in 20 Facebook groups that don't allow selling. What happens?

A More sales
B You can get banned and seen as spam
C Nothing

3. A product pays a high commission but gets many complaints. What should you do?

A Promote it more
B Stop recommending it
C Hide the complaints

Answers

1. **A. Would I be comfortable if my mother bought this because of my post?** — It catches misleading or careless recommendations.
2. **B. You can get banned and seen as spam** — Respect group rules; build your own community.
3. **B. Stop recommending it** — Your reputation is worth more than one commission.

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PRACTICE TASK

Your affiliate rules

Write 5 personal affiliate rules (for example, “I only link products I’ve used for 2+ weeks”, “Disclosure always goes first”). Pin them where you create content.

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CHAPTER 10

Real-Life Examples: Honest Affiliates, Step by Step

These five example stories are based on common beginner paths (names are made up). Look for the habits, not the luck.

R

Ria, 28
Condo renter and home cook, Mandaluyong

THE PROBLEM

She wanted to earn from her kitchen videos but didn't want to sound like an ad.

WHAT RIA TYPED

```
Affiliate link below — I earn a small commission. This ₱899 rice cooker: great for 2–4 people, cleans in a minute. Not great if you cook for 6+, and the inner pot scratches. Worth it for small condos.
```

THE RESULT

Her honest "worth it or not?" format built a loyal audience. Small commissions grew steadily as people searched for her reviews before buying.

Lesson: Honest downsides make people trust your "yes".

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M

Marco, 24
Student and tech hobbyist, Cebu

THE PROBLEM

He posted 30 random gadget links a day and earned almost nothing.

WHAT MARCO TYPED

```
Budget laptop picks for nursing students under ₱30,000 — tested
for 2 weeks: battery, weight, and how they handle online classes.
Affiliate links in the description.
```

THE RESULT

Focusing on one group (students) and testing fewer products tripled his clicks within two months.

Lesson: A clear niche beats a pile of links.

L

Liza, 35
New mom, Pampanga

THE PROBLEM

A supplement brand offered her high commissions to say their product “boosts immunity for babies”.

WHAT LIZA TYPED

```
Thank you, but I can’t make health claims about products for
babies. I’m happy to share my honest experience with everyday baby
items instead.
```

THE RESULT

She kept her audience’s trust and built a page about practical baby items she actually used.

Lesson: Never make health claims you can’t prove — especially about children.

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B

Ben, 31

Blogger and part-time IT worker, Laguna

THE PROBLEM

His website comparison posts had affiliate links that weren't marked.

WHAT BEN TYPED

```
<a href="[affiliate link]" rel="sponsored noopener"
target="_blank">See today's price (affiliate link)</a> — plus a
short disclosure note at the top of every comparison.
```

THE RESULT

His pages followed Google's guidelines, and readers said the clear notes made them trust his comparisons more.

Lesson: On websites, mark affiliate links with rel="sponsored" and disclose near the links.

J

Joy, 26

Aspiring affiliate, Quezon City

THE PROBLEM

An online group promised "₱50,000 a month" if she paid ₱4,999 for an "affiliate license" and recruited 5 people.

WHAT JOY TYPED

```
Which store pays the commissions, and why do I need to pay and
recruit? Real programs like Shopee's are free to join.
```

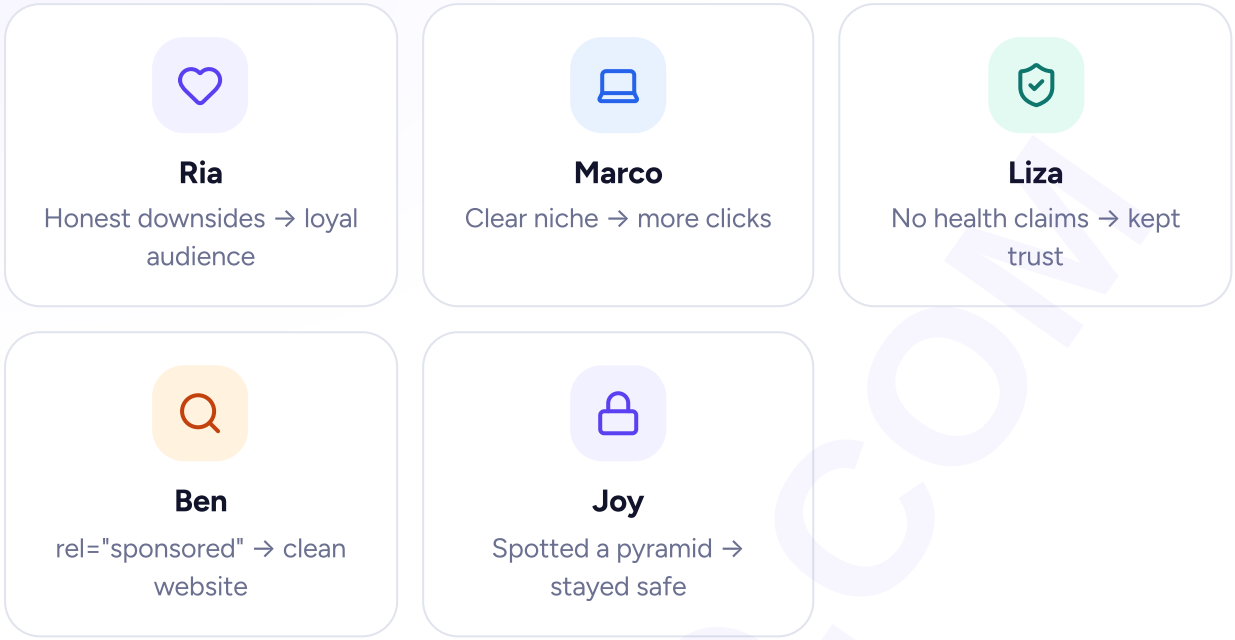
THE RESULT

No clear answer. She checked SEC advisories, walked away, and joined a free marketplace program instead.

Lesson: If you must pay to join or recruit to earn, it's not normal affiliate marketing.

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PICTURE 14 **Five affiliate paths, same habits**



All of them chose trust over quick commissions.

What these stories have in common

They focused, tested, disclosed, said no to misleading offers and walked away from schemes. Their earnings started small — and their trust kept growing.

QUICK RECAP

Honest affiliates win with real downsides, a clear niche, no health claims, properly marked links and a firm "no" to pay-to-join schemes.

TRY IT NOW

Your first trusted pick

1. Choose one product you'd happily recommend to your family.
2. Write its W-T-G-N-V review with a clear disclosure.
3. Post it — and add it to your tracking sheet.

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Key takeaways

- Honest downsides build trust.
- Niche focus beats link volume.
- Say no to health claims and investment promos.
- Mark website links; disclose everywhere.

Quiz: 3 quick questions

1. What helped Marco get more clicks?

A More random links
B Focusing on one group and testing fewer products
C Buying followers

2. Why did Liza refuse the supplement deal?

A The commission was too low
B She couldn't make health claims about products for babies
C She disliked the brand's colors

3. What did Ben add to his website links?

A rel="sponsored" and a clear disclosure
B Hidden text
C Nothing

Answers

1. **B. Focusing on one group and testing fewer products** — A clear niche helps the right people find and trust you.
2. **B. She couldn't make health claims about products for babies** — Unproven health claims can harm people and break rules.
3. **A. rel="sponsored" and a clear disclosure** — That follows Google's guidance and builds reader trust.

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PRACTICE TASK

Your affiliate story card

Write your own story card: who you are, your niche, your first honest review line, and the lesson you want to prove. Come back in 90 days and add your real numbers.

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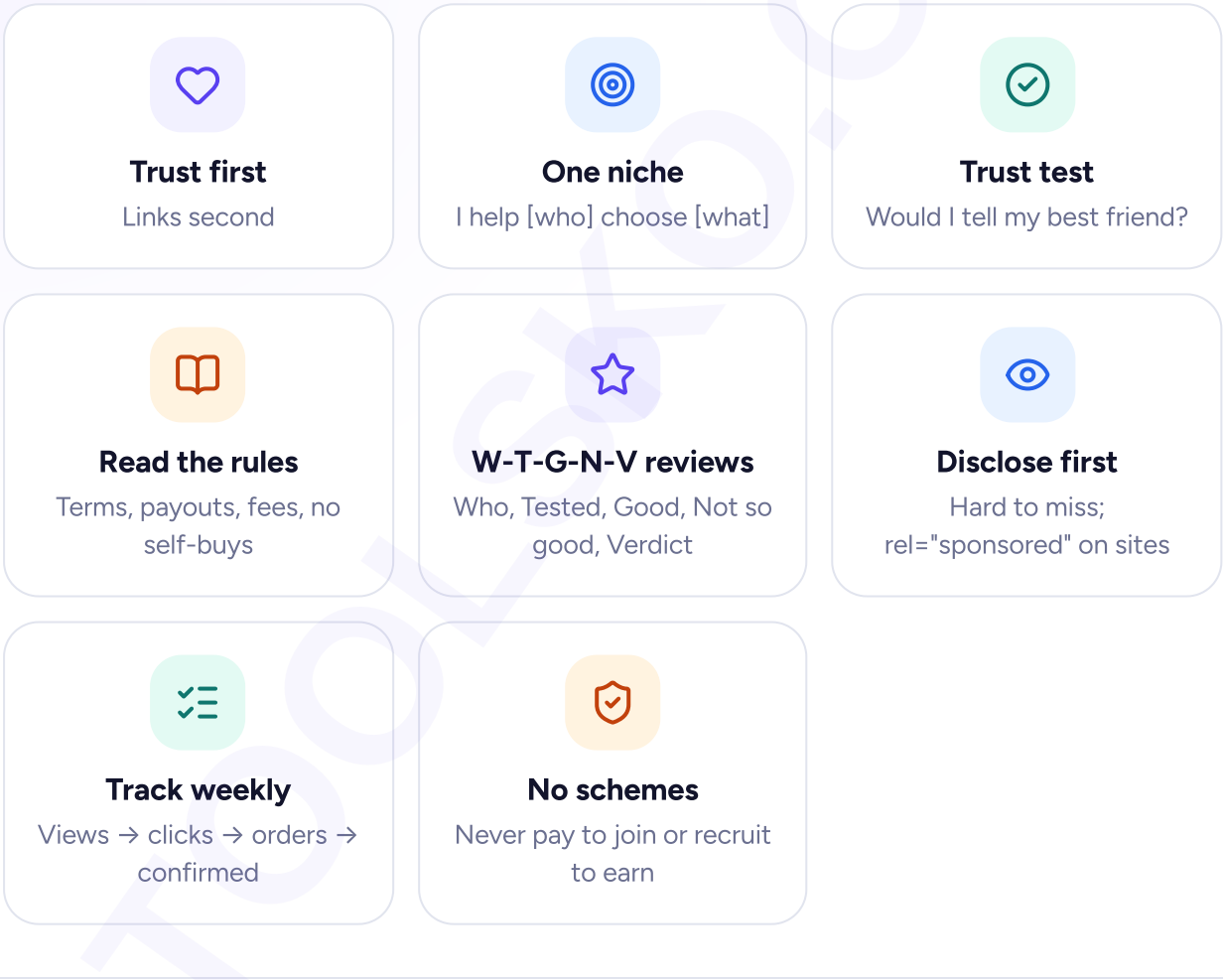
THE END

Quick Summary

Everything important, on one page.

The whole book on one page. Keep it close every time you create content.

PICTURE 15 **Cheat sheet: honest affiliate marketing in 8 cards**



Eight habits that build trust — and lasting affiliate income.

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Remember	In one line
The big rule	Trust first, links second.
Before linking	Trust test + family test.
In every post	Clear disclosure, honest downsides.
On websites	rel="sponsored" on affiliate links.
Every week	Update your tracking sheet; improve your best content.
Always	Real programs are free; never recruit-to-earn.

You are ready to recommend

You know how links, commissions and programs work — and, more importantly, how to stay honest. Help people choose well, one trusted review at a time.

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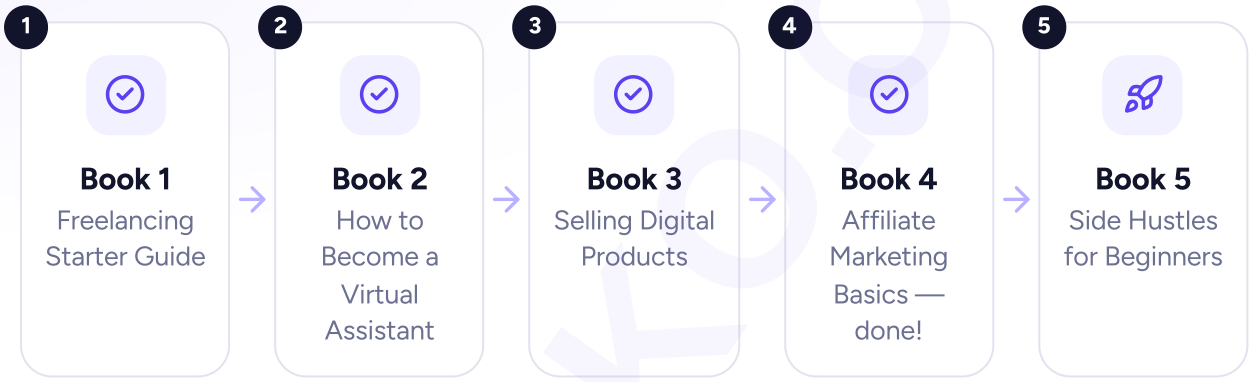
WHAT'S NEXT

Your Next Learning Path

You finished Book 4. Here is where to go from here.

This is **Book 4** of the **Make Money Online** series. Here is your path:

PICTURE 16 **Your Make Money Online path**



Four books done. Last stop: compare real side hustles and pick one that fits your life.

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What to do next

Next step	Why
Finish the 14-day starter plan	Helpful content published is what earns trust.
Combine with Book 3	Recommend tools you use to make your own digital products.
Keep a long-term update habit	“After 6 months” reviews are some of the most trusted content.
Use AI the honest way	The AI for Beginners series shows how to research and outline faster — your opinions stay your own.
Read Book 5 next	Side Hustles for Beginners helps you compare options and choose the right one for your life.

One last tip

Programs, rates and platforms will change. Trust doesn’t. If people believe you, they will follow you to any platform.

Free ToolsKo tools for this book

Put what you learned to work. These tools are free on toolsko.com, need no sign-up, and most work right in your browser.

UTM Link Builder
Label links by platform so you know where buyers came from.
toolsko.com/utm-link-builder ↗

Link-in-Bio Page Generator
One tidy page for your trusted picks — with your disclosure at the top.
toolsko.com/link-in-bio-page-generator ↗

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QR Code Generator
Share your review page on printed cards or at events.

toolsko.com/qr-code-generator ↗

Social Profile QR Card
Help people find your review channel in one scan.

toolsko.com/profile-qr-card ↗

Social Media Character Counter
Keep captions short with the disclosure in the first line.

toolsko.com/social-media-character-counter ↗

Hashtag Cleaner & Counter
Use a few clear hashtags — and keep your disclosure out of the pile.

toolsko.com/hashtag-cleaner ↗

Engagement Rate Calculator
See which reviews your audience finds most useful.

toolsko.com/engagement-rate-calculator ↗

YouTube Thumbnail Preview
Check your review thumbnails before posting.

toolsko.com/youtube-thumbnail-preview ↗

Link Preview Mockup
See how your review page looks when shared.

toolsko.com/link-preview-mockup ↗

Words to know

Affiliate marketing	Recommending products with a special link and earning a commission on purchases.
Affiliate link	A product link with your special code in it.
Commission	Your share of a qualifying sale.
Commission rate	The percentage you earn from a sale.

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Cookie	A tiny note saved in a browser that remembers you referred the buyer.
Attribution window	How long after a click a purchase still counts for you.
Conversion	A click that becomes a purchase.
Payout threshold	The minimum earnings before a program pays you.
Validation	When a store confirms an order wasn't returned or cancelled.
Disclosure	A clear note that you earn from a recommendation.
rel="sponsored"	An HTML attribute that marks paid or affiliate links for search engines.
Niche	The specific topic and audience you focus on.
Pyramid scheme	An illegal setup where people earn mainly from recruiting others who pay to join.
Tasking and recharging	A scam where you do "tasks" and must deposit money to continue or withdraw.
UTM tag	Labels added to a link to see where visitors came from.

Where the facts come from

1. FTC: Disclosures 101 for Social Media Influencers
2. FTC: Endorsement Guides — What People Are Asking
3. Google Search Central: Qualify your outbound links
4. Google Search Central: Link tagging and affiliate links
5. Shopee PH Help: How do I sign up to the Shopee Affiliate Program?

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6. Shopee PH Help: Transaction fee in the Shopee Affiliate Program
7. Amazon Associates: Application review process
8. Securities and Exchange Commission (Philippines)

Program rules, fees, disclosure guidance and Philippine regulator notes were checked on November 21, 2026. Affiliate programs change their terms often — always read the program's own terms and your dashboard. Company names belong to their owners; ToolsKo is not connected to or endorsed by them. This book is general information, not legal, tax or financial advice. Written by ToolsKo Learn · toolsko.com/learn

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Book 1	Freelancing Starter Guide
Book 2	How to Become a Virtual Assistant
Book 3	Selling Digital Products
Book 4	**Affiliate Marketing Basics — this book**
Book 5	Side Hustles for Beginners

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