

Making Money: A Beginner-Friendly Guide to Building Multiple Income Streams With AI



If there's one quiet truth about making money, it's this: money is no longer tied to hours the way it used to be. The people doing well aren't necessarily working harder. They're working *wider*—using AI to create multiple income streams that compound over time.

This guide is written for beginners, not tech experts. You don't need to code, you don't need a big audience, and you don't need to quit your job tomorrow. You just need a clear system and the right tools.

Below is a step-by-step framework for **making money** and building **multiple income streams** using practical AI tools that real people are already using.

Why Multiple Income Streams Matter

Relying on a single source of income is risky in an AI-accelerated economy. Skills expire faster. Platforms change. Industries shift.

Multiple income streams don't mean doing *everything*. They mean building a few smart, connected assets that:

- Run with automation
- Grow while you sleep
- Don't depend on one platform
- Scale without burning you out

AI is the lever that makes this possible—even if you're starting from zero.

Step 1: Making Money with YouTube Using AI Automation

Tools: Autoshorts, InVideo, Joggai

YouTube remains one of the strongest long-term income engines. The difference now? You don't need to show your face or edit videos manually.

How it works

1. Pick a simple niche

Examples: motivation, faith, finance tips, productivity, book summaries, facts, wellness.

2. Create short-form and long-form videos with AI

Autoshorts turns ideas into YouTube Shorts automatically

InVideo creates polished long-form videos from scripts

Joggai generates voiceovers and talking-style videos without filming

3. Upload consistently

AI allows you to batch 30–60 videos in one sitting.

How you make money with YouTube

YouTube's popular revenue streams include ad revenue, brand deals, sponsorships, and affiliate products.


1. YouTube Partner Program
2. Coaching
3. Affiliate marketing
4. Brand collaborations
5. Selling books and audiobooks
6. Selling digital products
7. Selling physical products
8. Patreon
9. Merchandise (branded or unbranded)
10. Sponsorships
11. Crowdfunding
12. Starting a non-profit

This is one of the most beginner-friendly ways of **making money**, especially if consistency has been your weak spot in the past.

Summary Step 1: Tools for Making Money With YouTube Using AI Automation go to

Autoshorts – <https://autoshorts.ai/?ref=retirementqueen> 

InVideo – www.tubevideo.retirementqueen.org 

Jogg.ai - <https://www.jogg.ai/?fpr=retirementqueen> 

Step 2: Writing Best-Selling Books With AI

Tool: Automateed

Books are no longer just books, they are credibility tools, lead generators, and passive income assets.

How it works

1. Choose a clear problem your reader wants solved
2. Use **Automateed** to:
 - Outline the book
 - Draft chapters
 - Refine tone and structure
3. Edit lightly for your voice
4. Publish on Amazon KDP, similar platforms and your website

Why this matters

- One book can lead to coaching, speaking, courses, or consulting
- AI removes the biggest barrier: starting and finishing

This is a powerful pillar for building **multiple income streams**, even if you've never written before.

Summary Step 2: Writing Best-Selling Books With AI

Tool: **Automateed** go to www.bestsellingauthor.retirementqueen.org 

Go to <https://bookbolt.io/6891.html> - for short content books 

Step 3: Create Multiple Podcasts Without Burnout

Tools: [Joggai](#), [Talks.co](#)

Podcasting has quietly become one of the most authority-building platforms and AI makes it scalable.

How it works

Use **Joggai** to create podcast

- Blog posts
- YouTube scripts
- Book chapters

2. Repurpose one idea into multiple podcast formats

3. Use **Talks.co** to

- Book guests
- Get featured on other podcasts
- Grow your audience faster

Monetisation options

- Sponsorships
- Affiliate offers
- Promoting your own digital products

AI allows you to run *more than one podcast* without doubling your workload.

Summary Step 3: Create Multiple Podcasts Without Burnout

Tools: [Joggai](#), [Talks.co](#) go to

Joggai - <https://www.jogg.ai/?fpr=retirementqueen>

CLICK HERE ↓

Talks.co - <https://talks.co/retirementqueen/>

CLICK HERE ↓

Step 4: Dominate Your Niche on Social Media

Tool: **Blaze**

Most people don't fail because they lack knowledge. They fail because they disappear.

Consistency wins—and **Blaze** solves that problem.

How it works

1. Define your niche and message once
2. Blaze generates:
 - Daily posts
 - Platform-specific content
 - Captions aligned with your brand
3. Schedule weeks of content in advance

Why this matters

Your social media becomes a silent salesperson that:

- Drives traffic to YouTube
- Sells your books
- Promotes your podcast
- Fills your course funnel

This is how creators quietly dominate while others burn out.

Summary Step 4: Dominate Your Niche on Social Media

Tool: **Blaze** go to <http://sidehustle.retirementqueen.org>



Step 5: Become an Infopreneur with Online Courses

Tools: ChatGPT, **Kwakwa**

Online education is booming, but the winners are those who build *clear, practical* courses—not bloated ones.

How it works

1. Use **ChatGPT** to
 - Identify course ideas
 - Structure lessons
 - Create scripts and worksheets
2. Build and host your course using **Kwakwa**
3. Start simple—one transformation, one promise


Income potential

- One course can sell repeatedly
- Works alongside YouTube, books, and podcasts

Infopreneurship is one of the most reliable paths to **making money**, especially when paired with AI.

Summary Step 5: Become an Infopreneur with Online Courses

Tools:

ChatGPT, **Kwakwa** go to www.smallbusiness.retirementqueen.org 

Get 500 ebooks and courses you can sell and keep 100% profit - 

www.infopreneur.retirementqueen.org 

Step 6: Build a Profitable Investment Portfolio With AI

Tool: ChatGPT

AI isn't just for content—it's also a powerful thinking partner for long-term wealth.

How it works

Use ChatGPT to

1.
 - Research dividend stocks
 - Analyse value shares
 - Understand risk and allocation

2. Focus on:

- Dividend-paying companies
- Long-term value investing
- Reinvesting returns

3. *(Examples only – not financial advice)*

- Unilever
- Nestlé
- Johnson & Johnson
- Procter & Gamble
- Coca-Cola
- PepsiCo
- McDonald's
- Royal Dutch Shell
- TotalEnergies

These companies operate globally and have long dividend histories

Why this matters

- This creates *non-active* passive income
- It balances digital income with financial stability
- AI helps you think clearly, not emotionally

This is the quiet backbone of sustainable wealth.

Summary Step 6: Build a Profitable Investment Portfolio With AI

Tool: ChatGPT check out this in-depth resource on the topic 

<https://retirementqueen.net/passive-dividend-income.php>

Putting It All Together: A Simple Income Stack

You don't need to do everything at once. A smart progression looks like this:

1. Start with YouTube + social media automation
2. Add a book for authority
3. Launch a podcast for reach
4. Create one online course
5. Reinvest profits into dividend and value shares

Each layer supports the next.

Final Thoughts: The Real Opportunity in making money with AI

The biggest mistake people make is waiting until they “know enough.”

Clarity comes *after* action—not before it.

AI has levelled the playing field. The difference now isn't access. It's decision.

If you've been looking for a realistic, beginner-friendly path to **making money with AI** and building **multiple income streams**, this is it. Not flashy. Not overwhelming. Just smart systems, stacked patiently, with AI doing the heavy lifting in the background.

And that's how quiet wealth is built.

Author Bio

Bibi Apampa, widely known as *The Retirement Queen*, is a respected retirement income strategist, bestselling author, and trusted guide for individuals seeking clarity, stability, and peace of mind in their later years.

Her work focuses on helping people understand how to build **sustainable retirement income** through thoughtful planning, diversified income streams, and practical, real-world strategies that don't rely on hype or guesswork. Bibi is particularly known for her ability to simplify complex financial concepts, making retirement planning feel calm, achievable, and empowering.

Over the years, she has supported professionals, entrepreneurs, faith leaders, and late starters in designing retirement income plans that align with both their financial goals and the life they want to live after work.

Bibi occasionally holds **private retirement income strategy conversations** for those who want to step back, review where they are, and gain clarity on their next best move — especially around passive income and long-term sustainability. [CLICK HERE ↓](#)

She believes retirement should be **well-funded, well-lived, and deeply peaceful.**

Connect with Bibi Apampa

Ready to transform your financial future and retire with confidence? Bibi Apampa's books and courses are here to help you every step of the way.

Visit RetirementQueen.net to get started. Stay connected with Bibi Apampa on social media for updates and tips:

Website : RetirementQueen.net / BibiApampa.info

Instagram: [@RetirementQueen1](https://www.instagram.com/RetirementQueen1)

LinkedIn: [@BibiApampa](https://www.linkedin.com/company/BibiApampa)

Facebook: [@RetirementQueen](https://www.facebook.com/RetirementQueen)

TikTok: [@RetirementQueen](https://www.tiktok.com/@RetirementQueen)

Medium : [@pastoralretirement](https://medium.com/@pastoralretirement)

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My job is to help you plan your peaceful retirement while building sustainable Retirement Wealth with multiple streams of income

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