

Turnkey Income Guide

Explore HBA's Tools and Training
and Map Your First Steps



Bobby Wiggins

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A note from Bobby

I want you to evaluate HBA the same way I do: look at the value first. Understand the tools, training, coaching, and community. Then decide whether any part of it fits what you are trying to build.

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Bobby Wiggins

Bobby Wiggins has been doing business online since 1993, when selling online meant working with technology that looks almost prehistoric compared with what entrepreneurs have available today.

He began with physical products and later moved deeper into digital marketing, affiliate marketing, lead generation, email marketing, content, funnels, and online business systems. Over the years, he has seen platforms come and go, strategies rise and fall, and more than a few “next big things” disappear almost as quickly as they arrived.

That experience shaped a simple belief: technology can make business easier, but it cannot replace sound fundamentals. You still need to know who you want to help, what you want to offer, how you will reach people, how you will follow up, and what you will do next.

Today, Bobby focuses on practical systems that help entrepreneurs reduce unnecessary complexity, use technology more intelligently, and build with a long-term perspective. He is especially interested in tools that can support more than one business model rather than forcing the entrepreneur to build everything around a single opportunity.

His approach is straightforward: understand what you are building, use the right tools for the job, keep learning, test what you do, and never confuse hype with a business plan.

The goal is not to own the most tools. The goal is to build something useful with the tools you have.

— Bobby Wiggins

Why I Created the Turnkey Income Guide

If you have spent any time trying to build income online, you already know there is no shortage of information.

There are funnels to build, emails to write, traffic to generate, videos to create, social platforms to manage, leads to follow up with, numbers to track, skills to learn, and new technology arriving almost every week.

The problem is not that we lack tools.

The problem is that too many people end up with a collection of disconnected tools, subscriptions, courses, and logins — without a clear picture of how the pieces are supposed to work together.

I created this guide to help change that.

The Turnkey Income Guide is not about promising you easy money. It is not about telling you that one platform will do all the work for you. And it is not about leading with a commission percentage and hoping you get excited enough to buy before asking what you are actually buying.

I want to do this differently.

I want to show you the business-building pieces that matter, introduce you to the tools, training, coaching, and community available through HBA, and help you map the first steps that make sense for you.

Maybe you already have a business. Maybe you promote affiliate products. Maybe you are starting from scratch. Maybe you are interested in HBA itself as a business. Those are all legitimate paths — but they are not the same path.

So we are going to start with you.

Clarity before complexity. Direction before tools. Action before perfection.

— Bobby Wiggins

Start With What You Are Actually Trying to Build

Before choosing a tool, choose the job you need the tool to do.

The easiest way to waste money online is to buy solutions before you have clearly defined the problem.

A new page builder looks impressive, so you buy it. An AI tool promises to create content faster, so you add that too. Then you discover a traffic course, a video tool, another email platform, and something that automates social media. Individually, some of those tools may be excellent. Together, they can become an expensive pile of possibilities.

A business needs a path.

Begin With One 90-Day Outcome

Ask yourself one question: What would make the next 90 days meaningful?

- Build an email list around an existing business or offer.
- Create a simple lead-generation funnel.
- Promote affiliate products with a better follow-up system.
- Launch or improve a product or service.
- Learn the fundamentals of online marketing and finally put them into practice.
- Develop a consistent content and traffic routine.
- Explore whether HBA itself fits as an additional income path.

Choose one primary outcome. You can have other goals, but one outcome needs to become the filter for your next decisions.

Purpose Is More Practical Than It Sounds

Inside the HBA environment, personal development is not completely separated from business execution. The Let's Goal area combines goal creation with micro-steps, daily tasks, notes, calendar planning, habits, and personal routines. It also includes tools for tracking areas such as nutrition and weight.

I like the principle behind that: a business plan still has to be carried out by a person.

You can have the best funnel software in the world and still accomplish very little if you never decide what matters today.

Your first decision

Complete this sentence before you continue: Over the next 90 days, I want to _____.

Keep that answer close. We are going to use it throughout this guide.

Build the Foundation Before You Chase Traffic

Traffic magnifies what is already there — good or bad.

One of the most expensive mistakes in online marketing is driving people to something that is not ready.

Before worrying about how many visitors you can generate, you need to understand who those visitors are, what you want them to see, what you want them to do next, and how you will continue the conversation.

A Simple Online Income Path

Most online marketing systems can be reduced to a fairly simple path:

Attention → Destination → Lead → Follow-Up → Offer → Customer

Your exact business may add steps, but this basic path gives every tool a job.

Attention

How will the right people discover you? This may come through content, social media, video, search, paid advertising, referrals, podcasts, email, or another traffic source.

Destination

Where will you send them? A landing page, capture page, sales page, website, video, appointment page, or another focused destination.

Lead

If they are interested but not ready to buy, how will they raise their hand and continue the conversation?

Follow-Up

What happens after they opt in? Good follow-up gives people time to know you, understand the offer, and make a decision without being chased.

Offer

What useful product, service, resource, or opportunity are you asking them to consider?

Why This Matters Before Traffic

HBA's Traffic & Conversions Academy reflects this same logic. Its training begins with pre-traffic preparation and includes topics around the big picture, target marketing, lead magnets, branding, video, and other foundational work before moving into free and paid traffic strategies.

That is the right order.

More traffic is not automatically better. More of the right traffic reaching a clear message and a working follow-up process is better.

Do not pour more traffic into a bucket you have not checked for holes.

— Bobby Wiggins

Build the Business Infrastructure

A funnel is not the business. It is the path you build for the customer.

Once you know the path, you need the infrastructure to support it.

This is where HBA's Funnel Builders Academy becomes relevant. It is more than a collection of page-building lessons. The training covers the environment around a working funnel: custom domains, email integration, autoresponders, list building, mobile optimization, lead tracking, redirects, legal-page templates, pixels and custom code, exit popups, upsells and downsells, membership sites, products, appointment booking, automation integrations, surveys, split testing, blogs, affiliate-program setup, payment processing, and more.

Start Simple

The fact that advanced options exist does not mean you need to use them on day one.

For many people, the first working version can be very small:

1. One clear promise.
2. One focused page.
3. One reason for the visitor to respond.
4. One way to capture the lead.
5. One follow-up path.
6. One relevant next offer.

That is enough to begin.

Done-For-You Does Not Mean Done-Without-You

Funnel Builders Academy also includes ready-to-use funnel templates. Templates can save time because you are not staring at a blank page, but a template still needs your message, your audience, your offer, and your judgment.

The best template is not the prettiest one. It is the one you can adapt into a clear path for the person you want to help.

Keep this in perspective

Advanced features such as split testing, custom code, upsells, memberships, and automation can be valuable later. Do not let advanced capability prevent basic completion.

Create Faster Without Losing Your Voice

AI should help you think and execute — not make you sound like everybody else.

Content is one of the places where entrepreneurs can lose enormous amounts of time.

You know you need an email, a post, a graphic, a video idea, or a traffic plan — but the blank screen wins.

HBA's Premium tools are designed to help with several of those jobs.

The Premium Toolbox

Traffic Maestro

An AI-powered traffic and content strategy tool. The practical value is not simply generating ideas; it is helping you think through how content and traffic can support the thing you are actually promoting.

PromptWrite AI

An AI writing assistant for content creation. This can help move you from a blank page to a workable first draft faster.

Image Generator

An AI-powered image creation tool that can support visual content without requiring every image to begin with a separate design project.

Smart Post

A cross-platform video distribution tool. If video is part of your strategy, distribution matters almost as much as creation.

Email Alchemist

An AI-powered email writing tool. Email remains one of the strongest ways to continue a relationship with people who have chosen to hear from you.

Transcribe Audio

A tool for turning audio and video into text and captions, helping one piece of content become useful in more than one format.

Link Rotator

A tool that can send one link to multiple business destinations, useful when campaigns, tests, or destinations need to be managed without constantly changing the link being promoted.

QR Code Studio

A custom QR-code creator that can connect offline materials, events, printed pieces, signs, or other physical touchpoints with online destinations.

The Rule I Would Use

Do not ask, “How many of these tools can I use?”

Ask, “Which one removes the biggest bottleneck in the plan I am working on right now?”

Use AI to accelerate your judgment, not replace it.

— Bobby Wiggins

Get Traffic — Then Learn What the Traffic Is Telling You

Attention matters. Conversion tells you whether the attention is useful.

Eventually, the system needs people.

HBA's Traffic & Conversions Academy separates traffic into preparation, free traffic, paid traffic, sales and conversions, coaching, and additional training. That structure matters because it recognizes that traffic is not one tactic.

Free Traffic Is Still an Investment

Free traffic usually means you are investing time, skill, consistency, or content rather than paying directly for every click.

The training areas include strategies involving Facebook, short-form video, YouTube, podcasting, LinkedIn, blogging, live video, follow-up, and other organic approaches.

The right choice depends on your audience and your ability to be consistent.

Paid Traffic Needs a Prepared Destination

Paid traffic can accelerate learning and reach, but it can also accelerate waste. HBA's paid-traffic training includes areas such as local lead generation, solo ads, text-message marketing, YouTube strategies, Facebook advertising, and video ads.

The lesson I want you to take from this guide is not that you should use all of those methods.

It is that you should choose one appropriate traffic source, understand the basics, send that traffic to something you have tested, and measure what happens.

Conversion Is Where the Business Happens

The academy continues beyond traffic into conversion: frameworks for improving conversion, closing online leads, onboarding new customers or team members, and writing emails that serve and sell.

A click is not a customer. A lead is not a customer. Traffic becomes valuable when the rest of the system helps the right person move forward.

A better question than “How much traffic did I get?”

Ask: Where did the traffic come from, what did those people do next, and what should I improve before I buy or generate more?

Learn for the Step You Are On

Training becomes valuable when it changes what you do next.

Online entrepreneurs can become professional students.

We watch another training, download another checklist, attend another webinar, and tell ourselves we are working. Sometimes we are. Sometimes we are simply postponing the uncomfortable part: implementation.

Use the Learn → Apply → Review Cycle

7. Learn only enough to move the current task forward.
8. Apply what you learned while it is fresh.
9. Review what happened.
10. Improve the weakest point.
11. Learn the next thing when the next thing becomes relevant.

HBA provides a large amount of training across funnels, traffic, conversion, financial literacy, affiliate marketing, and other business topics. That can be an advantage if you use it intentionally.

It can become a distraction if your goal is simply to consume everything.

Coaching Adds Context

HBA also provides recurring live coaching and mastermind opportunities. The current event schedule includes weekday Grow Rich Mastermind calls, a weekly “What’s Working Now” Marketing Mastermind, monthly guest presentations, and weekday Traffic & Conversions coaching for Premium members, with replay access available in several areas.

That matters because recorded training can teach a principle, while live coaching can help you understand how the principle applies to the problem sitting in front of you today.

Do not measure your progress by how much training you watched. Measure it by what changed because you watched it.

— Bobby Wiggins

Build With People, Not Just Platforms

Technology scales communication. Community reminds us why communication matters.

Online business can be surprisingly lonely.

You can spend hours staring at a screen, trying to solve a problem that someone else has already solved — or trying to decide whether the problem is even worth solving.

HBA includes a social/newsfeed environment, community posts, recognition, upcoming events, coaching, live Q&A, case studies, recorded sessions, and an annual in-person event called Freedom Fest.

Connection Is Not a Soft Benefit

Good community can provide perspective, encouragement, accountability, examples, and the occasional answer that saves you three hours of frustration.

But community works best when you participate with purpose. Ask useful questions. Share what you learn. Help when you can. Then get back to building.

Freedom Fest and the Human Side of HBA

Freedom Fest reinforces something that can get lost in a technology-heavy business: relationships matter. The event is positioned around connection, purpose, accountability, and community, with both in-person and remote access options. HBA also connects the event with charitable giving through Feed My Starving Children.

I do not think an annual event should be the reason someone chooses a business platform. I do think it tells you something about the culture the platform is trying to create.

Tools give you capability. Training gives you knowledge. Coaching gives you direction. Community gives you support. You still provide the action.

— Bobby Wiggins

Do Not Forget the Money Side of the Business

Generating revenue and managing money are two different skills.

A surprising number of business programs teach people how to make a sale and stop there.

But revenue is only part of the picture. Debt, taxes, recordkeeping, planning, risk, and financial decisions continue after the sale.

HBA's Financial Literacy Academy includes foundational financial education, debt-elimination training, tax and recordkeeping topics, retirement-planning education, broader wealth and investment topics, scam awareness, and financial tools and calculators.

Bank Beater Pro

One of the tools inside the Financial Literacy area is Bank Beater Pro, designed to help members model a debt-payoff path using information such as balances, interest rates, and minimum payments.

A tool like that does not replace professional financial advice, and a course does not replace a qualified tax professional. But financial awareness belongs in the conversation when the goal is greater freedom.

Business Owners Need Records

The less exciting parts of business — records, bookkeeping, taxes, and planning — rarely make the promotional headline. They still matter.

A business that earns money but cannot tell where the money went is not as healthy as the revenue number may suggest.

Keep the roles clear

Use educational resources to become a better-informed decision-maker. Use qualified professionals when your situation calls for legal, tax, investment, or individualized financial advice.

Two Ways to Look at HBA

Use the ecosystem for your business — or explore building a business around the ecosystem.

By this point, you should understand why I did not begin this guide with HBA's compensation plan.

HBA does have an affiliate business. It includes affiliate training, a Fast Start, marketing mastermind support, business-management tools, affiliate links, customer and commission tracking, conversion tracking, an email platform, compliance training, and bonus resources covering areas such as affiliate marketing, copywriting, headlines, storytelling, and email.

That matters.

But I believe the better order is to understand the product ecosystem first.

Before you decide whether HBA is an opportunity worth sharing, decide whether HBA is a product ecosystem worth using.

— Bobby Wiggins

Path One: Use the Ecosystem

You may already have a business, service, product, affiliate offer, local company, coaching practice, or other opportunity.

In that case, HBA may be most interesting because of the tools, training, funnels, AI resources, traffic education, coaching, community, and financial education that can support what you are already building.

Path Two: Share the Ecosystem

If you use the products, understand the value, and believe they can help other people, HBA also provides a path for members who choose to introduce HBA to others and earn commissions under its current affiliate program.

That is where the business opportunity becomes relevant.

I would much rather have someone share a product because they understand why it is useful than share it only because they saw a large commission number.

Compliance Matters

HBA includes FTC compliance training within its affiliate education. That is a positive and necessary part of building responsibly.

If you choose the affiliate path, learn the rules, avoid exaggerated claims, disclose your relationship, and let people make informed decisions.

Long-term trust is worth more than a short-term sale.

Map Your First Steps

The best next step is the one that moves your actual goal forward.

You have now seen a lot of possibilities.

This chapter is where we intentionally make the picture smaller.

Step 1: Return to Your 90-Day Goal

What did you write in Chapter 1? If your answer has changed because you now understand the pieces better, update it.

Step 2: Find the Bottleneck

Look at the simple path again:

Attention → Destination → Lead → Follow-Up → Offer → Customer

Where is your weakest point?

- I do not know who I am trying to reach.
- I do not have a clear offer.
- I do not have a page or funnel.
- I am not capturing leads.
- I am not following up consistently.
- I need content and marketing assets.
- I have the infrastructure but not enough traffic.
- I get leads but need to improve conversion.
- I need training, coaching, or accountability to implement.
- I need a better handle on the financial side.
- I want to explore HBA itself as an affiliate business.

Step 3: Match the Resource to the Bottleneck

Now — and only now — choose the HBA resource that most directly addresses that bottleneck.

You do not need to master the entire platform. You need to solve the next important problem.

Step 4: Build the Smallest Working Version

Do not wait for perfect.

One audience. One message. One page. One follow-up path. One offer. One traffic source.

Get it working. Then improve it.

Step 5: Test It Yourself

Complete your own opt-in form. Read your own emails. Click your own links. Check the experience on your phone. Follow the path exactly as a prospect would.

If something is confusing to you and you built it, imagine what it feels like to someone seeing it for the first time.

My 90-Day Goal

The Audience I Want to Reach

The Problem or Desire I Want to Address

The Offer or Next Step I Want Them to Consider

My First Traffic Source

Where I Will Send That Traffic

How I Will Capture Interested Prospects

How I Will Follow Up

The HBA Tool or Training Area I Need First

What Turnkey Really Means

You do not have to invent every piece from scratch — but you still have to turn the key.

I want to finish by clearing up one word in the title of this guide.

Turnkey does not mean effortless.

It does not mean guaranteed.

It does not mean that somebody else builds your future while you sit back and watch.

To me, turnkey means you can begin with more of the pieces available.

You can have tools within reach. Training available when you need it. Templates that shorten the blank-page stage. Coaching when you need context. Community when you need another perspective.

That can save time.

It can reduce complexity.

It can shorten learning curves.

But you still have to turn the key.

The Part Nobody Can Outsource

You still decide what you are building.

You still choose who you want to help.

You still communicate.

You still test.

You still follow up.

You still learn from the numbers.

You still decide whether to continue, adjust, or stop.

That is not a weakness in the system. That is business.

A turnkey system can shorten the road. It cannot walk the road for you.

— Bobby Wiggins

Your Next Step

You have seen the pieces. Now see how the bigger HBA picture fits together.

If you have made it this far, I hope you are looking at HBA differently than you did when you opened this guide.

Not simply as an income opportunity.

Not simply as a page builder.

Not simply as another collection of courses.

But as an ecosystem of business-building resources that may — or may not — fit what you are trying to accomplish.

That decision is yours.

I have intentionally not tried to explain every HBA product, every training, every feature, or every detail of the affiliate program in this guide. Features change. Training grows. Tools evolve.

What matters now is understanding the bigger picture.

I Want You to Hear the HBA Story From the Source

Rather than having me try to tell you the entire HBA story, my next step for you is a short introduction that will lead you into an HBA overview from Paul Hutchings.

Paul can show you the broader vision behind HBA, how the pieces fit together, and what is available today.

Then you can make your own decision.

Take your time. Look at the value. Ask questions. Think about the goal you wrote at the beginning of this guide.

And ask one final question:

Does this help me move from where I am to where I am trying to go?

If the answer is yes, take the next step.

If the answer is no, you still leave with a clearer picture of what a working online business system needs.

Either way, clarity is progress.

Continue your Turnkey Income Guide journey

Return to the page where you received this guide and watch Bobby's short next-step video. From there, you can continue to Paul Hutchings' HBA introduction and overview.

Build Something Worth Building

I have been around online business long enough to know that the tools will keep changing.

What looks cutting-edge today will eventually be replaced by something faster, smarter, or easier.

That is fine.

The fundamentals are much more durable.

Know who you want to help.

Give them a clear reason to pay attention.

Build a sensible path.

Follow up.

Keep your promises.

Measure what happens.

Keep learning.

And do not let the endless supply of new technology distract you from doing the work that actually moves the business.

If HBA helps you do those things more effectively, then it deserves a closer look.

Thank you for spending this time with me.

— Bobby Wiggins

Start with clarity. Build with purpose. Keep moving forward.

— Bobby Wiggins