

Sab's Guide to Making Money Honey

How to make money on Equiverse.

This is an extensive guide to making money on Equiverse provided to you by Sabriel #84. This is by no means a comprehensive list and definitely not the only way to make money. I just want to share my methods in hopes you might find something here that might get you a bit more cash to play with your pretty ponies. I'm notoriously long winded but the outline to the left should provide you with a quick overview should you like to skip around.

Starting Out from Scratch

When you open your brand spankin new account on EV you'll start with \$50,000(50k) in your money on hand and the option to do the Tutorial. I highly recommend the tutorial, it's easy to do if you just follow the steps exactly, I know it's tempting to buy all the horses at the start, but take your time and do it one step at a time, if you get stuck you can send in a [Ticket](#) for help, mods or Abbey can get you unstuck. At the end of the Tutorial you get an extra \$20k, some member EXP and a Welcome pack with some neat goodies inside!

Making Money without having Horses

It seems counterintuitive, and it is if you're playing the game, because horses help you advance levels and well the game is about horses. But if you have to lock up because you don't have time, or even just don't feel up to it, there's still ways to make money without having horses.

The Bank - Daily Interest

EV has a Banking system that allows for you to collect daily interest on your money in the bank. You get .25% as a Basic member and .5% as a Deluxe member. This number is calculated at the time of Cron running/your manual account progression based on the amount of money in your Bank. The money you have on hand does not count. For this reason it's important to put all your money in the bank before you sign off for the night so you can get the maximum amount back when you collect your interest.

NOTE: Members with over 50 million EVD no longer receive interest as of the June 6th 2017 [News Post](#)

The Fountain and Junkyard

[The Fountain](#) and [The Junkyard](#) located on the Town Page are two things available daily to get free stuff. The Junkyard gives you a random item available from the General Store. At the fountain you can wish for Money, which gives only money, wish for Items, which can get you items, or wish for the Horses which can get you money, items, random stats, days of auto care and show etc.

Games!

There are currently four games available from the [Games Tent](#) in the Town, Coin Toss, Higher or Lower, Apple Bobbing and The Lottery.

Coin Toss: This game requires having some money on hand, but it's worth it. It costs you between \$1 and \$1000 to play but if you guess correctly you win triple the amount. It only takes three correct guesses out of 10 possible to break even so this game is worth it. I like to toss \$1000 each time and always guess Heads, I have a 50% chance of being right every time that way.

Higher or Lower: This also operates on a probability factor and costs \$100 to guess each time, but you win \$300 if you guess correctly. You can play 20 times per day so you only need to guess correctly 7 out of 20 times to break even. I usually get lots of extra money by guessing Higher if the number is 1-5 and Lower if the number is 6-10.

Apple Bobbing: This game is free to play! If you click on the right apple you can get one red, green, or yellow apple, or rarely a crate of turnips! If you don't use these for horses you can sell them on the Item market or in the forums. You also have a shot at money, if you guess correctly three times in a row you can get \$1000. I usually choose the same apple every time because I'm lazy, but there's plenty to choose from.

The Lottery: if you're a gambler at heart you can try your luck in the Lottery! Each ticket costs \$500 and you can buy up to 5 a week. The drawing is each Sunday and three runner ups receive 10% of the pot while the winner gets the remaining 70%.

Marketplace

All this random stuff you've built up can also make you money if you don't plan to use it. [The Marketplace](#) in the Town is a great way to offload your extra things. Just set up a trade with the items you wish to offload and let people know what you want for them. Make a descriptive title i.e. "Carrots for EVD", and list the amount you're looking for in the "What would you like in return?" section. There is a \$1,000 deposit for creating a trade, which is returned only if you accept a bid on the trade. Trades only last for 7 days so be sure to accept offers before the trade expires.

In [the Item Listings](#) section you can also list items at any price up to 9 digits, but be aware of what the item is worth, you can sort and search the market for similar items to see their price. Once your item sells you get 95% of the profits back, there's a 5% fee for using the market.

General Store

There is a [Trade In](#) program open at the General Store Where all those extra items that stack up can also go if you're willing to get rid of them for 1/3 of their in store price per use rounded to the nearest dollar. Only tack, treats, bundles and store bought backgrounds are available to trade in. This section operates on the same principles as the marketplace where items can be clicked and sold individually or Ctrl+click selects multiple items or Shift+click selects a group of items in sequence.

Art

As with many games with personalized avatars, signatures and page layouts there is a market for art on EV. If you are interested in becoming an artist the Art Community section in the [Forums](#) is a great place to

look around and ask for help or see what people like. Please remember EV's [Terms and Conditions](#) and watch for copyright violations in your work.

[Making Money with Horses](#)

There is a multitude of ways to spend money on your horses in the game but there are also ways to make money! Your horses can pay for their own upkeep fairly easily if you invest a bit of your time and effort into them. Using store prices for treats and feed, the cheapest options for training and boarding(not including self boarding and training), and an average of \$29 a day for vet and farrier (\$100 each per week), your horse only costs \$92 a day so as long as you make on average that much you're doing great with your horses.

[Showing and Riding School](#)

Your horse is able to enter in either 10 shows or 10 hours of Riding School, or any combination thereof totalling 10, each day. There are benefits and pitfalls to each method, in the end it depends on your personal preference and the amount of time you wish to put into it. There is no right or wrong combination and no definitive "Best Way" to do it. You have the option basically of steady slow money (riding school) or sporadic fast money (shows). Or you can do both. If I had the time and inclination, I would use the riding school while my horses were in the lower grades as their training level increases, and show when they get within 10 stats of the next grade, rinse and repeat until they're a higher grade and can regularly place well in shows. See my [Successful Showing Guide](#) for more in depth information and comparisons about Riding schools and Shows

Riding School: One single sum of money, \$135-\$297 depending on if you enter your horse in a school of the correct discipline and which lesson type you use. Each option has a definite outcome, all will cover your daily expenses and leave a little leftover.

Shows: Money varies show to show based on amount of entries and horse placing, \$0-5k+. Horses entered into Shows with higher entry fees or more horses in them have a chance to win more money since higher entry fees and more horses means more money is in the pot to win. Horses can earn nothing in one day and thousands the next, it's a lot of chance that can be carefully strategized for the best outcome. In order to have the best chance at shows your horses should have all 5/5 tack in its specialty, be level 5 in training(the level gives a luck boost in the show formula) and be high in its stat bracket with low non-specialty stats. Additionally caring before showing means your horse gets the best possible score available for that day since scores are created when a horse is entered.

[Sales](#)

Of course the most noticeable way to make money on your horse is to sell it. But what sort of price do you use? This is the eternal question in any seller's mind, and it's becoming harder to adjust what is considered a fair price for your horse because of many factors. Essentially a buyer is paying for the horse and all the time and effort you've put into it, but they're looking at a lot of factors that differ between buyers. For example some buyers only want the highest stats available to them, while others will prioritize a nifty color and still others will only take a certain breed and discipline. I go more into detail on buying and selling in my [Hassle Free Buying and Selling Guide](#).

The important selling points to highlight for any horses are Stats(encompassing grade), Conformation, Color, Pedigree and Discipline. To a lesser extent Points, Earnings, Achievements and Training level can be emphasised to show how well a horse has done in shows. Horses registered in a club will show up in that club's sale book also. People don't always search through horses in the Horse search to expand their herds, so a forum post selling your horses can catch additional eyes and improve your sale rate. Horses listed for Bid have the possibility of garnering more money, but Open Sales attract impulse buyers and the shy people that don't want to interact with you. It's also possible to trade horses in the marketplace or sell in the Auction house, however both these methods require outside advertising and Auction house cuts out members below level 10 who don't have access to it.

It's important for you as a seller to know market trends and what those breeders hold as important in their specific breeds. New members aren't going to have 100k to spend on buying your top of the line TB, you'll have to advertise towards established players. If you aim towards the younger player market(in time played not age) you can get away with slightly subpar animals at decent prices. But keep in mind that we are able to make an infinite amount of foundations from the Equine Center for just \$1000, and RC horses only cost \$200

Breeding - Studs and Broodmares

The same concepts applied to Sales apply to Studs and Broodmares, you need your horse to be marketable and desirable to a variety of users. When putting horses up for stud or brood one more thing is important to think about, the number of foals your horse had will affect the interested parties. Because of a longheld stigma and the inbreeding block many users want horses with few foals so the risk of running into another of its offspring is minimized. Private stud and brood is good for vetting the horses wanting your horse's services and controlling how many foals they have, though like with sales some users prefer the option to just go for it.

Leisure Rides

[Leisure Rides](#) in 5 areas can be taken every 15 minutes. On these rides there are often ways to find items and money, even the occasional special item. All of these things are free but for the time it takes to get them. Don't click through fast though you're liable to miss the extra items if you don't choose an option when they appear to you.

Making Money as a Deluxe Player

Along with ease of use perks like Vet/Shoe All and Bulk Tack Upgrades and the Bank Interest increase, Deluxe players get special features added to their account that can be used for personal horses or of use to the public for additional money. As with most perks it still requires money in order to expand your services to get more money. Be careful though as a Deluxe player you also have access to unlimited divisions and Tags and Signatures that can be costly.

Stables

Once you become a Deluxe player you have access to a [Stable](#). This stable starts with 5 spaces which you can expand from the Stable Expansions page for \$1500 for 5 stalls. To make money off your stable you will need to open it up to the public, to do so you'll have to input a number in the "Public Stalls" as to how many you want to offer to the public and select a board fee, \$10 is the cheapest board you can provide and \$100 the most expensive. You will get more boarders with a lower rate. You can also house

your own horses in the stable to save on boarding costs for yourself, this won't make you money, but saving money is just as important.

Riding Schools

Riding Schools are free to open so there's really no point not to have one! They rotate discipline catered to daily and show up randomly on the search unless specifically named by the searcher. They don't bring in a lot of money overall since you only get 10% of the payment to the participant, but it does not cost you anything for upkeep or expansion. Be warned using your own riding school for your horses will not get you any money, only experience, stats and treats. In order to get money you must use someone else's riding school.

Arenas - Training

Arenas are used primarily for training. They can be bought from the Stable Expansions page for \$10,000 each and start with 5 training slots. Additional training slots can be purchased for \$5,000 per slot. Arenas start as Novice Dressage arenas with a \$50 fee, you will need to change the Specialty if you wish before entering a lot of horses to progress your arena as Changing the specialty will revert the arena to Novice Grade. The fee is also important to keep in mind, you can have a max of \$999 in order to keep people from using your arena so you can use the slots yourself, but in order to make money you should price competitively. Each grade has a different minimum price. Starting at \$20 for Novice, and going up in increments of \$20 each time you upgrade your arena. The higher level arenas you have the more money you can make, also the more horses you can train since any horse below that level can be trained in that arena.

Arenas-Shows

Each Arena you buy in addition to acting as a training arena allows you to make 10 shows per day for a maximum of 200 shows. These shows are free to create and can range in price from \$20 to \$100 and you get 20% of the entry fees. It's important to remember defaults when creating shows, sure \$100 per entry sounds like a better chunk, but the default in Auto-showing is "Cheapest" and the default max price on the shows page is \$50. Most humans are lazy and won't update these settings so pricing between \$20 and \$50 may balance out in comparison to pricing at \$100. If you want to know what kind of shows to make that people will enter check out the [Show Creation Coalition](#) forum thread.

Saving Money and Investing

Saving money can be just as important as earning money, and so can investing. It can be hard to do but train yourself to not go below a certain threshold in your bank and learn to recognize good deals as you see them.

Make use of the item market and forums

Sometimes you can find really good deals on the Item Market or through other players on the forums. Treats from the store cost \$40 per use, if you hunt on the item market or look in Items for Sale sometimes you can get really good deals in bulk for treats.

“Flipping”

Flipping is essentially buying low and selling high. So comb through the item market or horse sales and buy items that you think are priced too low and should be sold higher, or treats that can be condensed and sold for a better price per unit. It takes a lot of trial and error and playing the market, but you can make pretty good money if you become good at it. However be warned that many people do not appreciate this way of doing business and could get offended by your actions. Use your discretion when flipping, and remember actual store prices.

Investing

Investing money for the future can pay off or not and usually requires a large sum of startup money. For example, if you see a trend going of Silver Quarter Horses and want to capitalize, maybe you buy a few Color Applicators or DNA Tweaks to use on your Quarter Horses in order to sell their offspring for more. The trend could continue and your horses sell for enough to make back what you spent and more, or it could die off and you're left with awesome Silver babies and a lot less money. Or perhaps you've seen an upward tick in the use of Yellow Apples so you buy all of the ones less than \$15 per use to sell later at \$20 per use.

Another example of investing is joining clubs. While currently clubs are not very popular, they act as gateways to the breeders of those breeds that give you an idea of what people want out of those breeds. It only costs a little bit to join most of them, and offers invaluable resources in some cases.

Keep Track of your Expenses

Because money on a sim game is so easy to earn many players often find themselves overspending based on their income because they'll "make more later" and "it's really easy to make more". The bank has a handy Income Expenses and Net Profit Calculator, use it to see how your spending habits are doing. If you're always heavily in the red you're not making much money, try to find places you can cut costs like not buying that pretty art piece, or maybe locking some of your horses to focus on only a few. Being down on profits for a while is okay, especially if you're expanding or investing in future profits, but if it's constantly in the negative try to improve!

Buying Your Way Ahead

Most internet games allow you to pay your way if you so desire, EV is no different. Of course you'll still have to put the effort into your horses but if all you're after is quick easy money and have real life dollars to spare for it buying credits is your best bet.

Selling Credits

Selling credits is now as easy as 1, 2, 3. No need to post in the forums and wait agonizingly for transfers to go through worrying you've been scammed for the 2 minutes it takes the other party to reply, we've got a feature for that. [Credit Sales](#) is the hassle free way to sell credits, it even has a nifty average price calculator and a way for buyers to grab however many credits they want out of your stack. If you want to make good quick money price below market, if you're in it for the long haul price above market and see how long until the underlings are bought out or raise to match you. Flipping credits makes for an easy campout also if you happen to be online for deals, I'll be annoyed with you, but won't begrudge your

money making. It's important to note that credit sales now have a time limit of 1 week, so keep in mind that you will have to relist them if they don't sell in that time frame.

Selling Credit Items

There are many items available in the [Credit Shop](#) to affect horses and their care in game. A lot of people cannot afford the credits to buy them and so will turn to the item market if there are any available there or the forums to ask for assistance in obtaining those items or the credits for them.

In Conclusion

The best advice is to do all the daily things every day, sell everything you can part with and be smart with your spending! Eventually you'll work out methods that work best for you and make you satisfied with your money on the game. If you have Questions, Comments or Concerns please feel free to [pm me at Account #84](#) and I'll do my best to sort you out.