

COMMON CENTS



Guide to Make, Save & Manage Your Money

Module 9

Real Life Solutions and Simple Fixes
for Seriously Bad (But Common!)
Money Problems; Problems that Can
Affect Your Home, Retirement, Your
Whole Family

WAYS TO MAKE & SAVE MONEY
TRAINING COLLECTION

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Ways to Bring in Extra Cash



Working the standard 9-5 job may get the bills paid, but it rarely provides the financial cushion that we wish it did.

I know you are anxious to bring in some extra cash. You might have tried a few things but with little success. Right???

But do you have the right technique to convert your thoughts into reality. Don't worry. In this module I'm going to disclose an important piece of information that will help you to achieve your objectives in most effective manner.

Luckily, there are ways to boost your income.

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Boosting Your Income

- 1. Ask for a raise.** Sometimes the simplest solution is the best one. If you have a good record and show that you're willing to work hard, most bosses will consider the idea of giving you a raise. Rather than make things more complicated than they need be, why not start with your primary source of income and see if they can throw a few extra bucks your way?
- 2. Find a bank with better interest rates.** This won't provide immediate relief, but it will add a little to your balance every month. If you're saving for the long haul, this can have quite an impact. Online banks like ING Direct tend to have higher interest rates than those of the "brick and mortar" companies.
 - If you decide to look for an online bank, be sure to make sure it's FDIC insured so you know that your money is secure and that the bank is reputable.
 - ***If you're happy with your bank, look at other types of accounts.*** Money market accounts often offer higher interest rates than savings accounts while also allowing you to write checks. While there's a limit on the number of checks you can write, it's still pretty convenient to have the best of both worlds in one account.
- 3. Get a second job.** Although exhausting, getting an additional job may enable you to pull in enough extra income each month to make ends meet. It doesn't have to be a glamorous job, and even a part time gig can help you get back on your feet.
 - Unless you really enjoy your second job, ***this is a tip that's only to be used temporarily*** for an extra income boost. Working yourself that much is ripe to burn you out and there are other things in life to enjoy besides making money.



4. **Offer your services.** A good way to pick up some extra income is to offer your services to others. Offer to babysit your neighbor's kids so they can go out, set up a lawn-mowing service in the summer, shovel snow in the winter, paint houses, and more. ***Some of these services may help you pick up a few hundred dollars extra every weekend.***
5. **Buy things at garage sales and sell them at flea markets.** This can turn into a lucrative weekend pastime. You can find some real bargains at garage sales that provide great profits when you resell them.

Using the internet to Your Advantage

The dawn of the digital age has changed the way business works forever. Not only has it changed the way companies distribute goods, but ***it has also given people the power to go into business for themselves*** and advertise their services to a world-wide audience. If you're looking to make a little cash on the side, you have a variety of options at your disposal.

1. **Sales.** With sites like eBay and Amazon, you can now put money in your pocket by selling things you no longer need. Have an old television, DVD, or Atari 2600 that you want to get rid of? Someone on the web will gladly buy it. ***Sell all your unused stuff and clean out your clutter while making money.***
 - If you liked the idea about picking up items at garage sales and reselling them for a profit, ***you can also use eBay as another place to sell your garage sale purchases.***
2. **Writing.** The internet has given self publishers an excellent venue to showcase their work. You can easily write "how-to" books (even short ones) and sell them through Amazon or Clickbank.com. Amazon has a program called CreateSpace.com where you only need to upload the digital



version of your book and they print and mail them out as they're ordered. This means no inventory since the books are printed on-demand.

- **You can also write articles and sell them.** Some sites and business owners offer upfront payments for articles. AssociatedContent.com can get you started. You can also sell your writing services at Elance.com or WarriorForum.com.
 - **If you're a stay at home parent, this is a perfect choice.** You get to work your own hours, write about topics that excite you, and make extra money.
3. **Virtual Assistance.** There are several small businesses who would love to have someone help them maintain and grow their business. There are several tasks that small business owners need help with, but they just don't have the time to do it themselves. That's created a huge opportunity for virtual assistants (VAs).
- **Some common tasks include:** answering customer support emails, updating and maintaining websites, managing social media accounts, bookkeeping, transcribing audio, creating presentations and videos, optimizing websites for the search engines, sales, and many other simple and advanced tasks.
4. **Web Shows.** The rise of internet videos has resulted in web shows. You could produce your own show on the internet. Some sites, like Blip.tv for example, offer payment for your videos. The pay is based on how many times people view your video.
- Like any job, it has its fair share of stress, but it also allows for a lot of freedom and creativity. In all likelihood, this venue would only produce some supplemental income rather than a primary income.



5. **Blogging.** Surprisingly, ***blogging can become a lucrative business.*** When you put up a blog on the internet about a popular topic, you can monetize it with paid advertising, sales of your own digital products, and commissions from affiliate products.

- ✳ Your set-up costs are minimal: A domain name (\$10 at GoDaddy.com), hosting (\$8 per month at HostGator.com) and blog software to run the blog (free at Wordpress.org).
- ✳ You can find people to set up your blog for you inexpensively and then get all kinds of good tips for bringing traffic to your blog and making a profit with it at WarriorForum.com.

As you can see, there are many opportunities to bring in extra income. ***Use your creativity and talents to devise your own income stream.*** Don't let the confines of your current job keep you from boosting your income elsewhere.

There's always something you can do for extra cash. All it takes is a commitment to do it and the discipline to follow through with your plans.

Self-Reflection Questions

**Question 1:**

How much extra money do I need to satisfy my needs?

**Question 2:**

What can I do to bring in more money?

**Question 3:**

Can I turn my hobby into an income stream instead of a cash drain? How?

**Question 4:**

How can I use the internet to my advantage?

Action Tips

**Action Tip 1:**

Be bold! Ask for a raise at your job.

**Action Tip 2:**

Put ad in your local community newspaper offering your services - babysitting, handy-work, dog-walking.

**Action Tip 3:**

Explore online opportunities, such as writing, virtual assistance, blogging, and web shows.