

Creating More Cash

- 1. Get a second job** - There are companies looking for part-time help all the time and this can be a great way to earn more cash. Just remember to consider the extra expenses you might incur while working a second job; If you're eating out every night because you're working 14 hours a day and no longer have time to cook for yourself, or incurring additional expenses for clothing, or transportation because the new job is across town, or the extra income has bumped you up into a much higher tax bracket... you get the point.
- 2. Cut back on spending** - This is usually the easiest and quickest way to create more cash, and it's something everyone can do. If you've already sized down and cut back as far as you can, I challenge you to look further. Write down all of your spending for a few weeks and undoubtedly you'll find something else that can be cut. No matter how small the savings may be, every penny counts.
- 3. Cancel subscriptions** - If you have several magazines you're subscribed to, keep your favorite one and cancel the rest. Daily newspaper subscriptions can be very costly, consider going to a weekend only delivery (to get the coupons of course!), or cancel your subscription altogether and pick up the Sunday paper at a local store each week as needed. And if any of your subscriptions have time left, you should be able to get a refund for the difference.
- 4. Stop buying new books** - Find something good to read at the library instead, for free! Many libraries will even order new books for you to read if it's in their budget, all you have to do is ask. Depending on how serious your bookstore habit is you could save a lot of money here.
- 5. Use those coupons!** - When you toss those weekly coupons out with the trash it's almost like throwing away CASH. Take a few moments each week to cut out just the coupons you can really use, then look through the grocery store advertisements and match your coupons to the sales, saving double! And if your grocery store doesn't offer a double coupon deal, try to find one that does.
- 6. Forget your loyalty to name brands** - You can save a fortune buying store brand foods, which are almost always just as good. Especially when using the item in a recipe with other ingredients - no one will notice the difference. You don't have to commit to buying them for the rest of your life, just try them!
- 7. Combine errands into one trip** - The more errands you can combine into one weekly trip, the more gas money you will save, therefore creating more cash. You can also carpool or walk to your job and local stores if possible. When carpooling with a friend, either take turns driving your own car each week or split the gas money.

8. Stop buying expensive gifts - When you need to create more cash, spending money on expensive store-bought gifts for your family and friends, or even yourself, doesn't make much sense. So, if you're short on cash, make homemade gifts such as artwork, home baked cookies and frugal crafts. And a special poem or letter can mean more than a store-bought gift any day.

9. Cancel memberships to health clubs - Walking is one of the best exercises for you anyways, and it's free! If you don't have an area near your home that is good for walking, many shopping malls open up early so people can walk safely and comfortably (no bad weather conditions to worry about). And, at that hour the stores will still be closed so there won't be any temptation to spend money!

10. Create cash by selling your books, videos and CDs online - Selling items on [ebay](https://www.ebay.com) can be a little time consuming. They have step-by-step instructions on how to list an item for sale, and I would suggest starting with just one or two items until you get the hang of it.

11. Have a garage sale or work with consignment stores - When dealing with consignment stores, make sure they are reputable and have been in business for a while. Otherwise you could give them a carload of items to sell, only to have them close up shop the following month. You could even start your own business by helping other people sell their stuff - if this is something you enjoy doing.

12. Sell your handcrafted products for a profit - The list of items you can make to sell is endless - dog houses, book cases, bird houses, painted mailboxes, plants, quilts, crocheted baby blankets, pillows, baked goods, homemade bread, jelly, Christmas ornaments, toys, picture frames... you name it! If it's something people want or need to buy, you can make it and earn a nice profit!

13. Offer services or start a home business - If you have the ability or qualifications you can offer several services from your own home - such as childcare, senior care, tutoring, music lessons, sewing, typing, lawn care, housecleaning, pet sitting and even personal shopping. Have some inexpensive business cards printed announcing your services and hand them out to everyone you know.

15. Give with a pure heart - When giving, do not give to make money or earn favor... "Give and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you." Luke 6:38 (NIV)

