

# 15 Ways to Create More Cash

## Save \$\$ Make \$\$

In Business, as in Life and Love...

It's Never Too Late for a Fresh Start with Fresh Faith



*Tough times call for creative and practical measures. Whether we're experiencing an economic downturn, where we need to stretch our dollars to get by, or celebrating a financial windfall, where we need to invest for the future, wise spending just makes cents.*

**1. Seriously pursue your dreams:** Most of us allow fear to override faith in what we were created to do with our lives. Take a risk and invest in something you love. Often, the rewards benefit us emotionally, physically, mentally, spiritually, and even financially.

**2. It may not sound like fun, but make a budget and follow it:** I've never known a poor money manager who used a budget. This simple tool helps organize, prioritize, and subsidize income through good spending habits and smart decision making. There's something about the discipline of putting things in writing that helps us act wisely.

**3. Get efficient – Make one trip:** Gas prices are much higher than when I first started driving. I've learned to combine my errands into one trip, and this saves me time as well as money. How much is my time worth? A lot. How many miles does it take to save a substantial amount of money? Not that many anymore. When you save gas, you save money. Carpooling, walking, and bicycling are great ways to generate a few extra bucks.

**4. Buy less expensive gifts:** We've been brainwashed to believe we must impress others with high-dollar, name-brand, over-the-top gifts. But almost as soon as the wrapping's ripped, the gift is laid aside. Quality time, hand-crafted items, personalized poems or short stories, and other intimate acts speak love much more loudly than a big price tag. The Internet has lots of ideas to help you save while you making giving fun.

**5. Cancel unused memberships:** If you aren't using it, stop paying for it. Get healthy with a free daily walk. Stop paying for a high-priced recipe club, when the Internet offers millions of free ideas for cooking up great new dishes. Sell your exclusive travel or resort membership. Cancel that subscription if you don't have time to read the magazine or newspaper. If you're paying for something you don't use, get rid of it.

**6. Sell your used books, CD's, and Video's:** There are lots of online options where you can sell books you've read. [www.cash4books.net](http://www.cash4books.net), [www.bookscouter.com](http://www.bookscouter.com), are just two of many online venues that offer cash for previously owned trade books. Use a search engine to find more. Do the same for CD and video collections gathering dust.

**7. Cut back on spending:** The most obvious, quickest, and easiest way to grow your bank account. And it doesn't require any special products or tools. If you've already cut back, then dig deeper. Write down all of your spending for a few weeks, and make a game out of finding something you missed before. No matter how small the savings, a heap of pennies can grow into mountains of dollars

**8. Pay mortgage weekly or bi-weekly versus monthly:** Any simple interest loan, with no pre-payment penalties, should enable you to break up your payment in smaller chunks and pay more often. Especially with the convenience of on-line banking. You can save hundreds and even thousands of dollars this way. Plus you pay the debt off sooner.

How it works – Your interest is calculated on the daily principal loan balance. The faster you pay the principal down, the less interest you pay. Simple as that.

For example, if your monthly payment is \$1,000.00, pay \$250.00 every week when you get paid. (Assuming your pay periods fall this way. If you are paid bi-weekly, then cut payment in half and make partials every other week.) This concept works with simple interest car loans also.

**9. Buy store brands, forego name brands:** Replace a few of your favorite name brand items with a store brand counterpart. If you don't like the change, you can always go back. But especially in cooking and baking, you can save a lot of money by using less expensive products. If you don't cook or bake, then that's the best place to start. Learn how to cook from scratch and watch a pile of dough stack up in your cookie jar.

**10. Have a garage sale, bake 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 your items to sell, only to have them close up shop shortly after. You could even start your own business by helping other people sell their stuff - if this is something you enjoy doing. Garage and bake sales have helped many organizations, projects, and individuals raise money for special circumstances. Don't let pride stop you from setting up a temporary table to hawk your wares.

**11. Sell your own 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, cloth diapers, pillows, baked goods, homemade bread, jelly, Christmas ornaments, toys, picture frames, and more. If it's something people want or need to buy, and you have the ability and creativity to make it, you can earn a nice profit. [www.etsy.com](http://www.etsy.com) is an online store where artists and crafters can sell their work.

**12. Offer services or start a home business:** If you have the ability, time, and qualifications needed, you can offer services from your own home. Childcare, senior care, tutoring, music lessons, sewing, typing resumes, helping people search for jobs, lawn care, housecleaning, pet-sitting, personal shopping, photography, gardening, and more, can help you increase your income. [www.financialhighway.com/50-home-business-ideas/](http://www.financialhighway.com/50-home-business-ideas/) has some great ideas. Print inexpensive business cards through [www.vistaprint.com](http://www.vistaprint.com) announcing your services and hand them out everywhere.

**13. 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.

Check with your tax advisor to get a general idea of how much additional tax you may owe (it may be very little), or for any credits or exemptions you may no longer qualify for with the higher income. Getting a second job can be a great idea; you just need to bring in enough money to surpass additional expenses. In most cases, it will. (And don't let pride keep you from considering any task, if it will help you get out of debt.)

**14. Give with a pure heart:** When giving, do not give just so you can get. "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)

**15. Tithe:** Rarely does God tell us to test Him. Most often, we are warned against it, but Malachi 3:6-12 (NIV) tells us to test God by giving Him a full tithe and offering, to see if He will not throw open the floodgates of heaven and pour out a blessing so that we will not have room enough for it. I've tested, and in my experience, God is true to His Word.