

In a tough economy any extra cash can be helpful.
Increase your cash-flow with these helpful tips!

101 WAYS TO MAKE MORE MONEY

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on
LifeAndMyFinances.com

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money and be rich!

DEREK SALL

101 WAYS TO MAKE MORE MONEY



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IN A TOUGH ECONOMY ANY EXTRA CASH CAN BE HELPFUL

Increase your cash-flow with these helpful tips

In my opinion, these are some of the best ways to make money in 2011 (and beyond).

If you are reading this, you have most likely subscribed to my website, Life And My Finances. Either that, or a friend has passed along this eBook to you. Whatever the case, I am glad you are here and I hope that you enjoy these money-making suggestions!

I have always believed that money is a very powerful tool, and I have been exploring the art of creating wealth since I was a small child. In my childhood I have mowed lawns, built cabinets, and sold items that I bought at a discount (because I bought in bulk).

Now that I have grown and matured, I realize that there are so many more ways to make money! In fact, I have come up with 101 Ways to Make More Money!

Some of these methods might only yield a quick \$20, but others

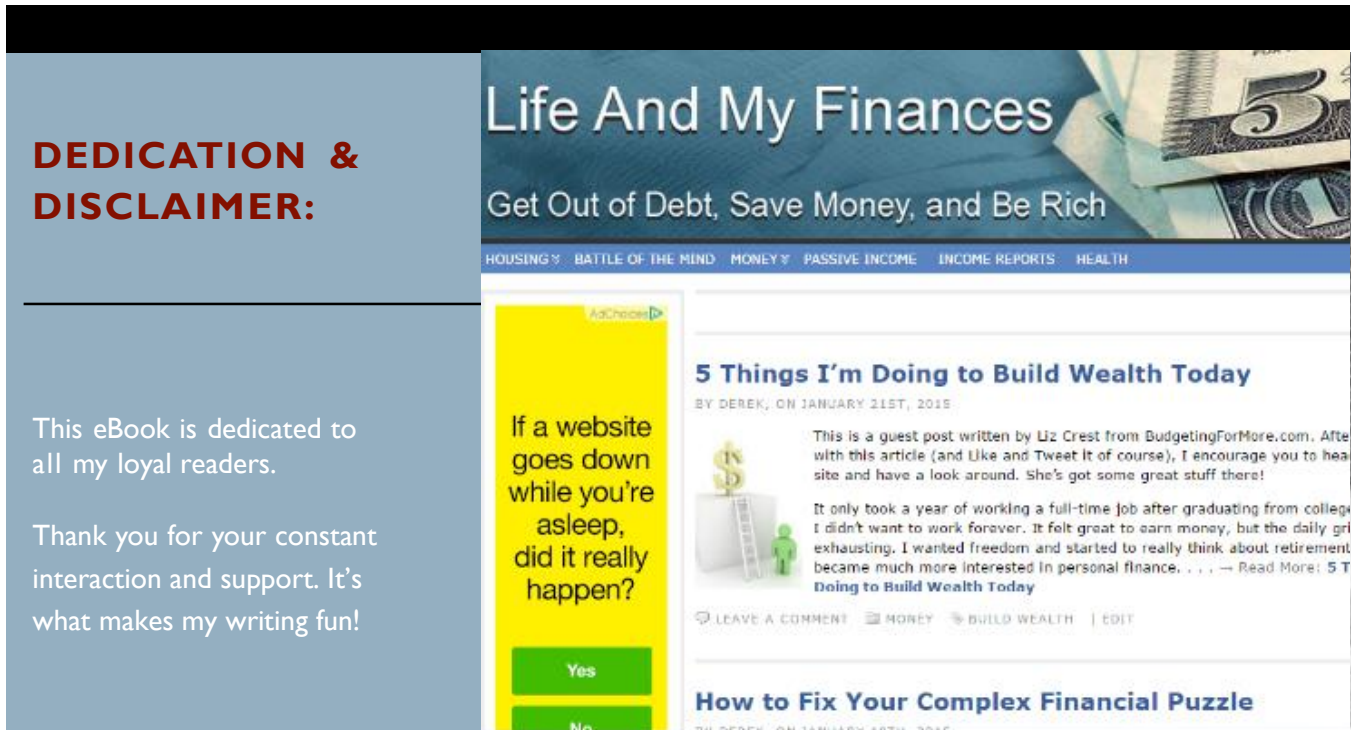
could yield an income for a lifetime. If you are looking to make some extra money, I think you might find an idea here that can help you do just that.

Please understand that this eBook does not guarantee success in making extra money. This is merely a guide to assist you in your money-making search.

I sincerely hope that this book will help you financially, and if it does, please contact me and share your story. I would love to hear it!



If you have any questions about any of this eBook's content, or if you would simply like to contact me, feel free to send an email to: derek@lifeandmyfinances.com.



DEDICATION & DISCLAIMER:

This eBook is dedicated to all my loyal readers.

Thank you for your constant interaction and support. It's what makes my writing fun!

The information contained in this book is for informational purposes only.

I am not an accountant or a lawyer. Any legal or financial advice that I provide is my opinion based on my own experiences. Many of the money-making avenues that are suggested in this book require a license or special permission from the state. Before attempting any of these suggestions, you should consult your state laws and regulations. If you receive a fine or legal reprimand from the actions suggested in this book, I will not be held responsible.

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The purpose of this book is to help you make more money, but I offer no guarantee that these suggestions will yield financial success.

By reading this book, you agree that myself and my company is not responsible for the success or failure of your business decisions relating to any information presented in this guide.

ONLINE MONEY: CREATING EXTRA CASH-FLOW VIA WEB

As the internet and social media continue to grow exponentially, online opportunities are becoming more prevalent. Here are a few ideas that could lead you into some online money.



[1] Start a Blog or Website

I have done this recently and it is by no means easy, but there is plenty of online help that can get you through. The cost of my website was only \$44 for the year, and by working consistently, I have already made this venture well worth my while.

I personally use iPage.com and am quite satisfied with it. They really provide excellent customer service as well. I have only had a few problems, but when I contact them, it's often fixed within minutes. Here are some other web hosts that I have heard good things about as well:

- Fatcow.com
- HostGator.com
- JustHost.com

[2] Write for About.com

If you have experience in a certain field and can coherently write about it, you may just land a few bucks by writing some articles. The topics of interest are always changing, so even if you cannot relate to the topics today, there may be something that completely relates to your expertise tomorrow!

[3] Take Surveys Online

There are a lot of scams out there in regards to taking surveys online so be careful! Here are some reputable companies:

- American Consumer Opinion
- Global Test Market

These surveys will not make you rich, but if you have some extra time and want a little cash, these will certainly do the trick.

[4] Write Articles for Other Blogs

Some high-ranking blogs will pay guests \$50-\$200 to write articles for their site. Simply go to their site and write to them through their "Contact" page.

[5] Produce a YouTube Video

This one is a long-shot, but there are a few people that have made some good money by making some viral videos. They have appeared on Late Night talk shows and even gotten movie deals. If you have a creative idea, put it out there. You never know what could happen!

[6] Build Websites

Building a website has become much easier these days, but it is still a struggle for some. They would certainly be willing to pay some extra money to get their business online. My advice: use WordPress. You can do pretty much anything with WordPress and there is a ton of help online!

MONEY ON THE STREET:

POUNDING THE PAVEMENT

This is quite literally money that can be made out on the street with face-to-face interaction. If you are a talented salesman or are musically inclined, you might be interested in the opportunities listed in this section.

[7] Sell Bottled Water

It is one of those things that everyone needs and they are always willing to pay \$1 for it. Go out and buy a 24 case for \$4, sell the water on the street or near a busy area. Boom, you just made yourself \$20.

[8] Sell Rain Ponchos

If you live near a stadium and it is a rainy day, start selling ponchos

and umbrellas! People need them and will be willing to pay top dollar to stay dry.

[9] Be a Street Musician

If you like playing music, and would not mind performing downtown, you could earn some pretty good money in a few hours playing for tips (as long as you aren't terrible anyway).

[10] Mow the Neighbor's Lawn

Even if you don't own a mower, you can most likely use the neighbor's for their own lawn. My sister and I did this when we were 12 years old to make some extra money.

[11] Wash Windows

If there's one thing that people hate doing, it's washing windows. Go around the neighborhood and offer your services. You will certainly get some responses.

[12] Perform General Labor on Craigslist.org

Check out the craigslist.org website for "labor" jobs. These take no skill whatsoever. Some people just need a hole dug in their backyard and they will supply the shovel.

[13] Help People Move

Some people accumulate more stuff than they realize, and when it

ROLL UP YOUR SLEEVES: HARD LABOR MAKES FAST CASH

Perhaps you don't have the skills necessary for the previous suggestions; well this section is made for you! If you have basic work ethic and don't mind sweating a little, I believe that there is some good money to be made in the ideas below.

is time to move, they are overwhelmed. Offer your services on Craigslist.org, or let a few friends know that you are willing to help others for a little cash. If you own a truck, you are already a shoe-in.



[14] Clean Houses

Put your name out there through friends and work. Last I heard, the going rate is \$50 per cleaning.

[15] Detail Cars

This is another thing that people hate doing on their own. Offer to help out by washing and vacuuming their car. This could earn you some pretty easy money.

[16] Walk Dogs

Where I am from, people love their pets, and they feel terrible leaving them at home while they are off at work. Take some time at lunch and walk a few dogs.

[17] Pet Sit

This could be dogs, cats, fish, snakes, whatever you are comfortable with. It does not take too much effort, and if you are at pet lover, it is a great way to make money and have fun at the same time!

[18] House Sit

When people go away on vacation, they like to know that their number one asset is taken care of. Offer to check on it once in a while for a small fee.

[19] Shop for Groceries

Whether they are elderly or injured, some folks can't get out of the house anymore. Help them out and grab them some stuff while you are out. You might get a good tip.

[20] Recycle Scrap Metal

There are always projects going on, and when people want to get rid of old junk, you could offer to step in and take it away. Pick up their scrap for free and cash it in at the scrap yard.

[21] Clear Some Snow

In some areas of the country, the flurries fly for half of the year. If you have a plow truck or a shovel, clear those front walks and driveways to put some money in your pocket.

[22] Clean Rain Gutters

Most people do not enjoy hauling out the ladder and getting their hands dirty with sludge. If you are willing to step in and do it for them, they will be glad to shell out some dough.

[23] Rake Leaves

I am sure your customers can supply the rake, just offer your labor and time and you are sure to make some money.

[24] Pack Envelopes

This is becoming less and less popular, so approach it with caution, but there are still some opportunities for this.

[25] Cut Down Those Trees

There is always that unwanted tree in someone's yard. Rather

**ROLL UP
YOUR
SLEEVES:
CONTINUED FROM
PREVIOUS PAGE**

than have them pay \$700 to remove it, offer to do it yourself. They will probably still offer you some money for the removal, plus you can sell the wood in bundles as firewood.

[26] Remove Landscaping

It is tough to pull out shrubs and bushes, but if you are willing, there are people willing to pay you to do it.

[27] Clean Boats

Much like cars, it is a nuisance to keep boats clean. Boat owners would be glad to pay you for their boat upkeep.



SELL, SELL, SELL!

TRASH TO TREASURE

If you currently live in a residence, I can almost guarantee that you have some stuff around the house that can be sold. As I am sure you have heard before, "One man's trash is another man's treasure." Do some research. You could really have some treasures lying around.

If you don't think you have anything to sell, take a look at the suggestions below. I am sure you could make some money from these ideas!



[28] Dumpster Dive

Seriously. If you live in a wealthy area or apartment complex, people throw things away that are easily worth \$20 on craigslist. I scored a dog kennel that I sold for \$30, and my wife found some bar stools that went for \$40. That's \$70 for doing practically nothing!

[29] Buy and Re-Sell Goods

There are always deals looming around us. I recently had the opportunity to buy a gently used desktop computer for \$75. This was easily worth \$150. I could have bought it, posted it on Craigslist, and sold it the next day for a \$75 profit.

[30] Sell Old Stuff

Old toys, books that you will never read, a collectible that has been collecting dust for years – these are all things that qualify. Have a garage sale or throw them on eBay. You will have some cash in no time.

[31] Find Golf Balls and Re-Sell Them

There are bad golfers everywhere. You will find golf balls in lakes, in the woods, and across the road from the golf course. Each one of those balls is worth

about a dollar. Find a hundred and guess what, you have just made yourself an extra \$100.

[32] Buy Low, Sell High

No, not the stock market. Find someone that will give you a discount for buying in bulk, or find a store that is currently liquidating their inventory. I started doing this when I was young. I remember buying 144 smiley face key chains for \$10. I sold each one for a quarter and made a few bucks. It was fun!

[33] Black Friday Deals for Friends

Not everyone enjoys standing in long lines, especially when it is cold, but we all love a great deal! Offer to grab these items for your friends for a little extra cash, and it will be worth your while.

[34] Gather Old Gift Cards and Re-Sell Them for Cash

We all have old gift cards lying around from Christmas or birthdays. If they are for stores that you've never stepped foot in, why not sell them for 80% of their value for cash? This can be done on eBay or Craigslist with little effort.

SELL, SELL, SELL!

CONTINUED FROM PREVIOUS PAGE

[35] Sell Old Clothes

Plato's Closet has become famous for cheap and stylish fashion. How do they sell those clothes for so cheap? They buy them from the customers at a discounted price. If you have clothes that have not been out of your closet in a while, take them to Plato's for some quick cash.

[36] Sell Old Video Games

I recently saw a news story about an old Nintendo game that sold on eBay for \$13,000. The owner had no idea that it was valuable and expected to sell it for \$10. She was in shock when the bids started going into the thousands. Who knows, you could have some valuable games in your basement.

[37] Sell Paintings

My wife and I have a few paintings that we will most likely sell someday. If we are in need of some money, I

would be willing to let them go. After all, we do not really need wall art; it is just for added decoration.

[38] Collect Soda Cans

For the folks up north, you get compensated for returning those soda cans. Find arenas that have them lying around and collect them for some pocket change.



USE YOUR EXPERTISE: LEVERAGING YOUR SKILLS AND TALENTS

Some of you have some serious skills and you do not even know it. Not only that, you are not aware that people will pay you to teach them those skills.

Are you proficient in any of the suggestions below? If so, it is time to add to your current cash flow.

[39] Teach Piano Lessons

If you know how to play the piano and can teach, this may be a money-making machine for you. At \$15 per half-hour, this could easily net over \$1000 a month. Know another instrument? No problem, seek out band or orchestra students.

[40] Become a Tutor

If you recently took some classes, there are most likely some opportunities to tutor a fresh new student who is in way over their head. Most tutors charge \$20 per hour.

[41] Sew or Fix Clothing

This has become a lost art. If you can sew and repair clothing, you could be in the running for some good money.

[42] Babysit

We all know people that have children and are itching to go out on Friday night. Offer to watch the kids at \$5 an hour. You will have some extra cash at the end of the night, and you will be their new hero.

[43] Sell Stuff for Others

Some people do not know how to utilize the power of the internet, and others just do not want to take the time. Offer to sell their things for a small cut of the profits.

[44] For-Hire Musician

Have a special gift playing an instrument or singing? Cash in your talent and offer to play for some weddings or other special events.

[45] Cut Hair

My wife actually did this while she was in college. Offer to cut some hair for cheaper than the local barber shop and you can reap the benefits.

[46] Installation Guru

Are you somewhat handy? Install some shower heads, dish

washers, garbage disposals, anything. People are more than willing to pay some extra money to get their stuff installed correctly.

[47] Assemble Furniture

IKEA is a great store, but everything you buy needs assembly. Offer to put these items together and you could earn yourself a pretty penny.

[48] Build Cabinets

I did this when I was 14 years old. Dad had some scrap wood from work, so I bought some nails and wood glue and put together some cabinets. I bought a spot at the local flea market and made some good money.

**[49] Fix Computers**

Now that pretty much everyone owns a computer, you could get plenty of business if you are able to fix their issues.

[50] Re-Furbish & Re-Sell

If you can take junk and make it a treasure, the money could easily fall your way. Find that collectible and shine it up, or rebuild that virus infected computer and make it like new. Do not be afraid to buy things to make a profit.

[51] Create an App

The iPhone is huge right now. Create an app or game and you could make thousands of dollars. Even the free ones make money if they attract advertising deals.

[52] Grow & Sell Flowers

Do you have a green thumb? Go out and buy some seeds, grow some plants (maybe even veggies) and sell them.

[53] Give Manicures

Manicures often cost \$20 or more, do this yourself for less and you could get some business from your friends.

[54] Caddy

I used to caddy when I was a kid and the weekends were incredibly busy on the course. It is a great way to make money on a day where you are not working.

[55] Clean Pools

Those chemicals can get tricky, but if you are able to figure it out and get some clients, you'll have some extra coin in no time.



SELLING YOUR SKILLS:

WHAT SERVICES CAN YOU SELL TO OTHERS?

Some of you have some serious skills and you do not even know it. Not only that, you are not aware that people will pay you to teach them those skills.

Are you proficient in any of the suggestions below? If so, it's time to add to your current cash flow.

[56] Network Marketing

If you are approached by a network marketer and you like the product they're selling, don't be afraid to jump onto their team and market the product yourself. It's a tough business with many skeptics, but if you are excited about the product and willing to tell people about it, you could easily make a profit from your efforts.

[57] Closet Organization

When it comes to closets, some people just don't know how to arrange their stuff. If you have a knack for organization, try doing this for some cash.

[58] Do Tax Returns

There are a few people out there that love numbers and taxes. If this is you, there are plenty of people that would be willing to hand their tax returns off to you, and they will be glad to offer you some money to do it too. Note: Some states require a license.

[59] Do Secretarial Work

There are more and more people that are getting involved in an at-home business and could use a little help with mailing, picking up supplies, and some computer work. It might only be 10 hours a week, but you will be their hero, and earn some extra cash at the same time.

[60] Follow Through on Your Idea

There are some great ideas that are never acted on because people assume it will be too expensive to make it a reality. Make sure you at least look into what it would cost to produce your idea.

[61] Take Pictures

Websites and newspapers are always looking for that next great photo. Snap a good one and you can sell it for cash.



[62] Give Massages

We all get back pain and sore necks from time to time. Charging for massages might not be a bad idea.

[63] Find Cars for Buyers

There are buyers out there that want to avoid the headache of searching and negotiating for their next vehicle. Find their specs and locate one for them. They'll thank you with some cash.

[64] Bake Cakes & Cookies

Some people get into this money making skill on accident. They have excellent skills and customers approach them for an upcoming event. If you are a good baker, get your name out there by networking with friends and showing them some of your recent goodies.



[65] Install Alarm Systems

This is typically done by professionals, but if you are able, you could make some good money.

[66] Style Hair

There are always weddings, and therefore, there is always a need for stylish hair. If you have the knack, this is a great option for making some extra cash.

[67] Be a Personal Trainer

If you are an avid exerciser, this could be your ticket. You could work nights and weekends and make your own schedule.

[68] Coach a Sports Team

You could coach a recreational league or even a local high school team. It will not pay a ton, but it will be rewarding and give you some extra grocery money.

[69] Be a Movie Extra

If you are 6'8" like me, you probably will not be a good movie extra, but this is a great option for a lot of people. You only have to work for a day (or part of a day) and you could make \$200.

[70] Make Jewelry

All you need are some beads, charms, and some string and you are in business. There are quite a few people who are in the market for some original accessories.

[71] Train Puppies

If you have a way with dogs and have trained yours so well that it can use the toilet, you could most likely thrive as a dog trainer.

[72] Weekend Truck Driver

This requires some licensing, but if you are willing to take some tests, it is a great weekend gig to have. To add to that, the pay is pretty good.

[73] Paint Houses

This could be for the inside or the outside. It's another task that normal people don't excel at and don't enjoy doing.

[74] Be a Referee

Referees are needed everywhere. Sign up for \$10 a game.

[75] Teach Surfing Lessons

If you can get up on the surf board and teach others to do the same, becoming a surfing instructor should line your pockets well in your coast town.

[76] Design Logos and Websites

If you dabble in the graphic arts, you are now able to sell your designs with ease. [99designs](#) is a website that links artists and businesses together. You can post your design on the site and if someone likes it, they can buy it on the spot with the majority of the profits going to you. Otherwise you can submit bids to project proposals.

[77] Become a Body Guard or Bouncer

You might have a knack for protecting people, or maybe you are just huge. You could try your hand as a body guard. Again, most of your work will be at night and on the weekends, and will not conflict with your other work.

[78] Take on Extra Work at Your Job

This will most likely not yield an immediate boost in your income, but it will give you protection from lay-offs and will most likely put you in the running for a promotion down the road.



EXTRA JOBS:

ODDS & ENDS TO MAKE SOME CASH

Perhaps you would just like to get an additional job to generate some more income. What are your options? Here are some good ideas below.

[79] Deliver Newspapers

This can be done by people of all ages. You just need a bicycle or a car and you could make a couple hundred extra bucks a week.

[80] Deliver Pizzas

Pizza places have high-turnover when it comes to pizza delivery men. Stop by your local pizza joints and let them know you are interested in delivering for a while.

[81] Wait Tables

This can be an option even if you do not have any experience. There are tons of restaurants that need waiters and waitresses, and as long as you can handle a fast-paced environment, this could be a good option for you to make some extra money.

[82] Valet Cars

Check the local golf courses and hotels. It is a good gig to have at night and on the weekends when they need extra help.

[83] Hotel Bellboy

This is another good job to have for nights and weekends. Plus, the tips can be great!

[84] Pick Up Golf Balls at the Driving Range

Golf courses and driving ranges often need help picking up all of the golf balls at the end of the day. You will get some extra cash, and maybe even some free golf!

[85] Be a Secret Shopper

Yes, these really do exist. Companies want to know how their employees are doing when no one else is around.

[86] Senior Care

Many people have parents that are not capable of living alone, but are too stubborn to leave their houses. This is where you come in. Perhaps you could make some meals or give a bath. The added help will be greatly appreciated and you will be compensated for your efforts.

[87] Usher for Events

Everywhere there is a big event, there is a need for ushers; a football game, a large conference, basically anything involving a large stadium. Put your name in the hat for these positions and you will get paid as well as see a professional show.

[88] Become a Notary

This allows you to witness and sign important documents for a set wage. These documents include things such as:

- Loan Documents
- Power of Attorney
- Mortgages
- Deeds
- Living Trusts
- Passport Applications

MAKE MONEY WITH YOUR PROPERTY: PUTTING YOUR ASSETS TO WORK FOR YOU

You could really be sitting on a gold-mine with your current property. Basically, anything that you own could be used for an additional income. Check out what I mean with the suggestions below.

[89] Airport Shuttle

We currently live about 30 miles from the airport. It is almost too far to ask a friend to drive you, but people do not want to leave their car at the airport at \$15 a night. Solution: offer to drive them for \$30. You will have plenty of takers.

[90] Wrap Your Car

Most people do not like to do this to their precious car, but if you love a product and can get paid for an ad that is on your car, why not do it? For an extra \$1,000 a month, heck yes, put that sticker or wrap on my car!

[91] Clothing Ads

This method is not found as easily online, but it is very similar to the car wrap advertising, only

you put company advertisements on your clothing!

[92] Medical Testing

Scientists are always in need of people to test their new medication for side-effects. This might not be the most fun thing to do, but it always pays out some money. Make sure to check the age and health restrictions before entering in a study.

[93] Rent Out a Room of Your House

If you have an extra room that is sitting empty, consider renting it out. The steady income every month is a big help.

[94] Sell Plasma or Hair

Selling plasma could earn you as much as \$50 a week, and if you keep your hair healthy I am sure someone will pay top dollar for that too.

[95] Store Boats

My cousin owns a few large barns, so he uses the empty ones in the winter to store boats. Just park them and close the doors – profit made.

[96] Lemonade Stand

Typically, this is reserved for little children in the front yard, but you could spice it up. Maybe you could have a booth downtown during a festival.

[97] Charge Money for Parking

If you live close to a stadium or a special event venue, allow people to have premium parking on your property. It will only cost them \$3.

[98] Rent Out Your Wardrobe

The prom is a perfect example where parents would rather spend \$30 to rent a dress than to buy one for \$200 and never see their daughter wear it again. If you own a nice dress and do not mind renting it out, it is a great money-making option.


**REFERRAL & PROMOTIONAL MONEY:
SHARE A GREAT EXPERIENCE, MAKE SOME CASH**

I have quite a few friends that use referrals/promotions all the time. \$100 here, \$50 there, it really adds up over time. If you have this mentality, perhaps you could look into making some extra cash with the suggestions below.

[99] Transfer Funds to a New Bank

There are often bank promotions that offer \$100 or more if you transfer your money to their bank. Follow the directions and earn some quick cash.

[100] Refer a Friend to Your Bank

Referral rewards are catching on and many banks are offering them. Most of the time, it is an easy \$25 for you.

[101] Refer a Friend to Your Cell Phone Provider

This is typically an extra \$25 as well. Easy money, especially if your friend wants to switch services anyway.

CLOSING:

I sincerely hope that these 101 Ideas for Making More Money, have enabled you to do just that - make more money!

These methods were also set up in a manner that I hope this sparked your imagination for further money making ideas. If you have had success with any of these methods, or if you have come up with some of your own, please let me know at: derek@lifeandmyfinances.com.

Thanks again for reading. Please stop by my site: <http://lifeandmyfinances.com> to learn how to get out of debt, save money and be rich!