

147 WAYS TO MAKE OR SAVE MONEY



147 Plus Money-Making Ideas!



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Hi, I am Jim Francis, a Trainer with Financial Freedom Weekend. We want to Create a financial miracle in your life.

We will cover the 5 Core Elements of Financial Freedom week end, making money (multiple sources of income), and saving money on living expenses. Tax Savings, Small Business, and Asset Protection too. Let us Get Started with these simple but effective money-making or saving concepts.

147 PLUS Ways to make or save \$\$\$.....here is a list for you to consider:

1. **Passive Real Estate.** Buying Rental Property that cash flows. We may use regular purchase strategies, like buying with a regular mortgage Or do something creative like, a lease with an option to purchase a strategy or a sandwich lease option—even commercial deals like Apt, Strip Malls, or Assisted Living Facilities. Real estate is a solid diversification investment.
2. **Covered Calls.** Own some stock? Rent it out monthly while you pray for the market to go up. Covered calls are one of the safest stock strategies. You can earn 1-4 percent per month as cash flow. A GREAT strategy for a retirement account. It means you must learn how to pick a good and cash-flowing stock. GET educated.

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3. **Tax Liens & Deeds.** WOW. I am amazed how many folks do not know about this outstanding investment. A great investment. Annual returns can range from 6 to 50 percent per year, dependent on the state and county. Florida, for example, 18 percent a year. Texas 25% every six months. Your money can double quickly if you make 25 percent a year. A financial advisor will not generally tell you about this option because they cannot make any money on the investment. One of the reasons I have lost faith in the investment community.

4. **Dividend Stocks.** Get paid to own stocks. Many stocks pay a dividend. Warren Buffet, as one of his investment criteria, loves a dividend. Buffet likes companies that pay 2.5 to 5 percent per year. Essentially, the company is paying you to own the stock. Which often attracts buyers, which forces the stock value up. There is a simple investment system based on this concept called Dogs of the Dow. A tremendous annual strategy. It has earned 17 percent or greater per year since 1973. By the way, that is 2-2.5 times what the stock market averages 7-8 percent per year (over the last 100 years). Again you need to take control of your investing.

5. **Credit Spreads.** They are sometimes called Cash Flow Spreads. Make your money make money. 6-8 percent a month, with a high probability of success, with fewer than 2 hours a month invested in time. This does require you learn about how an option works. There are about 30 odd options strategies, and Credit Spreads is a GREAT one.

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6. **Trade the stock options.** Options have High leverage and great returns. There are all kinds of options. Stock. Market. Gold. Oil. Get a strong mentor to put you on the path and a solid educational program. Options have 8:1 and 10:1 leverage. Example. I can buy 100 shares of coke for \$4000 (40 bucks a share), or I can buy one option contract (100 shares), which will cost me \$400. Control of the same 100 shares. GREAT leverage.

7. **Cash Back Credit Cards.** Lots available that give you a cash back option. I know a guy who paid all his business bills with a credit card with a rebate, and the money he got back, he used to pay for their health insurance. Never mind other perks, like airline miles, clubs, and travel insurance. Check out www.bankrate.com OH by the way; bank rate is an excellent resource for learning about credit cards and credit.

8. **Rebates online.** Some websites give you cash rebates for buying from them. www.ebates.com. 1 or 2 percent back is not massive, but a cashback is always lovely.

9. **Discounts Online.** www.Honey.com You may have heard their ads. With a simple prefix, your web browser can get deals and rebates for purchases you will make. It will even find you a lower cost for the same item on Amazon.

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10. **College Students.** Sell your older textbooks for the following year. At www.sellbackyourbooks.com or you could use ebay.com or amazon.com. Used books are for sale there every day. This is called arbitrage. Buy for 10 cents on the dollars sell for 80-100 percent of retail values.

11. **Research on Line.** Lots of folks value your opinion. There are a variety of websites that will pay you for your opinion.
www.swagbucks.com

12. **YouTube Videos.** Build videos. They may be fun. Entertaining or educational. Sell ads on the videos. Man. If you can get a viral video online, add Google's AdSense and get paid. www.adsense.com

13. **Vendor Affiliate Programs.** There are thousands of Internet marketers out there. Many are looking for products. All you must do is provide the product. Example. Click Bank will allow you to sell your products and services on other websites. You build the website, page of sale, and product delivery. Click takes the money. And one of their affiliates sells it on their site. Usually, the seller gets half; the provider receives half. You can adjust the split. In addition, you can sell your digital product, physical, or even a membership site.
www.clickbank.com By the way, click is not the only site that does this deal. There are dozens of vendors. Including: Target, Walmart, and other retailers.

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14. **Product Affiliate Programs.** Indeed, you can sell your products, but what if you do not have any? There are lots of providers out there that pay you commissions on the sale. The merchant account often has the sales page and inventory. Examples like Amazon, Click bank, Target, Wal-Mart, Link Share, and more give you commissions for selling their products online.

15. **Ads on your sites.** You can sell space or promote products and services. Ok. This is interesting. Let's say you have a blog. People come to you for advice or articles. You can put an ad on the page for someone else. There are a variety of "click" services. CPC. Cost per Click. AdSense.com is big, but many others specialize in products and services. You might check out www.affiliateprograms.com.

16. **Earn Points and prizes when searching.** Swaybacks.com I mentioned Swagbucks.com before; they will give you cash, tips, and points for searches. Search online and earn points.

17. **Get paid to try offers.** Cashcrate.com offers money for surveys, shopping, and referrals.

18. **FREELANCE.** Lots of spots out there for you to provide services to others. www.freelance.com, www.fiverr.com, www.upwork.com, and others. If you have a skill, social media, web site, writing, voice over, and more, you can get paid for contract work.

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19. **Arbitrage Free Lance Work.** Ok. I just mentioned you could freelance for others. Let's say I want to freelance logo building, but I don't know how to build a logo if my life depended on it. I could put my services up and available on Freelance or Up Work. Let's say I will give you five logos for 99 bucks. Three-day return. As soon as I get the order and I am paid. I go to fiverr.com and get someone to do 5 logs at 5 bucks each. \$25 cost. \$ 99 incomes. It means I just made a \$74 profit. And I did no work, except knowing where to get it cheap and selling for a higher price. Did you know some websites will make you a FREE logo: www.logomakr.com or any other dozen free services.
20. **Sell an E-book.** Most people have expertise. Management. Real Estate. Stock trading. Management. Web Design. Build a knowledge or strategy book and sell it online Now, if you are not a good writer or do not have the time, go to upwork.com and have someone else write it for you. I did—my first stock book (and my second) were written by someone else. I paid them, so it is my original work. For the 70-page book, I paid \$161. By the way, I sold the eBook at Click Bank for years for \$ 27. And brought in (check for click bank) \$ 100-400 per month. Remember, the marketing guys get half, so I was selling 8 to 32 units per month. I did not sell a thing; some other guy(s) were selling it for me. 😊 Now that is GREAT leverage.
21. **Sell STUFF on eBay.** Sell your old clothes, equipment, luggage, books, electronics, or garage sale stuff. Ask my daughter Megan. She did this all through college and now does it and makes \$600 to 1200

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per month (part-time). Buy it cheap; sell it for total value or even a discount on eBay. She will go to garage sales every weekend and find gems. Your junk is a treasure to someone else. All kinds of advanced stuff you can do here as well.

22. **Arbitrage on eBay.** Ok. Meg (daughter) is finding garage sale stuff, pricing it (she has a few apps that tell her value), and selling it on eBay. But check this out. You can develop direct sources of products. For example, you might find some products on www.aliexpress.com (china products) that you can buy in bulk for \$ 2-5 and sell for \$ 10-20 per item. Therefore, you have a regular supply. I just bought business credit card holders for \$1.91 per unit, and they sell for \$10 bucks all day long. 😊 The key is to find a bestseller or product in significant demand.
23. **Write and Sell a BOOK.** If you have valuable knowledge, share it with others. Self-publish or publishing services. This kind of is different from an E-book. I am talking about writing an actual book. (Whether you write or ghostwrite). Then self, publish. You might consider www.48hourbooks.com or others.
24. **More Surveys online.** Lots. Opinion Post. <http://www.InboxDollars.com> or <http://www.surveyjunkie.com>
25. **Uber or Lyft.** Driving for Dough. Turn your spare time or wasted time into money. Drive when you want, as much as you want. Plus,

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now you are likely to get a tax deduction too. If you don't like people, there is always, uber eats.

26. **Start a Small Business.** It does not matter what the business is. Once you have a small business, you can write off several personal expenses. Write off part of your house, car, gas, Internet, phone, etc. If you have 5000 dollars of personal expenses that now become business expenses, you will get a tax write-off! That means about 30 percent of that 5k you get back. Over 1500 bucks. That is money in your pocket in a tax refund, or stop paying so much in tax.
27. **Uber eats.** You have a sports car, or 2 door car, which does not qualify for uber driving. Deliver food. Get paid to drive and tips too.
28. **Rent your Car.** Consider renting out your car for cash. For example, rent your vehicle to other people (new or used). Very cool if you are not using it for a while or are a homebody. Or you have a second vehicle. www.turo.com
29. **Teach a Lesson.** Do you have a skill? Teach others. Or teach online. <http://www.udemy.com> You can also find in any significant city open university. You might even give away some free education to get a lead that eventually will turn into a sale. www.open.edu or www.skillshare.com too.

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30. **Rent out your stuff.** Do you have equipment sitting around? Projectors, stumpers, chainsaw, grass cutter, or tools. Various websites will allow you to rent things out, like Craig's list, Facebook, or www.fatlama.com. Rent out your stuff in the garage. You can try www.spinlister, www.relayrides.com, or www.sparkplug.com.
31. **Sell Plasma.** There are for-profit groups that will pay for your blood and plasma. You donate, GREAT makes you feel good, but you can sell it anywhere from \$50 to \$ 200.
32. **Write Reviews on** websites, products, or products. Then recommend some choices. It just happens that you are a Wal-Mart or target affiliate and have a link on your blog or social media site to that specific product. And get paid a commission.
33. **Participate in Groups.** There are lots of social media groups out there. For example, on LinkedIn lots of business groups. I belonged to one on investing. A particular investment strategy is called CANSLIM. A sound investment strategy in an up-trending market. Not so good in a downtrend. So., I participate in discussions, mention I trade options, and talk about high leverage, better ROI, and monthly cash flow. I might even write an article. I guarantee some will ask, where do I find out more. And I always have a link to my product (but It could be someone else's product with an affiliate).

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34. **Become an Expert.** Blog, and book. Time for you to start coaching or training. If you know a topic well, become the expert. Sell your consulting to others. You can even write articles and post them and get traffic. Write articles for e-zines—electronic magazines. Get Published. Other marketers will use your articles but give you a link back. www.ezinearticles.com. I think I have 40 plus articles on this site.
35. **Sell Photos.** Do you have some great photos? Sell them to other websites, for example, www.gotphoto.com or www.zenfolio.com, or www.photoshelter.com. Or you can sell your photos on www.Shopify.com. I have heard some folks sell pictures on tinder (no first-hand experience).
36. **Start an Amazon Store.** You don't need products. Sell amazon products and or provide your own. Now there is a difference between being an affiliate for amazon and having an amazon store. An affiliate sells existing inventory on amazon. You have a link to a product. In an amazon store, you are the person providing the product for sale. Good if you have an inventory of items or source of creation.
37. **Arbitrage on Amazon.** Now it is interesting. I can go to Wal-Mart, buy a bike for \$110 bucks, and then sell it on Amazon for \$150, plus shipping. What if I did the reverse? What if I sold the bike for \$150? Because I know it is a best seller on Amazon, I bought it a Wal-Mart for \$110 (which included shipping and handling). Man, that is cool. I

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have no inventory and make money from posting at a higher price site and buying from a lower price site. What is exciting about this is that there is software out there that will find the differences. It will scan Amazon, find a best-seller, see where you can buy it cheaper, and do the math for you. To let you know what products to offer. And I am talking about 1000's creations. But you can start with just something local.

38. **Start an eBay Store.** Sell various products on eBay if folks get to know you for one type of sale. Let us say providing Flash Cards for Stock Trading Patterns. You sell a few dozen a month for 30 bucks each (that cost seven dollars to make). That is a database. If they want more, you should provide more. You might get an affiliate deal for stock and options education and sell in your eBay store. Or you might have a father that has a product to put in your store. 😊
39. **Focus Group.** Research needs people. Become a member of a focus group and get paid. Lots of companies run focus groups, and many ad agencies too. Look on online for a list.
40. **Become a Virtual Assistant.** Help a busy person. Become a person Friday. Lots of tasks. www.flexjobs.com or www.remote.com or www.ziprecruiter.com
41. **Rent out your Garage or Driveway or Rooms.** Many folks need to store equipment, cars, boats, and more. www.airbnb.com

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42. **Catering.** Love people? Love to cook? Or just arrange things? Start your own Catering business: parties, birthdays, and events.
43. **Baby Sitting.** Not sexy, but it can be profitable. Look after kids. You might even enjoy the time you spend with them. Find baby sitting sites, and offer to work for them, if you don't have any friends with kids.
44. **Dog Walking.** Not everyone can walk their dog every day. Print 100 flyers, drop them off at homes in your area (not mailbox), and you will likely have a job in 24 hours.
45. **Provide a service.** www.care.com, all kinds of services are needed. Driving. Pick up—grocery shopping. And they are Helping out.
46. **Handyman Work.** Do you like to work with your hands? Lots of folks need a repair guy. www.craigslist.com
47. **House Sitting.** Folks go on trips and vacations. I do not like to leave it empty. Think of folks that come to Florida for the winter or the reverse. www.housesitter.com Actually, just plug in your area and house sitting, and you will find many available job postings. Or try www.nomador.com Focusing on luxury homes.

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48. **Rent a Room.** Air b and b. Needs rooms for rent. Rent your house by night, week. Rent a room or shared accommodation. In a couple of nights, I might pay that mortgage payment. Arbitrage happens within the house. Some folks will buy a home expensive, or even lease with an option, then put it into airbnb.com to cover the payment and make a profit.
49. **Movie Extra.** Get paid to be around. www.backstage.com Movies need crowds. Movies need the guy walking away from the stars. Who knows, you might get discovered.
50. **Voice-overs.** Podcasts and radio need voices. If you have a good voice, they may select you. www.backstage.com has some of this, but there are others. You could be a vendor at www.fiverr.com to do a voice-over for other people, charging anywhere from 5 -to 200 depending on the length of time and charging anywhere from 5 -to 200 depending on the size of the voice-over. www.voices.com.
51. **Mystery Shopping.** Test the quality of products and services. Apply to mystery shopper companies. www.marketforce.com or www.thepennyhoarder.com or www.second-to-none.com
52. **Participate in Medical Studies.** Have an issue or just a regular person. Drop by medical companies because they need subjects. www.findmecure.com

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53. **Modeling.** Look good. Send in your photos. Now one of the best ways of doing this is to find a product you use and take pictures with the product. Then send it to the VP of Marketing or the Ad agency that represents the company. So, you look good in their Product. 😊
54. **Start a Blog.** Build a blog of followers. The world can be yours. :). Sell products and services. Do ads. Promote workshops. Sell your book. And more. Become the EXPERT. Folks love to work with the expert. I use to write articles for the Sales and Marketing Executive in Minneapolis. I wrote about selling, influence, marketing, offers, etc. Had 3 companies, ask me to help them with their Telemarketing operations.
55. **Start a Podcast.** Grab a mic, and start talking. Podcasts are getting famous and PAID. You can develop a monthly subscription service on the podcast. Or you can go find all the podcasts out their and offer to be a guest expert.
56. **Sell on iTunes.** Are you providing advice? Entertainment? Jokes? Education? iTunes might be an excellent spot to sell your content.
<https://www.apple.com/itunes/working-itunes/sell-content/>
57. **YouTube Channel.** Get videos working for you? Teach on Youtube. I did a video 10 plus years ago on Speaking. It has had over 5000 plus views. Folks, go to my website and buy stuff. Or, if I wanted

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to, I could add adsense.com to the video and make money from ads being viewed in the first few seconds before my video starts.

58. **Import from overseas.** I am selling on Amazon, eBay, and other sites. Ali Express.com is an excellent place to start. But there are other providers around the world. Find unique jewelry, luggage, pens, USBs, or anything. Find a source. Mexico, China, or the Bahamas. Hmm. I wonder if a trip to Mexico or the Bahamas would be tax-deductible because I am looking for imported products. I imagine so. 😊 Of course, you should check with your tax professional.
59. **Odd Jobs. Visit:** Craigslist, Amazon Turk, www.TaskRabbit.com, or www.AgentAnything.com. Do errands and tasks people need to be done daily.
60. **Sell Sperm.** Yes, there is a market for you.
61. **Create an APP or game.** Know a little about coding and mobile apps? Build an app. Or get it done offshore through www.upwork.com and then offer it. A game would be great for Facebook. See how many games are there already.
62. **Wrap your car for** someone else. Become a driving ad. See a wrapped car? Write the number, and call them. Offer to get your vehicle wrapped. Charge them a flat or monthly fee.

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- 63. Sell with Classified Ads. FREE or Paid.** I would start with a free ad and test your eBook, product, or service. You will be surprised that there are several free classified ads. For example, eBay, Craigslist, letgo (olx), gumtree, classified ads, oodle, or adpost.
- 64. Broker Tickets.** My friend Tim did this for years. He made a small fortune, buying tickets, and selling Plus he traveled all over the USA to attend the events. Of course, you want to check out this legality in each county. There are rules. And you don't need to be arrested for scalping
- 65. Sell Garbage.** Several businesses have left leftover stuff that is garbage but can be valuable to others. Example. Gun brass. You could collect your brass and potentially others and resell it. My brother is in the tree and landscape business; he will charge for TREE Removal. Then sell the wood to others. Your garbage is others' gold.
- 66. Buy an existing business for** cash or even seller finance. Lots of folks retire. Lots of folks get tired. Make a CREATIVE offer. For two years, I did business training, where we called existing businesses for sale on day one. We often asked if they would "carry back the note". In other words, seller financing over time. Some will, some won't; all you need to do is find the one motivated business, someone retiring, or have other pressures.

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67. **Peer-to-peer lending.** Use the money you borrow from them to make money, and pay them back. You can borrow money if you have reasonably good credit 650 fico score plus and a job. Several companies will give you loans. www.prosper.com, or www.lendingclub.com
68. **Play Poker.** If you are good, you can make money. Ask me about paying the mortgage a few times with Horse Racing winnings. You are not looking for a big win playing poker. It is kind of like a second job. Suppose you are consistent about winning. You will, over time, get a per-hour profit number—20 bucks an hour, for example. You must be a good player to make money on the poker circuit.
69. **Crowdfunding.** Pick a business and get crowd funding to start. Or even better, provide crowdfunding to others and take a piece of the deal. There is nothing better than putting together a contract where you put up the expertise, they put up the value, and someone else puts up the money. Example. 1996 I took a small company public (OTC). A group of folks put up the money. I put up the expertise (company). We came out at \$ 3.25 a share.
70. **Get sponsored.** Have access to thousands of people? Get sponsored to promote products and services. In a race? Get a logo put on your shirt. I am writing a book about options trading, I am approaching online brokers to put an ad in the book, and I will use

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their website and software to demonstrate trading positions and charts.

71. **Buy and Sell Domain names.** Good at finding a domain name? Good at targeting a group that does not understand how they work. Buy a domain name, add revenue or traffic and sell it for cash. Or just a cool name. I bought www.clickandgrowrich.com for a few dollars and sold it for several thousand. You can target businesses with domain names and sell them to the company.

72. **Sell Water at the event.** Big crowds need water. There are a few cases of water and some ice; you are business—a few pints of water and some ice. OK, you think this is a stupid idea? Well, ask Warren Buffet; he got started doing this and selling coke at local events ask a kid. 😊

73. **Collect aluminum cans.** It makes money. So does Glass and Copper.

74. **Tinder.** Many folks sell pictures, market Instagram, and links to subscriptions. That leads to sales. I even know one real estate investor who would have dinner (dates) and then pass on an real estate investment idea. To see if they are interested. Of course, you want to ensure you follow website rules.

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75. **Sell your idea.** Sell your idea to the shark for cash. Please have a great idea but no idea how to implement it. Sell your idea to a marketer. Just remember to protect yourself. I recall my dad, a chemist, who figured out a way to extract more chemicals from herbs/roots. He went to a herbal/vitamin company and showed them the process and data. They said thanks. A year later, he found out they were using his method. TOO late to prove he showed them.
76. **JV a Deal.** Learned from Jay Abraham. There are great products out there and great databases. Find them. Match them up and make money. My friend Shane and I found a great tax product, matched with a financial guru, and made 10 percent of the gross sales for years.
77. **Move from saving to the Money market.** OK. Not really making money, but it is more profitable than a regular savings account. This usually means you must open a brokerage account. You make more money any time you can move from 1% to 5%. Now, that simple idea can be put on steroids. Why invest money in mutual funds when you can make more money if you learn options trading? When you know how to trade, you earn.
78. **Cut your Interest Rate.** OK. You are not making money but saving it. Credit cards are competitive. You can cut your interest rate from 18 percent to 8 percent. You are saving your money. You can call your credit card company and ask for a better rate, at least for six

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months or more. Some credit card companies are offering zero percent for 18 months to 2 years.

79. **Gift cards.** Get them? Never use them? Just want the cash? You can sell them for money. www.raise.com online.
80. **Make money with your phone.** Install www.Shoptracker.com. Track your buying habits. www.Mobileexpression.com does the same.
81. **Get rid of your stuff**—old CDs, tapes, and games. Go to www.decluttr.com and see what they will pay you for those extra items. Just sold some audio cassettes. 😊
82. **Google Ads.** Put ads on your website and make money. Join adsense.com, find ads your clients, friends, and associates would like, and put them on your website.
83. **Contests.** Ok. Takes some luck. But the prizes are real. www.sweepsstakes.com
84. **Lose Weight and Make money.** Healthy Wage allows you to gamble on your weight loss. Check it out.
85. **Prepare Taxes.** Know nothing about taxes? Get tax service providers to teach you. Each year around April 15th, they get a

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landslide of folks needing tax preparation. H & R Block teaches folks how to do taxes, and then, use them in busy tax season.

86. **Place ads on your car.** Like car wrapping. Place signs on your vehicle for various businesses or individuals. A magnetic sign is cheap and can give you sales or traffic.

87. **Sell your hair.** Yes. Folks want your hair. Go to Hair Price Calculator. See where you can sell your hair.

88. **Referee.** I love sports. Become a referee. They need them. Local or national. You might even end up on TV.

89. **Ask for a raise if** you do a great job. Get paid more. Make a good argument for your productivity and improvement to the company, and ask. What is the worst that can happen? OR offer to increase revenue for a piece of the increase. Or save money, and take 10% of the savings. There are lots of companies that do this as a policy. So, why not incorporate it into your company.

90. **Cut expenses with coupons.** I am not a cheap guy. But cutting 10-20 on life expenses puts more money in your pocket. I print my business's products, flyers, order forms, and handouts. The print job for a weekend can be 1000-2000 dollars. I often use FedEx (Kinkos). A friend suggested I look for FedEx print coupons. I did. Now I usually

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save 25-30 percent on the cost. That is saving 250 to 600 on each purchase.

91. **Sell your cell phone** (or another gadget). Or others for cash.
www.GadgetGobbler.com or www.Gazelle.com, or www.Usell.com.

92. **Collecting Leads.** Good at capturing interest? Providing leads to others. Consider a collection of leads online and selling to others. If you get thousands of leads, you can go to a lead provider, and rent your leads to them. They will rent out and pay you.

93. **Webinars.** Ok. I love this idea. Have a product or service? Know your Pitch. Build a 55 minutes pitch and go to other databases. A weekly webinar can be very profitable. I did this one Christmas with a friend, and we both took home 20k each. He provided the database; I provided the pitch and the products.

94. **Sell your system.** If you have a winning system (anything), you can develop it into a product. And sell online. An eBook. Video. Audio. Download. I know how to trade. Therefore, can develop into a product.

95. **Sell your Internet Skills.** Become good at social media. You can sell your skills online for programming, web design, or logos.
www.fiverr.com, www.upwork.com, www.freelance.com

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96. **Flip websites or Domain names.** Great idea. Buy a domain or website, add traffic and revenue, and flip on www.flippa.com. Business gets bought and sold based on income and traffic. So, if you add revenue and traffic to a website, it can be sold to someone else for more money. How do you add payment? Click bank products, or AdSense comes to mind. Simple and easy. Add a Facebook or Google ad that leads to a free download of an eBook? And you have traffic. Even leads (email captures). You have increased the value of the website and business.
97. **Temp Help.** Lots of temp help companies. Data entry. Sales. Events. Typing. And other services. www.indeed.com
www.manpower.com www.affiliatetemp.com
98. **Distribute Flyers.** For local companies. www.indeed.com,
www.simplyhired.com
99. **Pawn your car (assets).** Get the money and use that money to make money. My friend Noah became a trader this way. Used the cash from selling his car (and taking the bus) to pay for his trading education and account. Now he is a full time trader.
100. **Pawn gold or watch or assets.** Man, I remember a time when my income streams all went away in less than three months. I used my investment account to live, and then it was gone. What to do? I sold my presidential Rolex and pawned another gold watch just to get

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money. Then used that money to make money (trading). Toys are nice. But what is always better is cash flow.

101. **Tap the Equity.** If you have equity in your house, borrow against it, and make money on the difference. Here is a simple, relativity-safe example. Borrow equity out of your home at an interest rate of 4-6 % a year, investing in tax liens at 8-25% a year: simple math, great result. I know, it is borrowed money, but the math is compelling.
102. **Become a Human Bill Board.** See one of those signs, guys. They make money. And get some exercise. 😊
103. **Build a Database.** Sell or rent it out. List brokers pay money for databases. Emails are worth money. Customer lists are worth money. Buyers are worth money.
104. **Pooper Scooper.** Provide a service. You might even sell the proceeds. Fertilizer.
105. **Creative? Slogan Slinger.** Slogan slingers. Make a slogan. Give it your best creativity. You could score big time.
106. **Lower your student debt.** A company like www.credible.com can help you lower student debt. Just remember that ROI is more important than debt.

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107. **Automate Bills.** Use a service like Trim to look at your bills and see if they can get it cheaper or less. www.trim.com Trim can shave your bills.
108. **Small Business Loan.** If you have a business. Try a business loan to get more money. www.sofi.com A small business is an asset, and you can leverage the investments. It might be a good idea to get business credit too. A profile at Dunn and Brad Street. www.dnb.com
109. **Join an MLM (networking).** I am not going to give you any specific MLM to join. But they can be profitable. Remember, in most cases; you do not make money on the products but on recruiting others into your downline. You might look at <https://www.myfrugalbusiness.com/> to see their selection of 2019 best companies.
110. **Make T-Shirts.** Are you a little creative? Go to www.teespring.com to design a cool T-shirt and sell it to friends and family at an event or online.
111. **Become a consultant.** Approach local (or national) businesses and consult for them. Take a flat fee per hour or piece of the deal. For example, I know a little about web searches and how to get more traffic to a LOCAL business by using local website domains. Therefore, I can go to a local doctor, pizza place, or chiropractor and say. How's your website doing? Most will say not very well. How would you like

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an additional 5000 folks coming to your website? That leads to sales. I can charge them \$ 300-1000 a month or a one-time fee. And the hard cost to m is about an hour or work and less than 15 bucks.

112. **Test apps and websites.** Lots of companies want to know their stuff works. Try www.trymyul.com or www.whatusersdo.com or www.userfeel.com, or www.enroll.com.
113. **Translator.** Translate products, services, print, and video into other languages. www.upwork.com
114. **Sell Your Crafts into** arts and crafts. Sell them at www.etsy.com.
115. **Become a Notary.** Less than 100 bucks to become one. And many folks need them. You can charge more if you go to them as well.
116. **Snow Removal.** Snowstorm. Make some money. Even better if you have a crew that can go door-to-door, offering services.
117. **Deliver Newspapers.** Yes, they still exist. Call your local newspaper and ask about routes available or for sale.
118. **Sell Cards.** Baseball cards and Pokémon cards are worth money. Sell your collection or individual cards online. eBay and other sites.

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- 119. In-Home Help.** Lots of older folks need help at home. Post an ad on Facebook, look online for services, or drop places older folks go (doc, retirement locations). Maybe get a simple flyer done of the services you provide.
- 120. Participate in Clinical Trial.** Good money in clinical trials.
www.clinicaltrials.gov
- 121. Transcribe.** Good at typing. Transcribe audio to the written page. Services online. www.speechpad.com
- 122. Courier.** Join www.postmates.com. **Their** slogan says it all. “Anything, anytime, anywhere. We get it”.
- 123. Drop-Shipping.** A fantastic excellent business if you know what you are doing. The key is knowing where to find products and where to sell products. Shopify.com offers some free workshops. You might want to learn more at <https://www.shopify.com/courses/drops.hip>.
- 124. Big Fish Little Pond.** This one takes a little longer. But join an Amazon affiliate (or any other). Find a best-selling product. Find a domain name that includes the product name. Buy it. Build a little website. It should show up on Google’s first page for that search. You will get regular traffic. Sell the product and do Google ad words/AdSense.

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- 125. Arbitrage (Thrift shop).** Find goods and services that sell well, but buy pennies on the dollar. Sell at flea markets, eBay, and other web websites.
- 126. Instagram Following.** Get a following. Either cause of what you do, who you are, what you look like, or what you provide in terms of education or entertainment. Then get sponsors that sell products and services to your database. Example. You travel the world and have 40,000 followers; a lifestyle company (travel, entertainment, or booze) might want to put ads on your database.
- 127. Fix Google or Others.** Search engines need to be fixed. They are not 100 percent automatic. They need a human touch. You can earn about 10-12 an hour by fixing search engine mistakes. Check out. www.leapforce.com, www.lionbridge.com or www.appen.com
- 128. Return Print Cartridges.** Return empty print cartridges for credits. Save money.
- 129. Tutor Kids.** All kinds of subjects. Try www.qkids.com or www.brainfuse.com or www.tutor.com or www.yup.com, or www.tutorme.com.
- 130. Get Paid to Drink Beer.** The secret hopper drops into beer spots and checks out the beer. Not a full-time job. But nice to get paid to drink beer. ☺ <https://www.secrethopper.com/>

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131. **Professional Answer.** Ok. Do you have a professional skill set or high-level skill? Websites like www.justanswer.com will pay you for the answer to difficult, complex questions.
132. **Build a Sales Funnel.** Click funnels is one of the leading providers of a system to sell products or education online. One of the top providers of a plan to sell products or education online. Click funnels works. You can build a sales funnel in a few hours or days. I use it.
133. **Produce an Audiobook.** Try to build an audio program for Audible or iTunes. Use a platform like ACX to create and sell.
134. **Garage Sale.** Grab all the junk, unused items, things you have stored for years but never used, and extras, and sell them. A 3-dollar sign, a table, and you have extra money. You can even get neighbors to give you stuff or sell on their behalf.
135. **FUND me.** Create a compelling reason for folks to help you out. Perhaps you have a mission. A desire to help others. Or a new business idea. Give them a reason to give you the money to get started. www.gofundme.com
136. **Write Articles.** There are lots of folks dying for content and articles. You can start with free reports to get your name out there,

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like www.ezinearticles.com, move to www.fiverr.com as you get perfect, and do premium themes like www.nDash.com.

- 137. Lawns.** The old reliable. Cut lawns. Get several clients, and have cash flow each week. Over time you might add other services.
- 138. Nanny.** Full or part-time. Weekday or weekends. Busy parents need help.
- 139. Customer Service (home).** If you are good with people, and customer service and need to be at home, try these services. www.liveops.com or www.covergys.com or www.workingsolutions.com
- 140. Inbound Sales.** Offer to sell products and services inbound. Companies are looking for good salespeople. Or even visit. They have a few options.
- 141. Junk Mail Profits.** Companies like SMKC. www.sbkcenter.com will help you turn your junk mail, emails, and solicitations, into compensation. You become a consumer panelist and get rewards and cash for your opinions.
- 142. Jurist.** Sort of. As a mock jurist, give attorneys feedback on their cases and strategies. www.ejury.com

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- 143. Lost Money.** Many folks have put money away from someplace or a bank account and have lost track of it. You can check if you are owed money at www.missingmoney.com or www.unclaimed.org.
- 144. Direct Mail.** Companies will pay you to stuff envelopes. Usually by the project. Boring. But can pay the bills.
- 145. Sell Clothing.** You can go to the thrift or consignment shop and sell your clothes. Or you can use an online service like www.poshmark.com or www.thredup.com or www.letgo.com.
- 146. Sell your Bag.** Ok. Maybe you're desperate or found a great deal on a bag. See how much that bag is worth at www.cashinmybag.com.
- 147. Gigs.** People need things done, and you are available. Check out www.gigwalker.com. See what's out there.
- 148. Check it out.** Some folks need things physically checked out. Maybe it is a car or rental property, and they are out of town. www.wegolook.com solves the problem. You become their eyes.
- 149. Busking.** Are you a music master? Street performing might be for you: dancing, music, or entertainment.
- 150. Rent your Clothes.** Have a high-end dress? Don't want to sell it? Rent it out. Try www.rentherunway.com or www.stylelend.com

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151. **Baby's Gone.** What do you do with all the stuff left over? Maybe rent it out to folks coming from out of town with www.gobaby.com.
152. **Sell Breast Milk.** Some moms have difficulty producing breast milk. Yet it is supposed to be good for the baby. You can sell yours or buy milk at www.onlythebreast.com.
153. **Egg Donation.** Big bucks. Donors can earn 3-5k. Look to "We Are Egg Donors" for more information.
154. **Cut out None Essentials.** Ok. This will hurt me, but do I need a cappuccino a day. 5.50 per. Or how about those cigarettes, chocolate bars, soda, or wine (not me). Likely you can save 500-2000 a year by cutting out the "pleasures" in life.
155. **Sell your Miles.** I travel a lot. Three million miles on Delta so far. I receive frequent flier miles. Those miles are tickets. First, I can sell those miles to friends or family. Second, I can also use a service like www.points.com, Usually providing gift cards or transfers.
156. **Paid to Snuggle.** Ok. A little weird, but people will pay to get snuggled or cuddled. Sites like www.snugglebuddies.com or www.cuddlist.com

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157. **3D Printing.** A new trend. Suppose you have a 3D printer (like my son, who has 3). You can print stuff for 5 cents that sells for 10 ten bucks and can be an excellent revenue source.
158. **Amazon Flex.** Deliver packages for Amazon. Check out the Amazon Flex App. You might earn \$ 15-25 an hour for delivery stuff.
159. **Buy Groceries.** Perfect for anyone looking for some extra money and you who like to wander down the various aisles. ☺
www.shipt.com Set your schedule. www.instacart.com
160. **Grocery Cash Back.** You can use an easy app like www.ibotta.com to get cash back from shopping. Before heading to the store, check items on ibotta. When you get back, snap a photo of your grocery receipt and scan item bar codes. CASH back.
161. **Hourly Gigs.** If you're just looking to fill your hours and have the time, try www.shiftgig.com. You will need to apply, but they have access to several gigs.