

WAYS TO INCREASE INCOME

Even a few hundred dollars a month can help!

THE BEST SOLUTION SHOULD HELP YOU REACH YOUR GOAL



SECOND JOB, RAISE, OR WORK OVERTIME

Are you eligible for a raise? Can you offer to work extra hours? Is there a side gig you can take on reasonably?

SELL SOME STUFF

Have an old car, some clothes you could put on Poshmark, or a bike to sell? Can you have a garage sale? Or can you sell a craft you like to do (i.e. jewelry or carpentry)?



TEACH A SKILL/CRAFT/ACTIVITY

Can you pick up coaching, tutoring, or teaching a class in the evenings or mornings?

CHARGE RENT

If you have adults in your household with an income that are not paying rent, maybe now is the time to start, so that you can reach your housing goals.



EVALUATE TAX WITHHOLDINGS

Decreasing your withholdings (if you have any) can increase income received throughout the year. Check the "Tax Withholding Estimator" online for more information.



WAYS TO DECREASE SPENDING

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PRIORITIZE "NEEDS" OVER "WANTS"

Do you "need" your gym membership, or a Netflix account, or to eat out at lunch? Make a list of things you could cut.

DOWNGRADE

Your phone is nice, but do you need a brand new one next time? Can you get a used one? Can you lower your data bill? Can you reduce your television subscriptions?



LIMIT MISC SPENDING



How often do you buy coffee? Do you make a grocery list and stick to it? Can you eliminate eating out?

FOCUS ON DEBT

The only way to get rid of increasing debt payments, is to lower it. Make sure you're paying the minimum balance or more.



MOVE TO MORE AFFORDABLE HOUSING

Can you live with a relative to save money? Is there a cheaper option on the market? Can you get a roommate?