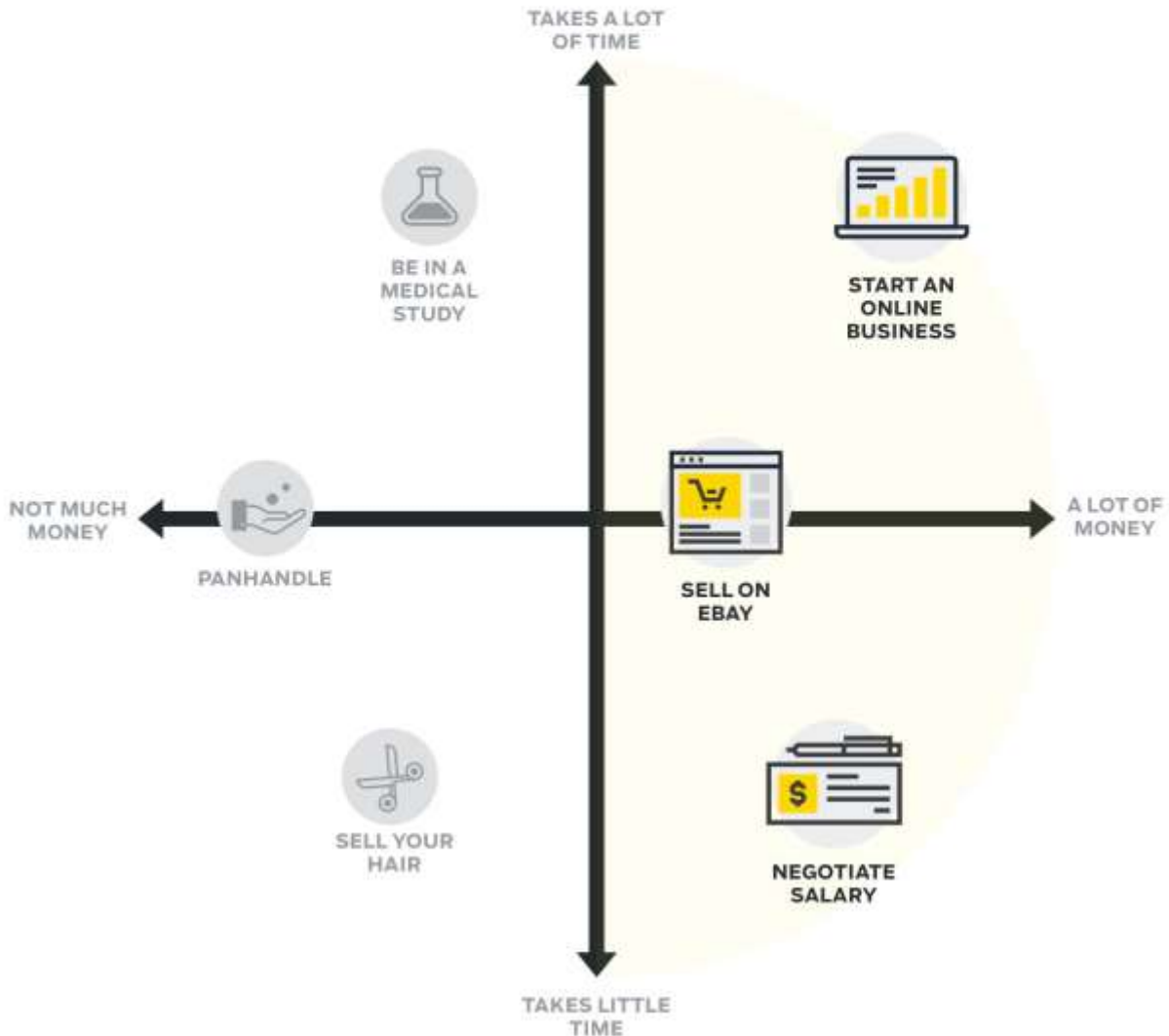


Don't waste your time

Avoid the so-called "easy money" tactics. Instead focus on **big wins** and take control of your earnings.



How fast do you need to make money?

[How to make \\$100 – \\$500 TODAY \(without leaving your couch\)](#)

Non-scummy ways you can make more money fast to get your head above water immediately including negotiating your bills, rent and even getting rid of old stuff on eBay. You don't even have to leave your house to get started.

[How to make \\$1,000 – \\$5,000 THIS MONTH](#)

Mid-term systems to dramatically increase the money you make each and every month. My students have dramatically changed their financial outlook by upping their work salaries, finding a new, higher-paying job or using skills they already have to freelance.

[How to make \\$10,000+ THIS YEAR](#)

Long-term systems that build the foundation for your financial independence and propel you toward having a Rich Life. This strategy is simple, and if you follow the first two sections, you'll have the understanding and capital to start your own business.

How to Make \$100 – \$500 Today (without leaving your couch)

1. Negotiate your bills

The awesome thing about negotiations is you can do it with practically every service you pay for. That includes the fixed costs you pay each month.
Things like:

- Credit card rates and fees
- Gym fee
- Cable fee
- Cell phone fee
- Car insurance

With a quick phone call, you can get these costs lowered, putting more money directly into your pocket. Because the dirty secret is that most of these companies rely on thousands of people to zombie walk through their payment process. That's why your cable company seems to jack up rates every year. They know you'll likely just shrug, throw it away, and carry on with your day.

NOT TODAY!

THE MAGIC WORDS YOU ALWAYS SAY “**TIMES ARE TOUGH**” AND “**WHAT CAN YOU DO FOR ME**”.

Save \$1,000 with 5 phone calls

By calling these companies and asking one simple question, you open the door for more money in your pocket. Just remember two magic phrases:

- “Times are tough.”
- “Is there anything you can do for me?”

Example conversation script:

You: Hi, I was looking at my plan and it's getting pretty expensive. Could you tell me what other plans you have that would save me money?

Them: Blah blah same plans as on the website blah blah

You: What about any plans not listed on the website?

Them: No, what we have is listed on the website. Plus, you're on a contract and have an early cancellation fee of \$XXX.

You: Well, I understand that, but I'd be saving \$XXX even with that cancellation fee. Look, you know times are tough so I'm thinking of switching to [COMPETITOR COMPANY]. Unless there are any other plans you have...? No? Ok, can you switch me to your cancellation department, please?

The key is to be nice. Be cordial and ask them what better plans they have to offer you. Nothing's going to get you shot down quicker than getting angry and screaming,

“HOW DARE YOU SCREW ME OVER WITH THESE PRICES I WON'T STAND FOR IT. GIVE ME fewer FEES ... uh please?”

If you mess up or things don't go as planned, don't worry. Hang up and call back. You can always play around with a few phone calls and see what works best.

When you get to the customer retention department, restart the sequence. This is when you pull out your competitive intellect on the other services being offered.

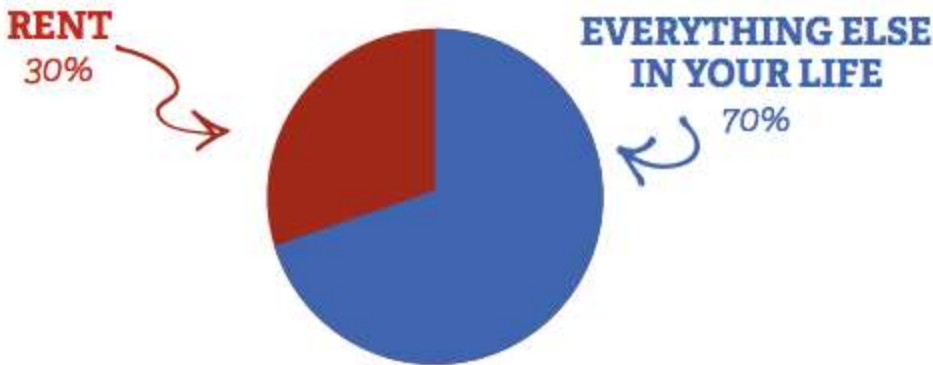
If Verizon is offering something for \$10 less, tell them that. That's \$120 savings/year right there. But you can do more.

You: Listen, you know times are tough and I need to get a better deal to stick with you guys. You know and I know that your customer acquisition cost is hundreds of dollars. It just makes sense to keep me as a customer, so what can you do to offer me this plan for less money?

Notice that you didn't say, “Can you give me a cheaper plan?” because yes/no questions always get a “no” answer when speaking to wireless customer service reps (or anybody whose job it is to get you off the phone and out of their hair as soon as possible).

Instead, ask leading questions. You also invoked the customer-acquisition cost, which is meaningful to retention reps. Finally it really helps if you're a valued customer who's stuck around for a long time and actually deserves to be treated well.

2. Negotiate your rent



I'd bet that rent is your biggest expense. Save \$100 on your rent and that adds up to \$1,200 a year with ONE conversation. Or you could collect 24,000 cans and recycle them. Your choice!

Of course, you can't just say, "I want to take \$200 per month off my rent!" You have to be ready to offer something in return.

What does your landlord really want? Money, of course. But dig deeper and you'll find there's a lot more you can offer. The goal is to give them something you don't care about in exchange for something you do.

Here are a few things many landlords will happily lower rents for:

- Prepay months in advance
- Sign an extended lease
- Offer to extend the termination notice from 30 days to 60 or 90 days
- Offer to give up your parking space if you don't have a car (the landlord could charge another tenant for an extra space)
- Promise not to smoke in the apartment (this will save the landlord money when you move out)
- Promise not to keep cats even if they're allowed (another cleaning expense for the landlord)
- Make a deal for referrals if they have low occupancy

If you know what you want and you know what they want, the chances of succeeding in your negotiation increase significantly. Here's an example script you can use to lower your monthly rent:

Hi Jim,

I hope you're enjoying the start of summer in the Bay. Since our 1 year lease is almost up, I'd like to chat about re-signing.

As you know, I love the apartment. I've gotten to know the neighbors and feel truly at home in the neighborhood. I hope to be able to stay here for a while yet.

I've been looking at rental prices around the area, and would like to talk with you about adjusting the rent to match what I'm seeing around town.

I'd also be more than happy to help out around the property — taking out the trash and recycling, clearing and cleaning the backyard, or any other duties that might need some attention. I love living here and hope that the relationship with you and the property is just beginning.

I can chat on the phone any time you're free today or this weekend.

Talk to you soon,

Susan

3. Make money fast selling on eBay, Craigslist, Facebook Marketplace (or whatever site you want)

A few years ago, I was skeptical when it came to selling things on eBay, Facebook, Craigslist, or any other online marketplace. Can you really make money doing that? But then I tested selling a few things online... and I made over \$1,000. We ALL have things laying around the house that we can sell. Maybe...

- There's a pair of nice shoes in your closet that you never wear
- In your attic, you have some old baseball cards collecting dust
- You recently upgraded your laptop and don't know what to do with your old one

But here are a few key things to keep in mind:

Make sure to research the product and the price



You don't want to make the mistake of setting an arbitrary price based on emotions, or not knowing what the hot keywords are for describing your item. Here's how you research:

1. Search for the product name with Google Product Search.
2. Look at the top 5 e-commerce sites selling the product. This will give you the price, AND more importantly, lots of details about the item and the brand to put in the description to make it look super professional.
3. If your item is unique (like being a hard-to-find color), keep that in mind for the description as well.
- 4.

How to market your listing

You need to make sure your photos are great. Photos are going to be the very first thing people look at when they click on your product listing. So make sure they look as good as possible.

When taking photos of your product, make sure you keep these three things in mind:

Photo Quality

The best-sellers use really good pictures — not blurry and not like you're selling from a house from the show *Hoarders*.

To do this, photograph your product on a flat neutral-colored surface and background (ideally white so your product will pop). Make sure it's well lit so you can actually see the product.

The photos don't have to be perfect, but should accurately reflect the quality of the item.

PRO TIP: You can [build your own lightbox](#) for cheap to really make your photos look professional.

Photo Quantity

The number of photos you can include varies depending on the service you use. Just make sure you include as many great photos as you can so you make people feel comfortable that they know exactly what they are purchasing.

Title and Description

Since you've already done the research, this will be the easy part. Take plenty of photos, then determine the title and description copy from the other sites I saw that were selling this product, making sure to highlight the major distinction (it's color) along with the standard brand distinction.

Use brand identification (Apple MacBook), photos of the actual item being sold, and add an honest, thorough description like:

“This laptop has some damage, but it's definitely repairable and it's a steal if you know how.”

The brand name draws in lots of viewers, and the honest, thorough description targets the listing to just the right person who'll end up loving the purchase.

A few other examples:

So ask yourself, “What is my buyer looking for? What are they struggling with? How does my product service those needs?”

How to Make \$1,000 – \$5,000 this month

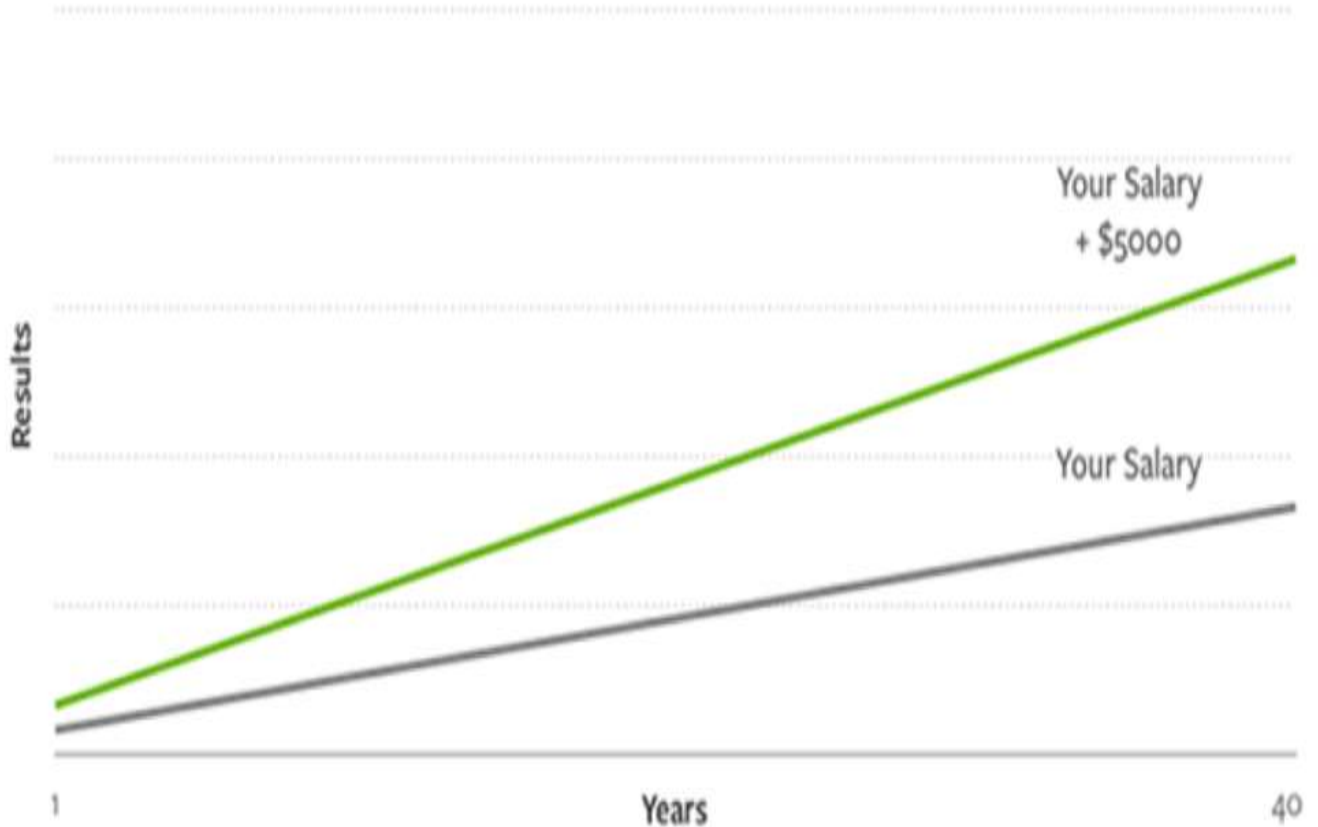
1. Negotiate your salary

I LOVE salary negotiations!

With just a five-minute conversation you can make thousands more and, what's better, the gains add up year after year.

This is a proven way to earn more money *through a single conversation*. It's essentially quick money that — unlike taking surveys or selling your body to medical studies — gives you a LOT of money over many years.

Check this chart demonstrating the effects of ONE \$5,000 raise:



1-time salary increase of \$5,000
Invested and compounded after 40 years: **\$1,398,905.20!**

Learning how to make more money via salary negotiations is simple — though it's going to take a little bit of work on your part:

Step one: Find out! Use sites like PayScale.com, Salary.com, or Glassdoor.com and get the salary range for your job and location.

Step two: Give the heads up. Let your boss know you're preparing to discuss salary with him or her.

How to negotiate your salary

Step three: Use the Briefcase Technique. Before even stepping foot into the room, use my tried and true Briefcase for IMMEDIATE gains in salary.

Now, two big roadblocks might arise.

First, if you're not good at your job, there's no amount of negotiating that will help. That's why I love salary negotiations. Not only is it a good incentive for you to work harder and become a Top Performer, but you also stand to gain a lot of money from the hard work.

FACT: Doing a good job at work 10x's your chances of making more money.

But if you're going through your job just HOPING you're doing a good job, you'll be forgotten when it comes times for raises — and you won't earn more.

Just like great companies get inside the heads of their customers, Top Performers figure out EXACTLY what their bosses want and optimize their strengths accordingly.

Tie everything you do to whatever goal is important to your boss and remind them often. This is how people become indispensable.

Second, your company might tell you that they simply don't have enough money to give you a raise.

Negotiating your salary takes a bit of upfront work, but just ONE conversation can be worth thousands. It's one of the easiest ways to make money.

The best way to make money fast is not to reinvent the wheel and to leverage the sources of income you already have. So the next time someone tells you to get more money by cutting back on lattes or by picking up loose change, grab them by the shoulders, and shake them for me.

Be sure to remind them that you'd have to skip out on 1,370 lattes in order to save \$5,000 (or they can just get a one-time raise).

As I always say: Don't shoot your first basket in the NBA. After all, if you don't practice, you'll be going into negotiations cold, with your boss whose job it is to negotiate all day.

So find a friend or family member to run through tactics with. You can even go to your local farmer's market and haggle for small items or try negotiating on Craigslist. Every little bit helps.

Here are a few question scripts you should prepare responses for — and have your practice partner run through with you:

- “What is your salary expectation?”
By the time you walk into negotiations, you should already have a firm number or range in mind.
- “There's no room in our budget. We can't possibly give you more money.”
LIE!!! If they tell you something like this, make sure you **DON'T FALL INTO THIS TRAP**. This is a scare tactic companies often use to make us settle for less than we deserve . . . and pocket the money that should've been ours.
- “What are you making now?”
This question is asked by employers to see if you're making the industry average. After all, if you're **NOT** making the average, they're going to wonder why. And this greatly affects what they're going to offer you. That's why it's so imperative you showcase how you're going to add value to the company with the Briefcase Technique before the question of salary comes up — so that you'll look incredible once it does.

ACTION STEPS:

- Find 1-3 friends to practice the raise negotiations with you. Make sure they give you honest feedback, and don't let them pull any punches with the questions they ask.
- Prepare good answers to basic questions a boss might ask you.

80% of the work in a negotiation is done before you ever walk into the room

That means the conversation is only a small fraction of *what actually makes or breaks the negotiation*. In reality, when you're learning how to ask for a raise or a promotion, it's your PREPARATION that will determine whether you succeed or fail.

Put it another way, would you rather spend zero hours preparing and get immediately blown out of a negotiation — or would you be willing to spend 20 hours of preparation with a 70% chance of successfully negotiating a raise or a promotion?



Salary negotiating videos:

<https://youtu.be/twJbXSpTVFA>

https://youtu.be/XY5SeCl_8NE

https://youtu.be/XY5SeCl_8NE

<https://youtu.be/CdbFwr1qcD4>

https://youtu.be/68dqa_IPqK8

<https://youtu.be/esWrOt3za9I>

2. Change your job

Should you change jobs? Change industries? How do you know whether to stay put or to take a risky move that will result in more money?

Ask yourself: Which will you regret more 20 years from now: Staying in your current situation or trying something new and failing?

And remember: the more responsibility you have, the more money you can command. More on that here:

Deciding when to take risks in life.

How to Make Money Freelancing

Freelancing is where most people start their work from home stories and really encompasses a huge range of jobs. Freelancing is simply doing a job on a contract basis for different clients and not working for a permanent employer. The internet age has brought an explosion of opportunities to freelancing and just about any traditional job can be done on a work from home basis.

With globalization and advances in remote working, employers are starting to open up to freelance employees as well. Freelancing isn't just for computer programmers anymore.

Freelance anything from:

Tutoring	Customer Service	Financial Planning	Accounting & Business Consulting
Design	Sales & Marketing	Virtual Assistants	Social Media Marketing
Writing	Graphic Design	Legal Consulting	Engineering & Architecture
Research	Video Production	Web Development	Just about Anything...

Freelancing isn't just deciding one day that you're going to stop going to work. Being successful means setting everything up to attract clients and run your own business.

We're all looking for new ideas on how to save money and keep a few extra greenbacks in our wallets.

But for many of us who have too much month at the end of our money, it can seem impossible to do more with the money we're already making.

The truth is, there are always ways to save money, particularly if you're willing to invest a little time.

1. Online Surveys

Online websites like [Survey Junkie](#) will pay you for your opinion. The average survey will pay between \$0.50 and \$1.25 and there are new surveys available each day. If you qualify, you can even get surveys over \$5 each. Many of the surveys take less than 5 minutes to complete.

[Earn \\$\\$ w/Survey Junkie](#)

Some may have you scan the products that you purchase. You can learn more in our [review of online survey sites](#). Here are a few of the reputable ones that payout:

- [Survey Junkie](#)
- [LifePoints \(MySurvey\)](#)
- [Vindale Research](#)
- [iSurvey World](#)
- [My Points](#)
- [E-Poll Market Research](#)

2. Inbox Dollars

You can earn free cash by changing your search engine to [InboxDollars](#). This will take a bit longer to get you to \$100, but it's still easy money by using their search engine, watching videos (seriously), printing coupons and a variety of other things.

[Sign up today for a free \\$5 bonus](#) (just name and email address)!

3. SwagBucks

Similar to Inbox Dollars in that you can get free cash by swapping your search engine. [SwagBucks](#) also pays you for the shopping you already do online as well as a bunch of other everyday online activities.

[Receive a \\$5 bonus when you sign up today.](#)

4. Rent out a room with Airbnb

Do you have a room (or a house full of rooms) to spare? If so, you can make some quick and easy cash by renting it out. If it's permissible in your community, you can rent a room to a boarder for \$100 per week, or \$400 per month – or even more if you live in a highly desirable location.

There are a ton of home rental companies out there. Your best bet is to go with a service like [Airbnb](#) that can provide you with a steady stream of qualified renters. With Airbnb, you can rent out everything from a spare room in your apartment to a multi-million dollar vacation home, all year long or for a week a year while you're traveling.

The platform allows you to set your rates and easily manage booking through the app's scheduler and payment processing. [Check it out!](#)

GET STARTED

No matter where you are in life – or where you hope to be – earning more money is the ticket to the lifestyle you've always wanted. Once you start earning more money, you'll gain control over your life in ways you never thought possible.

You might have to fail a thousand times to make it happen, but you'll eventually realize the secret most wealthy people already know – that earning more money is your ticket to freedom.



It won't always be easy. The bulk of successful entrepreneurs and side hustlers don't get rich overnight. The majority of the time, you have to experiment with more than one money-making venture before you can decide your best path to building real wealth.