



We can all use some extra cash from time to time—whether it’s to take care of necessities, pay down debt or save for something special. Here are 10 ways to make some extra money.

### 1 Hold a yard sale

Yard sales are a tried and true way to raise extra money, and they come with the side benefit of de-cluttering your house. You may be able to sell items for one-third to one-half of their original price. If you have kids, you can get them involved by having them help make signs, or by encouraging them to set up a lemonade stand on sale day.



**Tip:** If a yard sale seems like a lot of work, consignment shops in your area may be an alternative. These stores will resell lightly used clothing and furniture for you, paying you once the item is sold.

### 2 Sell your stuff online

The Internet offers more traffic than a yard sale. There are a number of easy-to-use websites for posting used clothes and appliances. Just remember to factor in the cost of shipping.

**Tip:** If you’re uncomfortable posting your things on the Web, your local classified pages may be another option—they allow you to complete deals in person.

### 3 Make things to sell

Do you like to build furniture or craft? The Internet has made it easier than ever to find a market for your handmade goods. Just bear in mind that the competition can be fierce, and you’ll likely have to get the word out to friends and family via social media.

**Tip:** Be sure to keep accurate records if you do this; technically you will start a side business and will likely need to report any income to the IRS. Keeping track of your revenue and expenses eases the process come tax time.

#### 4 Sell at a farmers' market



Farmers' markets are increasingly popular, often featuring more than just fruits and veggies. Talk to organizers in your area about whether you can participate—you may be able to sell things like homemade soap or pastries.

**Tip:** Keep in mind that you may be required to rent a space or even prove you produced your goods locally in a commercial kitchen.

#### 5 Babysit or pet-sit

With family schedules so hectic, babysitters, nannies and pet sitters are in high demand. While it may be awkward to offer to watch your friends' children for money, you can look into working with friends of friends, or list your services on a caregiver website.



#### 6 Rent out a room

If you have a spare room in your house or apartment, consider renting it out. You may want to draw up an official sublet agreement and find a renter for several months, or you can use a rental website to find short-term renters for weeks or even days. Depending on local demand, you may even be able to rent your garage or parking space.

**Tip:** Be mindful that many websites that facilitate rentals may take a cut of the transaction or charge a fee for the listing.

#### 7 Teach lessons, tutor, coach or referee



Take your talents and turn them into a skill you can teach. If you're an accomplished pianist, consider giving lessons. If you're great at a sport, look into coaching or refereeing for a local league.

**Tip:** You can advertise on college campuses or at community centers, as well as online.

## 8 Redeem rewards points

Billions of dollars of credit card rewards points go unredeemed each year. These rewards cover everything from gift cards to airline miles. Don't let your rewards go to waste. If you have trouble navigating the miles and discounts, you might consider switching to a cash-back card.



## 9 Participate in surveys or focus groups

If you search online, you'll find polling websites that pay qualified people to complete consumer surveys. Market research firms offer cash for participating in focus groups. You won't make a killing doing these things, but it can be a quick way to pick up some pocket money.

**Tip:** Be sure you research any organization before handing over personal information. The Better Business Bureau may be a good place to start.

## 10 Ask for a raise

One of the simplest ways to make extra money can also be one of the scariest: asking your employer for a raise. You should do this only if you're ready to back up your request with a well-reasoned justification, and if you haven't received a raise in recent months.

**Tip:** When it comes time for the conversation, calmly state your case, offer your justifications, and be sure to give your employer time to respond.

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