

HOW TO BUILD YOUR **\$1000 EMERGENCY FUND** IN 30 DAYS



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thethriftycouple.com

Dedicated to:

*To those who are entering the finances realm
And are debating whether debt is the answer.
We invite you to learn from our mistakes.*

*To those who are so far in debt they can't
See the light at the end of the tunnel.
Trust us, we've been there and you can find it!*

*To those that have never trodden the path
We have followed and have wisely
Never known a penny of debt.
Stay that way.*

*To the rest
We encourage you to learn from our mistakes,
Learn from our gained experience and wisdom
And lets walk this path together.*

In sum – we dedicate this to you.

- Alex & Cassie

Introduction

Who is The Thrifty Couple?

We want to encourage you that no matter where you are in your financial journey that you truly can work towards and succeed in achieving your financial goals.

How can we say that? Well, many years ago (ok, not as many as some of you think and probably more than others) we started our voyage into debt for our wedding and as seemingly as quick as we could became “The Unthrifty Couple”. We didn’t waste much time in finding ourselves in over \$100K in consumer debt (not counting our house).

We know what its like to wake up one day finding your paycheck going to pay interest on a ton of loans. We know of the pain and turmoil of calling credit card companies to request a rate-reduction from our 21.99% rate to only be told to call back in a year. We know because we found ourselves at wits end getting roped into those payday loans and paying the “maintenance fee” and promising that “next week we’ll pay it off”.

Yes – we know because we’ve been there and we want to provide as much advice, wrap it with a bit of humor, and help you so you can either know that we’ve been where you are at or keep you from getting as far down into despair as we found ourselves. We will tell the rest of the story, but we lived to tell about paying off that debt and want to share with you the process, how to not get that far into debt, and how to save money in every area of life!

We invite you to check us out. We are a married couple that believe strongly that to meet your financial goals it takes not only dedication from both husband or wife but honestly the both of you and the entire family. We love to not only share how we are The Thrifty Couple – but a family that works together and enjoys frugal living, working together as a family, living better on less, and sharing with others how to be as thrifty as you want to be.

If you want to [read more about us](#) and check out our [Deep in Debt to Debt Free Journey](#), we encourage you to check out our site and follow along. And we hope to hear from you as we know that not one person (or two) know everything about frugality, thriftiness, or debt-free living. But we hope you are encouraged, blessed, and pick up something new to be a blessing to you and your family.

Finally, if you want to find out the short and quick of how we finally paid off over \$100K of debt in just seven years, check out our [Secret 2 by 2 formula we used to pay off over \\$100K of consumer debt](#).

Chapter One

An Emergency Fund. Why?

So you want to build your emergency fund in 30 days? Keep reading as we have some tips and tricks that you can implement now and find yourself \$1,000 richer (well, in your emergency fund ☺) in 30 days.

Some of these tips and tricks are well known while others are less and quite unique. Remember, the more you implement, the more cash you will reap. The tips and suggestions provided here can be easy to implement if you just put your mind to it and are determined to reach your goal at the end of the 30 days.

Anyone can do most anything for 30 days if you are willing and able. Things don't come for free, but there are many things you can do that will provide many benefits but you need to do it.

These ideas are intended to help you get cash fast and set up your emergency fund in 30 days. Most won't be long lasting, residual income producing ideas *although some could be transformed into this as well*. You just never know.

First focus on your 30-day, \$1,000 goal and then look at some of these and other options from our [Over 100 Ways to Earn Extra Income](#) to potentially find extra work for helping to meet future financial goals, fund projects and vacations and maybe even replace a full-time income.

Why do I need an emergency fund?

Now the first question to answer is, "Why do I need an emergency fund?" That's a great question!

Ultimately, you will want to have a much larger savings than \$1,000. We encourage you to make a goal to build up a nice savings fund (initial goal of 6 months of bills, then 6 months of income and then going on up from there) sometime in the years ahead.

However, many people are early in the financial goals process and are working on smaller financial goals like paying off debts, funding a project with cash, paying for a vacation, schooling, etc.

That's where the \$1,000 emergency fund come in. Life happens. There are emergencies that occur which will totally throw you off your game if you are not prepared. They can seemingly set you back for quite a while if you don't have a plan to help cover those emergencies.

We know these emergencies all too well. Common emergencies can include car repairs, necessary appliances/heating that break down and quit working. If your water heater goes out, you pretty much need to do something about it right then - whether replacement or fixing it. You

can't really live without hot water. **An emergency fund is that money you have set aside for these types of incidents that do not throw you off your financial goals.**

We recommend that you setup a totally separate savings account to store this money in and keep it out of sight. If you know it is there and/or it is mixed with your regular savings, it is easy to justify using it for non-emergencies. Then when that emergency really does hit, you are taken off guard.

What an emergency fund isn't?

While we're discussing what an emergency fund *is*, it's probably also useful to address those circumstances that might not count as an emergency that justifies dipping into your emergency fund. A friend calling you last minute with a quick trip idea might sound like an emergency, but you will have to ask yourself where that fits in with your overall and financial goals. That latest mobile phone that just came out might seem like a "must have" but is it really (would it be better to save up and prepare for that expense instead)?

We aren't here to tell you what your financial goals should be, but rather encourage you to ask yourself whether this "apparent" emergency is something you are willing to sacrifice your financial goals for. We refer to this as "living intentionally" and consider this as one of the first steps towards successfully completing your financial goals no matter what they may be.

In addition, credit cards are not a good habit to lean on for emergencies. It is still credit. You are not actually paying for it yet. Besides, our goal is to teach you and help you become debt-free, financially grounded and financially healthy. Relying on credit to cover your emergencies is not considered financially healthy.

Why \$1,000?

You may ask why we have jumped directly to a \$1,000 emergency fund. Why not \$500? Why not more? Well the simple answer is you need to define a number and \$1,000 seems to take care of most emergencies (obviously not the catastrophic ones necessarily) and hopefully give you a bit of a buffer for additional emergencies as you're trying to build it back up.

If your car breaks down you know that you will be looking at at least a few hundred dollars to fix it. If something happens in your home (outside of home insurance), the money to fix it will easily be close to a thousand dollars – or at least for those larger emergencies can cover your deductible.

If you feel you want to set less or more than that is up to you. But at least we hope you see the reason for the \$1,000 – it's a good round number that will hopefully cover most emergencies.

Let's Get Started

Well, let's get into the steps to take to get your \$1,000 emergency fund in 30-days!

We are going to start with the easy and possibly obvious tips and work on up to those that are more unique. The idea is that you start at the top of the list and keep working through it until you reach your \$1,000 goal! Some may get there in less steps while others may take all of the steps. But either way, we want to do all we can to help you get to your goal!

Ready...Set...Go...

Chapter Two

Those Tips that Take a Bit of Time and Dedication to Earn that \$1,000

Step #1 - Commit to making a sacrifice this month to help you get to your goal

What we mean is that each month, we budget eating out, play, out on the town, coffee shops, and those other extras. What if you set aside those things for one month and put that money into your emergency fund? Most households will easily find \$100 or more to stash away. Plan to still get your usual or necessary items, just cut back or cut out the extras.

Step #2 - Find actual cash in your home first

It may sound silly, but empty your change jars, clean out the couches, junk drawers, etc and you might find more money that you expect (don't forget to look for those unused gift cards too). We encourage you to start here as it serves as the little seed to start your fund. Plus its easy to do and will let you know *how much more you need* as you continue through the list of ideas/steps.

As an example, several years ago, we were trying desperately to pay off debt and had just started building our emergency fund. We had nothing extra after paying the minimums (we barely escaped bankruptcy). We desperately needed groceries and from following this exact step found around \$18 just "lying around" our house.

Step #3 - Sell gift cards for cash, or... use the gift cards to make your necessary purchases for the month to add to the total saved

In addition to cash just *lying around the house*, don't forget we live in gift card age. Many times, we have found gift cards that we forgot we had. There are a number of ways you can utilize gift cards to help build your fund. Obviously, you can't just deposit a gift card, but you can use these to pay for your outings, clothing, groceries, etc. - whatever the gift card is for and then in exchange, take that cash from your budget (like if you had a Kroger gift card for \$25, use it to buy \$25 worth of very necessary groceries and then take \$25 from your grocery budget and put it towards your emergency fund).

Gift cards are a very nice thing to have, but if you have a gift card that you just aren't sure you will use, it might be best to sell it and get money back from it in the form of cash to deposit right into your emergency fund account. Cash is better than a plastic card sitting around doing nothing. Also, some gift cards will deduct an amount each month generally after 1-year. So if it is sitting around, it will literally be worthless one day

If you do have unused gift cards, you are not alone. Supposedly by some reports from the TowerGroup, they estimate that close to two billion dollars of gift cards go unused. That is a huge amount and a huge waste of money.

When you sell a gift card back to a gift card reseller, you will not get the full value of the gift card. They turn around and sell them for up to 10% off, so they also need a profit margin in there. That means that you will get between 65% - 92% of the card's value. If it is a popular merchant, you will get the higher end of the percent. Also, in most cases, cards under \$25 may not even be accepted as it has to be worth the reseller company's time.

There are legitimate online companies that will buy your unused gift cards. Here's a list and a brief description of each:

- [Cardpool](#) is a great place to re-sell your gift cards. And it is also a great place to buy them as well as they are discounted. ☺ The benefit of Cardpool is that they work electronically. That means that you can submit your gift card number, they will verify and offer you an amount for that card. Then they will turn around and mark up the card some, still making it a discount for the buyer. You can read more on their site under the "sell a gift card" tab. You will also receive payment for your gift card within one day!
- [CardCash](#) (formerly PlasticJungle) is another great place to sell your cards. This is one place that will accept cards valued under \$25.
- [GiftCardGranny](#) is the one-stop shop that will allow you to both buy and sell gift cards by comparison shopping. You can plug-in the merchant's card you are wanting to sell and this site will show you what gift card buying sites are willing to pay for it.

Step #4 - Sell used books, textbooks, electronics, movies, video games, music to Amazon.

Spend a couple of hours going around your home and storage and collect books, DVDs, CDs, video games, electronics, textbooks and similar items. Get them all in a box and then head to Amazon.com.

Amazon has a great, easy and very efficient process of selling these items to them and in return, you will receive Amazon gift cards in your account to use to buy anything on Amazon. As Amazon already has some of the best and lowest prices out there, it is a great place to shop for your staples and needs and then use the money you would have spent on those items to go into your emergency fund. From Amazon, we buy pretty much all of our non-perishable grocery, household, personal care items (cereal, diapers, toilet paper, shampoo/conditioner, etc. - basically anything that is not fresh). By purchasing these items from Amazon (with Walmart or Costco prices) instead with the gift cards, you can easily stash \$50 - \$100 in your emergency fund from your budget.

Not only can you buy your non-perishable store items from Amazon, but gifts, extras and other items that you may have needed to purchase anyway. All of this is a savings for you if you paid for it with your Amazon gift cards from selling your unwanted list of items above.

We shared the [details of the process in another article here](#).

Bonus tip: this idea has become a full-time profitable hobby for many readers and even our extended family. They hunt at yard sales, bookstores and wherever they can for items that Amazon will purchase. Even after selling much of our own stuff, we went to a garage sale that was selling textbooks and we used our smart phone to look them up and found that one of the books in the dollar bin at the yard sale, Amazon was willing to pay \$35 for it. So we made \$34 real quick above our own stuff!

Step #5 - Sell stuff around your house directly

We know this is an obvious one, but it is tried and true. We place this step below selling to Amazon as selling to Amazon is a guaranteed sale (if they are looking for your items). But in general, the payouts will often be much higher if you sold those items on your own.

Obviously the first thing you need to do is determine what you are going to sell: miscellaneous items, sets, toys, furniture, outgrown clothing, etc. that you are no longer using.

Then determine the best way you can sell your items. Some of it might depend on what you are trying to sell; a larger item might be more appropriate for Craigslist while a number of cheaper trinkets and items might fare better at a garage sale. Here's a few ideas to get you started:

- Market to your Facebook friends and their friends for free just by sharing with your friends and asking them to share with their friends.
- Consider sharing with any other groups you might be a part of, whether homeschool/church/club groups. This could be either via an online presence (whether email, Facebook, or other method) or just by asking those groups at the next meeting.
- Share with your neighborhood. The neighborhood we live in has both a Facebook group as well as a newsletter that is passed out frequently.
- Market on Craigslist or your local classifieds that are free as well (most areas have either a free service or will list items under \$50 for free).
- Also, if you live in a warm enough environment, have a garage/yard sale at any time of the year! You will be surprised how quickly you can get some fast cash this way, plus enjoy the added benefit of clearing more things out of your home!

So for one example, we are preparing to sell a large lighthouse framed print that was in our livingroom for many years. Knowing that it can be sold easily by itself, we are planning on listing it on our local online classifieds with the hope of selling it for \$75-100.

When it comes to selling smaller items outside of a garage sale, we find that the best thing to do is to sell in sets. For clothing, it makes sense to group certain styles/sizes of clothing (e.g., size 2 boys or summer girls clothes). Even non-clothing items can be grouped as well (e.g., a set of a certain toy, a set of kids games, a set of decor). These can sell much better and easier than individual items while not requiring as much time for you to list each item individually.

Step #6 - Upsell Items

The idea behind this one is to find and buy items others are selling for a bargain and then turn around and "upsell" that item! We have actually done this many, many times, throughout our marriage to help us reach that next financial goal. It is quite easy to do.

Basically, the most important part of this is being able to identify a bargain quickly and act on it before someone else does; this is easier at home as you can quickly research on your computer but can be done while shopping outside your home by using your smart phone as well.

The reason this works so well is that items are often listed underpriced just to get rid of them. So if you pick up one of those bargains (even talking them down a bit more) you may be able to turn around and upsell it!

We recently bought a very old beautiful and ornate glass lamp for \$5 and turned it into quite a nice upsell. We didn't even talk the original owners down at all as we knew that the \$5 tag was a bargain and it was more than worth the effort. On another occasion, I went to a garage sell and bought an original Douney and Bourke wristlet for the tagged price of \$5. I didn't have my smart phone at the time so I couldn't look it up, but I knew I could at least make a little money. Well, this little wristlet sold for \$35 - a profit of \$30!

Another tip on upselling is to find items that need a tiny bit of work or a good cleaning (thus they are sold very cheaply because of the item's poor condition) that can be easily restored; a little bit of elbow grease or added TLC can significantly increase an item's value. We purchased a plastic Little Tikes Doll House that someone was selling for \$5 - it had been used indoors only, but the marker and pen marks covering it made it very undesirable.



[Photo Credit](#)

Well, I looked this same doll house online and saw that they sell for \$140 brand new. I knew I could at least triple if not make a lot more on this doll house if we could just clean it up. So we purchased it for the \$5 (\$5 really seems to be our bargain point :)), again not asking for less as the asking price was a bargain. I spent 30-40 minutes simply cleaning it, using a magic eraser and elbow grease to get all of the marker and pen off the doll house and then decided to list it for \$50 in our local classifieds as the cleaning made it look brand new. We received several calls in just a matter of minutes and sold it to the first caller for the full list price, making a \$45 profit in a short amount of time and a short amount of work.

Obviously this is just one example of many where we have followed these exact steps although all haven't been that profitable. Most of the time, however, we at least double our investment, but often more!

You can do this as much or as little as you want to reach your goal. It may take several smaller items, or you may be blessed to find a great deal on a larger item that you were able to really upsell and reach your goal quicker with this idea! Either way, this is an excellent way to help you reach your financial goals or to really get a good seed going in your \$1,000 emergency fund!

The big trick is to figure out where to find items in your local area that you can easily pick up or get access to and resell. The best place is generally going to be your local classifieds or Craig's list. But keep your eye out for garage and yard sales. Estate sells are a fabulous place to find items that are perfect for upselling. Plus make sure to check local Facebook online garage sale groups to locate close garage sales with sample items that each are selling; you just never know what treasures are waiting for you!

Then after you have invested your time and heart into the item, its time to sell it! Those same places you purchased the item are often the same places that you can resell your item as well.

Step #7 - Sell higher end furniture, clothing and even gently used items and especially gently used baby items to consignment shops

There are two ways in which you can sell in consignment shops.

The first type are the immediate-pay shops. Many of them will pay you right then and not just when the item sells, which means cash immediately. We have a kids/baby consignment shop in our area that does pay immediately and it has always been a great source of immediate income! It can be the source for a great stack of cash on items you are no longer using. You can get cash faster than selling them yourselves. However, there is one downside, you will often get less for them for this type of consignment as it is a bigger risk for them and you are selling immediately to them - not knowing if they will truly be able to sell your item for a profit, so then they pay you much less and their markup is often a lot higher. This is still a good option as it is a lot less work and immediate pay - two benefits to not forget. High end clothing, furniture, antiques and baby items are the best for quick cash on consignment. We have done consignment before, we prefer to sell ourselves as we make more, but again, if you need the money now, then go for it and consign away this way.

The second type is the classic consignment; you get your contractually agreed upon rate once your item sells. This can be fairly immediate (depending on the popularity of the item and how often they pay, which is often once a month) or longer. Also, many will reduce the price of your item every 30 days, which means your profit decreases each month. For example, if you have a baby stroller that they will pay you 30% consignment on, and the stroller is listed for \$30, you will make \$10 once it sells. If after 30 days, they reduce the price by \$10 and sell it for \$20, your profit may be \$6 and so forth. Each consignment shop will be different, have different terms and different rates, this just gives you an idea of how it works.

Here's a few tips for working with a consignment shop to get the most bang for your buck!

1. Call ahead and research what they are looking for, the best sellers in that particular store and their average selling time. Some shops are well known, some advertise, some have so much stuff that your items get lost!
2. Visit the store and see similar items to yours being sold and the prices they are selling for to see if this is the ballpark you were hoping for.
3. For nice and higher end items, it is really in your best interest to go for more of a boutique type of consignment as they will sell items for higher prices, customers expect to pay more because they are getting higher end used items. But you will make more if your item fits!
4. Find out how much they pay - try to find stores that will give you at least 30% of the sales price for consignment.
5. Find out the exact contractual agreements, if and when they will drop prices, what happens if your item does not sell after 90 days (many will just donate as they clear their stores for new inventory, so take this into consideration), etc.
6. If they put out coupons or advertise sales, do you have a say in this with your item or if they even have these types of sales? Do you risk that sale or coupon being used on your item without your say.
7. Consign only pristine clean clothing, nice sets, polished jewelry and shoes, etc. Spend just a little bit of time cleaning and sprucing up your items before you enter the consignment shop! The store will not have the time or resources to do this for you, it is your job.
8. Make sure you understand the contract agreements with the store before you agree to anything.
9. Go through your items with a store associate before leaving to make sure they can sell it and take inventory of what they selling and always get a receipt of the inventory signed by the store's representative.

10. Find out how they pay and if they charge a fee to cash out or if there are other fees (like handling fees, administrative fees, etc.)

Step #8 - Sell your old cell phones, MP3 players or tablets

We don't know about you, but we have switched cell carriers a few times in the past several years, or upgraded cell phones. Well those old phones could be quite valuable. Collect all of your old higher end cell phones. You can get some nice cash for your phones, on average, about \$25 - \$40! Use any of the following sites to compare and get the best prices: SellCell.com, usell.com, BuyMyTronics.com and SimplySellular.com. Also, your actual cell phone carrier probably also has a buy-back program, which is what we used this last cell phone round as they were giving us nice cash for our old phones and it was super simple for us to do and a much more trustworthy process because you can deal with the buy back face-to-face.

Don't discredit broken electronics either. One of the previous times that we have sold old cell phones back to a company, we had fixed a cracked screen. Alex cracked his cell phone screen, and we were really bummed. We had it appraised at a local dealer and they would give us \$40 for a cracked phone. But we hopped online and bought \$10 of supplies to fix it on Amazon and then the appraisal value became \$140 (we did tell them that it was cracked and we fixed it). So don't undervalue your electronics. Apple products and the current Androids are the most valuable.

Tablets and smart phones will be the most popular and the most valuable. MP3 players and "dumb phones" as they are called may get some return, but not a lot - however they could be worth trading in too instead of just sitting around your house. Because we live in a technology age, we hear from so many that just have these unused or old ones hanging around their home, becoming toys for their toddlers, etc. Sell them and get some nice cash back instead (and then buy a plastic play phone for your toddler ☺).

Step #9 - Clear out your home and stuff by having an online garage sale

This is an option that is becoming increasingly popular. In this day and age of technology and as communication avenues are better than ever, this is a viable option for many people.

What is it?

Basically, you have items you want to sell or get rid of around your home. You can post pictures and descriptions of what you are selling and market to your Facebook friends. Even consider starting a Facebook group for you and your friends to sell items, a neighborhood selling Facebook group, Yahoo groups and other online groups.

We wanted to buy a dining room table from someone that was moving and a member of a homeschool Yahoo group we were part of; this gal had a few large items to sell and everyone from the group purchased her stuff. I indicated to her that we *wanted* to buy it, but it was sold

before we had a chance to make a decision - it was sold the same day she posted it. Her whole "online garage sale" was easy, quick, and painless and was done in a couple of days! And because she was local, the buyers went to her house to pick up the furniture too – no packaging or shipping to worry about. We also have sold our own items in our local online yard sale Facebook groups and have had great success!

Although we have seen items sold even to long-distance friends, local is much easier. But if you have small items, it makes shipping options easier so can be done.

If you determine that other selling options are not going to be as viable for the specific items you want to sell, you just might want to try this growing avenue.

Step #10 - Offer Services and Odd Jobs to the Same People in Step #9

Yes, you can offer services to those same groups being Facebook friends, Facebook groups, local Yahoo groups, church groups, club groups, etc. Think of your talents, tools, abilities and the season that you could provide something they are willing to pay for.

Here's a handful of ideas to get you started:

- Babysitting knows no season 😊
- Music lessons (this is more of an ongoing income option)
- A day where you will open your home for an afternoon to the neighborhood moms to drop kids off so they can catch up on whatever they need to do – even consider doing this with others in your family or friends that you can split the profits with
- Offer to help wrap presents if it is holiday time
- Yard work in spring/summer/fall time
- Deep cleaning
- Handyman repairs
- Snow shoveling
- Photography
- Clothing repairs - neighbors/friends drop it off and pick it up
- Anything and everything that you can think of for a quick job or two

You can find something that is a one (or two) time thing that can earn you a quick \$40 - \$80 even in one day! Do this for a couple of days and you can make quite a lot! These are also great jobs for kids to earn some extra cash! Last year, we had two boys that stopped by after a snow storm on December 22, looking to make some quick cash for Christmas presents. How could we resist someone working hard to make money? We couldn't and they earned themselves some Christmas money – even at the last minute.

Many friends/family/neighbors/associations are often in need of help in some way and you can advertise yourself by saying you are trying to reach a financial goal this month and looking for some tasks to help you reach your goal. No one needs to know exactly what that goal is - we have done this for everything from building emergency fund, paying off debt, paying for a

vacation, paying for a home improvement, etc. Peers respect and appreciate someone who is willing to work for their goals no matter what they may be!

Step #11 - Find odd jobs online that pay \$5-\$10, including writing for blogs

Again, with our day and age of technology comes a whole world of opportunity and ways for you to earn online and make cash fast. There are a number of *real ways* to earn cash from online jobs.

This can become a part or full-time endeavor.

For example, we will be starting to look for article writers that want to share their frugal tips and ideas and we will be paying \$5 - \$10 each article paid upon article completion! If you are interested, email us at thriftyus@thethriftycouple.com and put "Guest Article" in the title and we may be interested in having you write an article or two!

There are also many odd jobs like taking pictures of items or property for out-of-town realtors, investors, bloggers, companies, etc. We had friends that used to pay for that exact service for properties they were selling – it was simple for the person they hired to go out and take a few pictures (generally of multiple properties in the same general location) and send them back via email.

I have also taken pictures and collected prices for magazines that wanted research from different parts of the country and different stores. Other examples are verifying sales signs for a business, taking pictures of a store display, taking pictures of the promotional materials for a business, verifying menus, even taking pictures of inside of restaurants or businesses for the corporate offices to see a local branch of their business from a customer's perspective. The list goes on...its really about creativity – finding a hodge podge of odd jobs, many that can take just a few minutes and allow you to earn cash quick!

To find these types of odd jobs, you can check sites like [Fiverr.com](https://www.fiverr.com) or [GigWalk.com](https://www.gigwalk.com). Now please note, depending on the task, you may or may not get paid immediately, but you might. If not, it is a good opportunity now for a soon and future paycheck.

We have talked about Fiverr in more depth and with a review from a current earner [in this article here](#). Gigwalk is very similar and in fact has "gigs" all over the US, Canada and the U.K. Gigwalk is a popular route for many looking for odd jobs.

Some other sites that offer similar odd jobs are:

- [Task Rabbit](#) - odd jobs and errands for others in your area from handyman, housecleaning, grocery shopping, dog walking, building furniture that comes in a box and thousands more odd tasks and errands.
- [Elance](#) - online freelancing site for writers, programmers, graphic designers, financial analysts and other similar online workers.

- [Amazon's Technical Odd Job through Mechanical Turk](#) - Amazon seems to be trying to touch literally all areas of life, including odd jobs. These jobs are similar to Elance in that they are online, technical like jobs. But these jobs are more like data processing, photo and video processing (tagging items on photos and more), data verification (like browsing a website and looking for duplicate content, etc.) and information gathering. So, although they are "online technical in nature" these are really for anyone who has a computer and an internet connection! Also, Amazon has a free ebook on how to get started and make the most of your [Amazon Mechanical Turks experience](#).

Step #12 - Take Advantage of the Season

Consider the season you are currently in when trying to reach your financial goals. Every season lends itself to extra odd jobs for friends/family/neighbors, but also businesses and small companies, mom-and-pop stores and more.

We are not saying to go and get a seasonal job (which is a more drastic option and a possibility) but rather consider the season and the seasonal needs.

There are many things you can do from yard work, deep cleaning, letter stuffing, Christmas and Holiday decorating, etc.

Let us break it down by season and share ideas that you can then take to businesses and market yourself for a quick, temporary job.

Winter:

- Snow shoveling
- Hanging Christmas Lights
- Painted windows for Christmas season
- Christmas letter writing for realtors, lawyers and others that have "clients" that they like to be personal with
- Floral delivery for Valentine's Day and Holidays
- Putting together Valentine's, Christmas, Holiday baskets

Spring:

- Yard work for businesses and locals to get ready for the new season
- Phone book delivery. My extended family has made as much as \$7,000 with 4 people part time after work hours in 3 weeks.
- Helping stores, local businesses decorate for the Easter and spring holidays
- Window washing (my brother-in-law does this in the summer months between his college schedule)

Summer:

- Yard work including mowing, weeding, and anything else a yard might need
- Summer festival/parade novelty and water/snack sales. We have [written an article about this](#) with tips on where to find the items to sell and how to do it
- Physical labor for tasks that your friends/neighbors just don't want to do

Any Season

- Passing out flyers for any business
- Sign holding for a week or two during promotions

These first 12 steps will often help meet and exceed your \$1,000 savings goal in 30-days. If you are committed and follow-through for 30-days, you will see results! However, there can sometimes be limitations or other factors for some that make it more challenging to complete these tasks. Many of these are a "one-time" effort. Once you sell all of your stuff, or cell phones or electronics and textbooks, you probably won't have enough items in your home to make this a continual lifestyle. There are still many things you can do to earn extra money and find extra money, but many of this listed above are that one-time effort.

So if you are wanting to build up your emergency fund again, or build up your savings beyond \$1,000, then other steps will probably need to be taken.

In addition, we talk about trying to increase your income by 2% each month anyway as part of your "becoming debt-free" or "reaching a financial goal" besides the emergency fund anyway. Many of these steps will help you work towards that, many can become a part time - 2% per month income builder and you will find over 100 more money making ideas in our article detailing [Over 100 ways to make extra income](#) (currently over 130 ideas and counting).

Ok, so let's talk about going beyond these 12 steps and needing just a bit more to reach our goal, or wanting to exceed our goal. That's where the next part comes into play. These next tasks are a bit more extreme, but they get the job done. Some are a one-time kind of deal and others can be on-going. Let's get started with the next chapter for the money-making details!

Chapter Three

A Bit More Extreme/Committed Measures But Will Get the Job Done

Option #1 - Sell gold locally to local gold providers

This ensures you get paid now and that you get paid what the gold is worth instead of just sending it in to one of those mail-in companies. We have some good friends that did this when they were looking to reach a financial goal. They got more than they expected and helped them to exceed their financial goal at this time in their life. They basically sold odd gold pieces. Some examples of common gold being sold are mostly found in jewelry. Like one gold earring when the other was missing, gold bracelet that was missing or had a broken clasp, etc. Even perfectly fine gold if you wanted. When you are dealing with a local dealer, you can take in what you are considering selling and get an on-the-spot appraisal to see if you need to sell it all to reach your goal or just a portion of it.

Also, before selling your gold and to be sure that you are getting top dollar from a reputable company, read this article from [ABC News about 7 Things You Should Know Before Selling Gold](#). We haven't ever sold gold like this before, so I don't know exactly how much this could amount too, but we have heard testimony from others that have successfully found a bunch of cash this way, and based on the experience our friends had, they would do it again!

Silver also has a market...don't forget about selling your silver in any form.

Option #2 - Recycle

This may sound a bit extreme and that is because it is. Desperate times call for desperate measures and this is one of those desperate measures. We recycle anyway without making money on it, but you *could* make money from recyclables for a time if needed to. It is more work and effort than many tasks we have mentioned, but if you do it for a short time, it can help!

First call your local recycling center and find out how much they pay for different types of items. Then, collect anything you can to accumulate those items ranging from plastics, newspapers, aluminum and take to your local recycling center and get paid for it. It won't be a ton, but you could get \$4-\$5 a trash bag worth. Fill two bags and earn about \$10! This could add to the bank!

Option #3 - Donate Plasma for Cold Hard Fast Cash

Before you throw this one out and say this is "extreme," this is one task that is guaranteed easy income. It's easy (if you can handle needles) and it works! We have both a brother-in-law and a good friend that do this weekly and earn quite a bit each month from this money-making opportunity to help make ends meet. We have also done this quite a few times when we had a goal or unplanned purchase (for example [Alex donated plasma to buy tickets to a local amusement park when we hadn't previously budgeted for it](#)). It really is the easiest, although

perhaps a little extreme, measure; but this can generate \$240 a month per adult or \$480 per couple - nearly half way to a household's goal of \$1,000 just by doing this one step. We have shared the process in more detail in our [Donate Plasma article here](#).

Chapter Four

Wrapping it all Up

In the end, using a combination of all of these little ways to find and generate some extra cash this month, you should be able to fill your emergency fund and help you get started, or continue on those financial goals.

Many of these tips and ideas can be utilized over and over again. When an emergency strikes and your emergency fund dwindles, you have to fill it up again - so perhaps six months, a year or more from now when you need to refill your bank account from those emergency expenses, go through this again. It gets easier each time and you will know which ones have worked for you and your family best.

Yes, as we mentioned previously, there are some that are only a one-time thing (like selling books or electronics) but many can be done over and over - and, down the road, you might have another collection of books or electronics that are ready to go again.

We know these have worked because we have done them ourselves. Building an emergency fund and paying off \$100k of debt with one regular full-time income was not easy, nor for the faint of heart. In the process, we learned many, creative ideas and still use those things today to save and reach other financial goals even after we became out of debt because they are that effective.

If you are serious about your goals, you need to put the effort in. We are just here to make your efforts more fruitful and less painful, along with offering you hope that *this can be done* because *we have done it*.

When you are in financial dire straits, it is hard to have hope, desire, commitment and impossible to see the light at the end of the tunnel. But you can accomplish your goals.

Before you truly get started, here are some rules you need to set in your life and your home (check out [our financial ground rules article for more](#)):

- **Stop making excuses** - So many times we hear "I can't do this because the opportunities in my area are not there" or "I don't have the time" or "making extra money is only a privilege for some people." With very few exceptions, none of these (or any other excuses we have heard) are true or valid; they are generally just that - excuses. If you try, yes, some will have better success than others - but it is already an attitude of being defeated.
- **Be committed** - Do what you need to do to be committed. Does that mean making a reminder on your mirror or fridge, or perhaps hanging a banner that hits you in the head when you walk in the door? 😊 Post something in a prominent place that reminds you of your goals and that you have promised to be committed to it!

- **Be willing to make a sacrifice** - Financial freedom opens your world like never before. Whatever you are sacrificing now will come back many times over in the end. You know the old adage, short-term sacrifice for long-term growth. Wouldn't you rather set aside your \$15-\$20 movie night now and have \$1,000 in the bank soon? We know that is a super simplistic example, but perhaps you get the idea.
- **If you fall off the wagon...don't let the wagon get away and run to get back on it –** It's okay to have a bad day, a setback, a bad decision, a relapse - but it's not okay to let this ruin your goals. Yes, you may be a week later, a month later or whatever from meeting your goals, but don't give up and keep going.

You have made the first step into building your emergency fund or savings and working towards those financial goals by reading this book. This shows you already want to make changes and already know that it's not going to fall into your lap.

Follow the steps and follow through like you never have before and in 30-days you will find yourself on the high road to financial freedom!

For additional ideas that are short to long term, visit our [Over 100 Ways To Earn Extra Income Master List](#). For more help with finances in general, see our [finance section of our site](#).