26 PLACES TO LOCATE "EXTRA CASH"

in the Next 30 Days

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Finding extra money lying around your house is a glorious feeling.

I told you before that to trade options and make monster triple digit gains, you didn’t need to bet the farm.

Start with the extra money you can find around your house.

The following are tips I’ve gathered over the years. Some I’ve used personally, others are ones I’ve picked up from friends.

Let’s do this.

#1: Check your pockets: Sounds like a dumb example to start, but I can’t tell you how many times I’ve pulled winter coats out of the closet and found a few bucks. My friend found a $20 bill in his pocket last week. Start here.

#2: Clean your house and garage: Especially if you’ve lived in a house for more than five years, now is the best time to go scavenging. Every weekend (or more) tackle one room at a time.

Get rid of stuff you don’t need. Look in pots, books, anything that could hide money. I promise you’ll find a few bucks doing this. Last month, my friend’s wife was cleaning out their guest room closet. Out of a random folder, $60 fell. Why was it there? Who remembers? Cleaning up also makes you feel good and lets you do this…

#3 Sell everything you don’t need or haven’t looked at in years: That old baseball card collection sitting in your attic that you haven’t touched in 10 years...why do you still have it? Sell any furniture you don’t love. People are out there who need your stuff. In two weeks, I had a friend make over $500 just selling furniture.

BONUS TIP: Baby stuff, cribs, bassinets, rocking chairs, whatever are HOT. They are always HOT. These you can get top money for these.

#4 Sell Items on Facebook, then Craigslist: Facebook is by far the best place to sell your items. Every town near you has a “garage sale [insert city]”. Do a search. Facebook is more trusted because you need a profile to post unlike other sites where you’re anonymous. If Facebook doesn’t bit, try Craigslist.

#5 Flip HOT furniture you find: We have a thrift store near us that gets new furniture donated regularly. The thrift store then sells it for cheap. If you see something like a baby crib, bassinet selling for less than $75, you could easily double your investment flipping it on Facebook. Takes a little bit of work, but it’s fun. The best thrift stores are near the wealthy parts of town.

#6: Go Garage Sale-ing: Garage sales might be the biggest gold mine in America. So many folks are selling valuable antiques and collectibles for pennies. If you or your spouse love shopping but you don’t want to break the bank, hit up the garage sales on Saturday. All it takes is to find 1-2 items selling for $1, that (if you look it up on Amazon or Ebay) could be worth $50 - $100. Again, takes a little bit of work...but can be a lot of fun.

#7: Check your sofas and basement/attic for spare coins: Those coins add up and may be more valuable than you think.

#8: Withdraw money sitting in a low interest savings account: Interest rates are still relatively low meaning putting your money in a 0.05% interest rate savings account is a waste. $1,000 in this savings account gets you a pitiful $0.50/year. One options trade for $127% would net $1,270 in profit alone. See the difference? You don't have to withdraw everything, just put that dusty money to good use.

#9: Automatically set aside spare change: This is more a 'mental trick' that works beautifully. Many banks, including Wells Fargo and Bank of America, allow you to 'round up' your purchases and put the extra money into a separate account.

For example, if you buy something for $1.50. They round up to $2 and put the extra $0.50 into a savings account. This is "extra money" because psychologically we only spend what we have. Automatic withdrawals aren't missed by us. You'll be surprised how much you see in that savings account each month you didn't realize got withdrawn. Ask your bank.

#10: Negotiate down fees and interest charges: Check out the past 6 months of your statements and add up all the fees and interest you've paid. Banks are very flexible with their fees but they know most won't ever call.

Call up your bank, tell them politely you'd like them to credit back your fees since you've been a long-time customer. While at it, ask to have interest rates on your cards lowered.

The amounts credited back, put aside as extra cash. There are always 0% intro rates for new cards if negotiating doesn't work. (Also, is a good tactic to get the banks to agree to a lower rate if you threaten to change cards.)

#11: Shop around your car insurance: Most folks are lazy to shop for new insurance so they just stick with their old policies with promises of "loyalty discounts." Don't skimp necessarily on auto insurance, but you probably don't need as much 'coverage' as you think. A few hundred bucks can easily be saved switching insurance.

BONUS TIP: Rather than just going to State Farm, All State and getting a dozen quotes that takes time, go to an insurance broker. They look for the best policies for you, and don't care who you end up with. Not to mention, many know 'lesser known' insurance companies owned by the big names that charge much less. (and have better service.). Google for insurance brokers.

#12: Refinance your car loans: This sounds like a pain, but you can actually get this done in an hour or two. Even saving 1% on a $30,000 loan is a $300 savings each year. Put that money saved aside.

#13: Sell those unused gift cards: Perhaps last Christmas you got a gift card to some hobby shop you'll never ever use. Well, you can go online and sell those gift cards. You may not get the full value of the card, but it's better than nothing.

#14: Get a 'cash back' option credit card: Many credit cards out there offer benefits. But some benefits are not equal. I recommend a card where each 100 points = $1. Only trade in points if you get that ratio. At times, credit card companies will bait you with an Amazon gift card for $50, but it costs 7,500 points or more. I recommend, simply getting 'cash back' every few months. If you use the card enough, that can add up to hundreds of dollars back into your account.

#15: Use a site like EBATES to get cash back on purchases: I didn’t want to recommend any specific product, but Ebates is a great example of an easy opportunity to make easy money. Basically instead of going to Target.com or WalMart.com (etc.), you go to Ebates, which then directs you to those sites. They usually negotiated a deal to give you 1-5% cashback on anything you were going to purchase anyway. It sounds like a scam, but I know people who try it and it works. The hard part is remembering to do it!

#16: Negotiate down your cable bill (or cut it): We’re in a new age of TV. There are more options than ever before. Cable companies are quick ot offer you a wide range of discounts to not switch. All it takes is a simple “I’d like to lower my bill to $XX per month, how can we make that happen?” If they don’t give you a deal, hang up and try again with another rep. In the end, it may make sense to cut the cord and save hundreds each year depending on your viewing preferences.

#17: Take all your spare change and put it in a jar: Spare change is a pain to carry around. Here’s a new habit to form, every time you get change (coins), rather than carrying them around and potentially losing it, put it in a jar every night. While you’re doing that, throw in a buck or two. If you pay enough with cash, this can add up.

#18: Go to http://www.missingmoney.com/ and see if you have unclaimed money: Might be the funnest money you’ll ever find!

#19: Participate in Focus Groups and earn cash in a few hours: Use a site like FocusGroup.com and find easy opportunities to voice your opinion and earn money.

#20 Rent out your home on AirBnB: Going out of town for a few days? Big event in town? Rent out your home and go stay with relatives or get a cheap hotel. Events like the Super Bowl can have you pull in $200 - $1,000 per night! AirBnb has been around for a decade and have worked out (for the most part) kinks so you can rent your home safely.

#21: Drive for Uber/Lyft/Via/Etc.: This isn’t for everyone. But there’s really no other ‘on demand revenue stream’ out there quite like this. You can drive folks around, make a few hundred bucks (depending on the night) at any time you want. I wouldn’t recommend this as a career, but it’s easy to do.

#22: Sell scrap metal: Know a friend who has extra metal lying around in a garage? It’s worth something.

#23: Love pets? Pet sit in your home: People love their pets and they’ll pay quite a premium to have little Fluffy taken care of. You can make $25 - $50/day just having a pet lie around your house today.

#24: Handy? Do some quick jobs around town: Everyone isn’t as skilled as you. If you can do handyman work, or crafts of some sort, there is a huge need for what you do. Handymen can charge $100/hour for work. Personalized crafts can go for hundreds depending on what it is.

#25: Invest in high-yield dividend stocks: My friend, Tim Plaehn, over at The Dividend Hunter shows you stocks yielding as much as 18% per year. Some payout checks every month. Just $10,000 could generate as much as an extra $1,800/year without lifting a finger. **Check it out here.**

#26: Sell options and make a tidy monthly income: Finding more extra cash to buy options could come from selling options on the stocks you already own! In 2018, I had a 100% success rate doing this inside Tim Plaehn and I's service, 30 Day Dividends. We sell options on certain stocks to generate an extra 2-10% each month on your month.

Any one of these steps could easily hand you an extra $500 or more in as little as one day from now.

That's all you need to start profiting from options.

If you're interested in getting even more of my trades and my analysis, you might be interested in my premium trading service, **Options Profit Engine**.

This goes beyond beginner options strategies and introduces you to ways to both sell and buy options in various markets.

To learn more and become an even more advanced options trader, click here now.

Thank you,

Jay Soloff

Editor of *Options Floor Trader PRO*

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