

### Possible strategies to maximize your income:

1.	Sell your unwanted or unneeded stuff on eBay
2.	Sell your old books on amazon.com
3.	Take maximum advantage of your company's 401(k) retirement benefits
4.	Get a cash-back credit card and use it carefully
5.	Rent out an unused room in your house or rent space in your garage
6.	Arrange for a direct deposit of your paycheck into a money market account
7.	Collect deposit bottles and return them for the deposit
8.	Hold a garage sale and sell unused stuff from your garage and attic
9.	Start a small home business and sell your work online
10.	Take a second job in the evenings or weekends
11.	Work with a tax preparer and see if you qualify for tax credits or deductions
12.	Try to save 10-15% of your income and put it in a high-yield account
13.	Try to limit your use of credit cards and visit to the ATM
14.	Find cheaper ways to entertain yourself
15.	Borrow books and DVDs from the public library rather than renting or buying them
16.	Vacation at home this year
17.	Take a vacation from spending for a week each month
18.	Ride your bike or walk to work as much as possible
19.	Make low-cost energy improvements to your house or apartment
20.	Plan your meals carefully and buy your food in bulk at Costco
21.	Use solar lights outside to light your porch and garden
22.	Grow your own food and herbs this year
23.	Go out to eat fewer times
24.	Learn to do simple home repairs yourself
25.	Negotiate with your cable company and reduce your cable bill by half

Sources: Adapted from [www.bripblap.com](http://www.bripblap.com) and [www.askmen.com](http://www.askmen.com)