



# Getting Control Over Your Money - Earn More

By Dr. Linda Hancock

## ABOUT THE AUTHOR

Dr. Hancock has written a regular weekly column entitled "All Psyched Up" for newspapers in two Canadian provinces for more than a dozen years. Over the years, her readers and clients have said that they have benefited from her common-sense solutions, wisdom, and sense of humour. Dr. Linda Hancock, the author of "Life is An Adventure...every step of the way" and "Open for Business Success" is a Registered Psychologist who has a private practice in Medicine Hat. She can be reached at 403-529-6877 or through email [office@drlindahancock.com](mailto:office@drlindahancock.com)

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I often hear individuals state "I can't afford that". The person who is talking may be referring to a trip, vehicle or item of furniture.

What would you do if you had an extra \$2,600.00 a year? Would you travel, purchase a dream or start a savings account?

Do you think that you could earn \$10.00 a day more than you earn now? This would give you \$50.00 a week which is \$2,600.00 a year.

Here are a few ideas about how you can increase your income a little each day and ultimately enjoy the benefits at the end of the year:

1. Take on a flyer or newspaper route. (This will also help your health and may allow you to save on gym fees);
2. Think of one skill that you have which others would pay you to use (sewing, babysitting, doing yard work);
3. Start a small business selling products for a reputable company (jewellery, cleaning supplies, or cosmetics). This will have added benefits of allowing you to deduct some of your home expenses on your Income Tax and also give you a discount on the products you are selling.
4. Check with your school district to see if they have needs for supervisors in their before or after school programs or in lunch rooms.
5. Set up a contract to clean an office building, church or private home.
6. Sell crafts or baking at a Farmer's Market or garage sales (Have flyers with your contact information to hand out to purchasers who will call you for more orders in the future);
7. Put an ad in a flyer offering to do "odd jobs" at an hourly rate.
8. Check your house to find things you can sell (on Ebay, through classified ads or at garage sales)
9. Offer to shop or prepare meals for busy professionals. Every family enjoys a fresh homemade pie but not everyone has the time or skills to prepare one.
10. Teach a course in your area of expertise (gardening, carpentry, knitting, photography)

You can also earn more by cutting back on your spending and then starting a savings account which will pay you interest. Even if interest rates are low, you will be able to watch it accumulate and compound.

You have many skills and abilities that other people need. Begin by making a plan. You'll be glad you did when you are lying on the beach in Hawaii knowing that you earned the trip through your creativity and ambition!