



**Emergency
Cash
Today!**

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A Quick Reality Check

How bad is your financial mess?

This book is filled with tactics and strategies to help you pull yourself out of some of the worst financial messes. But, if you need \$1,000,000 by tomorrow morning or the local mob boss is going to send over a guy named Vinnie to break your thumbs, this is not a magic bullet. You are not going to discover a secret formula for turning lead into gold.

Unfortunately, there are some times when the answer is: change your name, move to a new city, and start a new life.

All kidding aside, if you have children to feed and the cupboard is bare, then swallow your pride and ask for help. Taking care of the people who depend on you is the top item on your to do list. Everything else comes second. Look for local government agencies, social services groups, religious organizations, community groups, or just simply ask family and friends.

But, if your needs are more like an extra \$50 by the end of the day, or \$500 by the end of the week - almost anyone can make that happen. Depending on your skills, creativity, and resources, you might be able to generate a lot more than that.

Get Your Head Straight

You are in a tough spot right now. You would not be reading a book about what to do if you are desperate unless this was true. The first step in dealing with your current situation is to calm the panicked feelings that you are experiencing.

There is a solution!

This book will help you build a solid plan for dealing with your current financial crisis.

A common reaction people have to desperate circumstances is to isolate themselves from other people. But this instinct has a negative effect on your ability to deal with your problem and find a way out. When you cut yourself off from others and focus in on your problems, you tend to only see the negative side of things. But, when you have trusted friends to talk with, they can often help you put things in perspective and see opportunities that you might have missed.

Make a conscious effort to focus on the opportunities and resources available to you. Keep a pad of paper and a pen with you to jot notes as ideas come to you. Keeping your mind focused on positive thoughts will help to tune you in to potential solutions. It will also help keep you from feeling overwhelmed and depressed.

Another powerful step you can take to keep a positive outlook is to develop a healthy daily routine of exercise and diet. Getting out for a walk or jog will keep your energy levels up. Physical activity also releases chemicals in your body that elevate your mood and clear stress hormones like cortisol from your body.

Eating plenty of fruits and vegetables and drinking plenty of water also helps to keep your mind and body operating well. This, in turn, helps to regulate your mood and energy levels which will help you to work through your current problems and get your financial life back on track.

ACTION ITEM: Create a daily routine for yourself and stick to it no matter how you feel. Write down a daily schedule that will create a healthy structure for your day. Post this schedule in a place where you can see it and review it regularly. One powerful strategy is to set aside time in the evening to plan your goals for the next day. Then, in the morning, review your goals for the day.

So, now that you have got your mind and body working for you, it is time to figure out how to fix your finances fast.

How Did You Get Here?

Every person has a unique story. Some people get into difficult financial situations because they spend recklessly. Others make all the right financial decisions – they set aside money in savings, they only purchase things they can afford to pay for with cash, and they invest money for their retirement. But, they wake up one morning in a world consumed with the deepest recession in a generation to find themselves overwhelmed by a series of financial emergencies, health emergencies, and other expensive problems.

However you found yourself in this moment of desperation, you have to be honest about the circumstances that got you here. You need to take a long hard look at the decisions you made. It is rarely one big decision that causes the problems. More often, a pattern of little things builds up until one day it overwhelms you.

The point of this exercise isn't to beat yourself up over your bad decision-making. Rather, the goal here is to make sure that you do not repeat your mistakes. And, the only way to avoid repeating your mistakes is to know what they were in the first place.

ACTION ITEM: Sit down with a pad of paper and a pen. Write down all of the decisions you can recall that worked out poorly and contributed to your current financial situation. After each one, think of alternate choices you could have made which might have prevented your financial losses. Now, the next time a similar situation comes up, you will have some solutions in place that will protect you.

Now, let's get you the money you need!

Define What You REALLY Need (Pay Yourself By Saving)

The fastest place to get extra cash is your own pocket. Most of us spend the money we have without thinking about it very much. When there is plenty of money coming in every month, it is easy to build up lots of little expenses over time – a magazine subscription here, a cell phone data plan there. You might eat out frequently or buy lots of processed foods. Each small expense is like a hole in a boat that lets in a little water. If you have enough holes, it does not matter how fast bail out the water, you are still going to sink.

Plugging the holes in your 'financial boat' will free up the cash you already have coming in to apply to the urgent needs you are dealing with right now.

Most people who go through this process are surprised at how much money they let slip through their fingers every day for expenses they did not really need (and sometimes had even forgotten.)

This process provides long term benefits too. By reducing your monthly expenses, you will have more disposable income available once the current financial crisis passes. You can use that money to create an emergency fund for the future or to pay off debt and further reduce your monthly obligations.

List essential expenses

Start by creating a list of all of your essential monthly expenses and the amount you are spending on each item every month. This list will include:

Rent/Mortgage

Utilities Food

Transportation

Medicine

There may be a few others on your list, but food, shelter, and transportation will top the list.

Track current expenses in detail and review

Take a notepad with you for a day or two and write down every time you spend money. Write down how much you spent and what you got for your money.

Review your spending log and see where your money is really going. Chances are that the amount of money you think you spend and the actual amount that you spent do not line up. Most people find that there are several inefficient spending habits that they can easily change.

Cut non-essential expenses

Once you have identified your essential expenses and inefficient spending habits, it is time to eliminate unnecessary expenses and cut the essentials down as much as possible.

Here are a number of options for trimming your budget that could save you lots of money every month.

Downgrade cell phones - It may be nice to have the Internet at your fingertips all the time, but cell phone data plans can be expensive. Call your phone carrier and review your phone usage patterns. Change your coverage to the minimum plan that gives you the talk-time you need. And, cut the data plan. With the widespread availability of WIFI coverage in restaurants, coffee shops, and libraries, you should not be far from Internet access when you truly need it.

Downgrade cars - Is there a cheaper car than the one you are driving? Trading-in an oversized gas-guzzling car for something a little more modest can put hundreds back in your pocket every month. You may also be able to lower your insurance rates as well.

If you can eliminate a car altogether, that is even better. This may mean changing from a two car household to a one car household – or from one to none! Do you have reliable public transportation available? Can you share a ride with a friend and make a small financial contribution toward their automotive expenses?

In many urban areas it is possible to join a membership-based car sharing company. These memberships charge a small annual fee and then an all inclusive

hourly or daily fee when you use a vehicle. If you only need a car occasionally, the annual costs involved in a car sharing company can be a substantial savings over owning a car.

Zipcar is a car sharing membership site that serves metro areas in the U.S, Canada, and the U.K. Avancar is a Spanish company that provides car sharing services and the concept is spreading in highly populated urban areas with good public transportation.

Downsize home/apartment – Can you get away with living in a smaller home? Housing expenses are some of the largest monthly bills we all pay every month and moving into a smaller home can save lots of money every month. If moving is not realistic for you, consider renting out a room as a way to offset housing expenses.

Cut pay TV and other entertainment - Pay television services, movie rentals, video game rentals and subscriptions really add up. And, while we all like our entertainment, it is far from essential. The good news is, if you have an Internet connection, you can easily fill your free time with free streaming videos on YouTube Hulu.

Cut out prepared foods, snacks, and eating out - Like housing, food is an essential expense. But, you are probably spending more on food than you need to spend. Eliminating processed and packaged foods will dramatically cut your food bills. Buy in bulk and prepare individual serving packages yourself. Also, it is time to cook for yourself. Eating out is not an option. Prepare your own lunches and eat breakfast and dinner at home.

Learn menu planning and food preparation - There are hundreds of websites available that will provide you with a week of recipes and the shopping lists you will need to purchase all of the required ingredients. E-mealz.com will create and send you weekly menu plans via email. There is a menu planner available at AllRecipes.com and OrganizedHome.com has an excellent tutorial on menu planning to save money.

Cut coupons and shop specials - Most grocery stores run weekly specials. These specials will often be listed on their websites were published in the weekly paper. Review the specials every week and plan your weekly menu around them. Also look for coupons for products that you commonly use. Sometimes the price of a brand-name product with a coupon can be cheaper than store brands.

Check online coupon sites like Coupons.com, SmartSource.com, Shortcuts.com, CouponCabin.com, and GroupOn.com for manufacturer's coupons and special discounts online.

Only use coupons for products that you would otherwise buy. Many of the coupons that are available are for overpriced processed foods that you should be eliminating from your food budget.

There is an entire community devoted to coupon shopping. They've turned it into a sport. So, if you want to go a little crazy, try searching the web for 'coupon strategies' and 'saving money with coupons'.

Cut energy usage - Energy conservation will help you save on your monthly utility bills. Turn off lights when you leave a room, replace inefficient light bulbs.

Disconnect computers, televisions, and other electronics when not in use. Many electronics draw significant power when turned off. These energy vampires can waste a lot of expensive electricity.

ACTION ITEM: create a list of services you can eliminate, subscriptions you can cut, and downgrades you can make to reduce your monthly expenses. Also, list conservation steps that you can take to reduce your monthly energy use. Then, go down that list and take action.

Determine how much additional money you need

Before you work out a plan for dealing your finances, you need to create some targets to aim for.

At this point you should have a very good idea of how much money you need to pay your ongoing monthly bills. Hopefully, after squeezing out as many non-essential expenses as possible, your monthly needs should be closer to your actual monthly income. If there is a deficit, and you have cut as many expenses as you can, it is time to look for new ongoing income sources.

You may also have some urgent one-time needs that need to be taken care of. List them all out – hospital bills, home repairs, overdue bills, etc. There is a very good chance that the expenses in this category are what drove you to desperation in the first place.

ACTION ITEM: List out all of the one-time expenses you have to deal with and total them up. Note when these bills must be paid on your calendar. Next, add up your ongoing expenses and your average income. Then,

determine how much extra money you require every month to cover your financial needs.

Talk To Your Creditors

When you don't have any money, the last person you want to talk to is someone you owe money to. But hiding from your creditors will only make the problem worse. In fact, working up your courage and calling your creditors is one of the most important things that you can do in an emergency.

The last thing a creditor wants is for you to default on a loan. It is in their best interest to help you find a way to pay back the money that you owe.

Remember this – they want you to succeed! If you default on a debt, they get nothing.

The best way to get a creditor to work with you is to show them that you're trying to pay the money you owe. When you contact your creditors, let them know exactly what plan you have developed to generate the income you need to pay them back. Show them that you're making an effort.

Once you've contacted your creditors and explain your situation to them and told them how you're working to pay back your debts, there's an excellent chance they may reduce your monthly payments to help you get caught up. After all, it's better for them to get some money than no money at all.

When you are on the phone with your creditors, be bold. Ask for a reduction in your principal balance, or for a reduction in your interest rate. Remind them how much business you have done with them before. It never hurts to ask for help, and sometimes it can pay off in thousands of dollars in savings and avoiding a default on your accounts.

ACTION ITEM: Contact any creditors of accounts that are in default or that you are behind in making payments to. Let them know that you're trying to get caught up on your bills and ask them for a reduction in your balance or a reduction in your interest rate. Keep a record of all contacts you make and the outcomes of the conversations.

Create A Battle Plan

It is time to create a plan of action. Having a specific plan in mind is essential to your success. Having a plan keeps you calm and focused. It gives you a way to track your success. And when you can see progress, you can keep your motivation high.

Another benefit of a plan is that it helps you to avoid the behaviors that sparked the crisis in the first place. The plan is a roadmap for what to do and will help you avoid distractions.

The following chapters are designed to give you tools, tactics, and strategies for creating your specific plan to deal with your financial crisis. We will look at ways for generating immediate cash (what I call 'Right Now Money') to take care of your one-time emergency expenses. And, we will look at ways to develop 'Money for the Future' - long-term income strategies to meet your ongoing financial needs.

Right Now Money

'Right Now Money' solutions are designed to generate cash immediately. When it comes to making money fast, the Internet is not necessarily your best option. This is especially true when you don't have a PayPal account or some other easy way for people to send you money.

The optimal job for 'Right Now Money' is one that:

- Can be completed quickly,

- Requires few or no specialized tools

- Is needed by many people

- Has a cost that is low enough that you don't have to spend a lot of time and energy selling

The number one way to generate fast cash is to perform a service. The easiest services to sell are grunt work services (unpleasant tasks that have to be done.) These jobs usually require few specialized skills or tools and can be completed fast. They involve very little risk for the customer, and cash on completion is the typical method of payment.

ACTION ITEM: If you do not have a PayPal account, get one now. The account is free, and once you have it set up, it will open up a huge new range of opportunities for you to pursue. People from around the world will be able to hire and pay you for your work.

Make sure to upgrade to a business account. This will allow you to receive credit card payments and bill people for your work. You will also want to request a PayPal debit card. The debit card will allow you to access your

money instantly. Transferring money from PayPal to your bank account can take several days.

Provide local 'grunt work' services

Take a look around where you live. What sort of menial tasks are people paying to have performed? This is your opportunity.

Grunt work opportunities include:

- Cleaning gutters and storm drains

- Mowing lawns

- Cleaning up debris

- Raking leaves

- Shoveling snow

- Assembling Ikea furniture (or anything that comes with 'some assembly required')

These are the kinds of jobs that people routinely hire out. They don't require expensive tools or special training to perform. The most important thing you need is willingness to work (and a good pair of gloves!)

Do not be afraid to get a little creative and make an opportunity for yourself. One enterprising student purchased a few cans of spray paint and some lettering stencils. Then, he walked through a neighborhood knocking on doors and offered to spray paint the house numbers on the curb in front of the house. First he painted a white rectangle, and then he used number stencils to spray paint the house number in black. He would start by painting the numbers for free at the first

house on the block. Then, he pointed to the first house as an example at each remaining house on the block.

Another creative person bought a bag of 'peep holes' for doors for a couple dollars each. Then, he got a cordless drill out of the garage and went door-to-door offering to install a peep hole for \$25. Every time he made a sale, it took him a few minutes to drill a hole in the door and install the peep hole. Then, he collected his payment and moved on to the next house.

Landing a grunt work service job does not have to be any more complicated than walking down the street looking for work that needs to be done, and then knocking on the door and offering to help.

At first, it might be a little intimidating to knock on doors or walk up to someone working in the yard. But, after a few times through the process, it gets easier.

One strategy you can use to make the process easier is to develop a "reason why" story to tell when you introduce yourself. You do not have to share your whole life story or the details of your financial situation. Just offer a simple reason why you're looking for work. The best story is short and upbeat.

Something as simple as, "Hi, my name is Jon and I am looking for some extra work to help out with the family finances - how would you like some help doing _____?" will work.

If the person asks questions, you can offer more details about yourself. But, always do your best to be upbeat. Sob stories do not bring in business. You don't want pity, just an opportunity.

When you are approaching people who you've never met before, they may be distrustful. This is especially true when you're offering to do work around their homes. Be prepared to set their minds at ease. Give your full name, let them know where you live, and show them some official identification if they ask for it.

Start by offering to help family and friends. Then, ask for referrals of other people you can contact (better still, ask them to call on your behalf while you wait.) Try to follow up on the same day.

You could easily generate \$50--\$100 in a day performing these types of services

Provide local marketing/web services

If you have skills with marketing or website development and maintenance, you can offer these skills to local businesses.

One common characteristic of small business owners is that they tend to be a little overwhelmed with the demands of running their businesses. They usually have a list of projects that they would love to do – when they can find the time.

Print up a small flyer with your services and prices and start visiting local businesses and asking to speak to the owner.

When you get a chance to speak to a business owner, respect their time. Briefly explain your services and ask for their business. Your services might include:

- Creating websites

- Setting up autoresponders

Designing custom graphics

Writing reports, promotions, or website content

Cold-calling potential customers

If you really need immediate payments, focus on jobs that can be completed onsite the same day. If the customer can see the results of your work before paying you, you will have an easier time making the sale in the first place.

When offering web services, doing some research will dramatically improve your success when approaching local businesses to sell marketing and web services. Search for the business on Google and answer these questions:

Do they have a website already?

If they have a site, does it need a more professional look or optimization for search traffic?

Are they advertising with Pay-Per-Click ads?

Are they building an email list?

Many local businesses have simple “business card” sites that do little more than list their contact information and business hours. Creating a “web presence” that sells the business and connects with customers is a huge opportunity for you.

It also pays to research business needs before approaching owners. Each type of business has unique challenges and opportunities. If you have some knowledge of them, you can formulate offers whose value is obvious to a business owner. Plus, they will be impressed with the fact that you took time to learn about their business before you tried to sell them something.

Spend a little more time on Google looking for discussion forums for business owners and pay attention to the questions they are asking. Look for hot topics with lots of lively debate and make notes of the solutions suggested.

If you have a reputation in the community and some personal references you can share with prospective customers, you can generate immediate income by collecting deposits for larger projects that will take a bit more time to complete.

Contact local employment agencies

Your goal here is NOT to find a long-term job. Making long-term job commitments based on desperation is not a good plan for success. You want to let the agency people know that you are available for any short-term assignments and that you will accept anything. The jobs most likely to come through this approach are one or two day factory jobs where the company just needs an extra pair of hands.

Since you won't be working for long at any single employer, these temporary jobs will tend to pay daily.

You can also ask around at local stores for extra work stocking shelves at night. Just let them know that you only what are interested in short-term work.

Sell un-needed items

This method of raising fast cash is a classic. Raid the closets, the attic, and the garage looking for every useful and valuable item you can sell.

If you have jewelry, watches, guitars, or collectable items, you can visit a pawn shop to get immediate payments in cash. You are only going to get a fraction of the retail value of the item (the pawnshop owners needs some profit margin too!)

But, you will not have to waste hours and days hunting down customers and selling each item.

If you live in a neighborhood that has a lot of street traffic, you can set up a yard sale. Make a few signs, put out a couple of tables, and arrange items for sale. There is a good chance you will get more for each item than you would at a pawn shop, but you will have to put more time and effort into running the sale.

Depending on where you live, you may also have access to flea markets, car boot sales, or trash and treasure markets where it's possible to rent a space and sell your items. This takes a little more effort and planning than just running a yard sale, but you get your products in front of more potential buyers.

Another venue for selling unwanted items is to list them on the local free classified website like [Craigslist.com](https://www.craigslist.com). It can take a little while longer to complete the transaction, so the money may come in a day or two. But, selling through this method can get you more money per item on average by helping you reach a wider audience.

Flip physical products for cash

A variation on the selling unwanted items approach to raising fast cash is to sell other people's items. You can search out good deals on products, buy them, and then immediately resell them quickly for more money.

Following this approach requires that you have a good sense of the resell value of an item. If you decided to hang onto your iPhone and keep your data plan, you can

do quick research on the item before buying to determine if there is enough of a profit margin for you.

There are many places to acquire low-cost items to resell. Websites like Freecycle.com and Craigslist.com have sections for people giving items away. You can also visit garage sales and flea markets. And, of course, you can go dumpster diving and find items that have been discarded in the trash.

Flipping physical products for cash can generate same-day income. But, it's more likely going to take a few days between buying and selling before you see any profits.

Online solutions that pay immediately (PayPal Required)

If you have a PayPal account, or some other method for people to pay you online, you can reach out to a wider audience and sell your services on the Internet for instant cash. And, of course, you can also sell flip products online for “Right Now Money”.

Sell services

To generate fast money on the Internet selling services you can either make a special offer and pre-sell your services or you can take advantage of websites like fiverr.com or Amazon's the mechanical Turk and perform simple tasks for small payments.

Common services to offer online include:

- Article Writing

- e-book Writing

- Press release writing

Website creation/installing blog and forum software
Search Engine Optimization
Link Building
Graphic design/Logo Creation
Transcribing audios
Voiceover Recording
Online customer support
Translation services (if you know a second language)
Tutoring
Contact potential affiliates on behalf of product owners

To pre-sell your services, simply go to a site like WarriorForum.com or DigitalPoint.com and post a special offer. Make sure and clearly define what service you're offering, how much it will cost, and how long it will take to complete a task once a customer makes a purchase.

Customers taking advantage of your service will make a full payment in advance so you will get immediate cash. Then, you'll have a predefined period of time to actually complete the work.

Fiverr.com is even more direct. You simply state what it is you will do for five dollars and wait for people to take you up on your offer. With sites like the mechanical Turk, tasks are posted and you find incomplete ones that you are interested in.

Always take time to review the terms of service on any freelance job site or forum that you use. Some restrict the types of work that you can offer or accept and others have specific rules for posting offers. And the last thing you need is to have your account shut down cutting off a potential source of fast income.

If you do a good job, chances are you'll get repeat customers. Many of the people who use these services are online business people. So, if you enjoy this kind of work and would like to continue after the crisis is over, build yourself a promotional website. Post samples of your work and contact information. Then, visit freelance websites like elance.com, odesk.com, and rentacoder.com to find more opportunities.

Flip Physical Products

Flipping physical products online is similar to flipping them offline. You will need to locate sources of products that you can purchase at very low rates. Yard sales, estate sales, flea markets, thrift stores and sites like freecycle.com will provide supply your low priced purchases.

Once you have an item to flip, you can place listings on Ebay.com or Amazon.com to resell the item. For e-bay listings, good descriptions, photos, and videos can help bring top dollar for your listings.

Maximize your auction profits

If you decide to sell products through auction sites like eBay, one key to getting the best prices for your products is to include high-quality photos and or videos of the items are selling. Taking photos that sell does not require expensive professional equipment. Just a little bit of effort and know-how will get the job done.

The keys to a high-quality photograph are:

- a simple uncluttered background
- sufficient light
- good framing

sharp focus

Creating a good background is very simple. If you are dealing with large objects, get a plain white or light-colored bedsheet and hang it on the wall leaving a little portion on the floor. Pull the portion of the sheet on the floor forward so that it curves away from the wall and creates a smooth transition from the wall to the floor. Then, place your object to be photographed on the backdrop.

If you are shooting small objects like jewelry, watches, or model cars for example, you can create a small photo studio with a cardboard box. Get a square box and lay it on its side. On the top, left, and right sides cut a large opening with a box cutter. Cover these openings with white paper. You can use butcher paper, white kraft paper, or any other white paper that you have available.

After you have cut the openings and covered them with paper, place a piece of white poster board inside the box. Place the far end of the posterboard at the top of the box and adjust the bottom and in the front so that it creates a curved surface.

When you are ready to shoot your photographs, place a lamp on both sides of the box shining through the paper and one from above as well. Place your small object on the posterboard inside the box. The effect will be a nice, soft, glowing light that makes your soft items look their best.

Your lights don't have to be any more complex than simple reflector lamps you can buy at the hardware store that can be clipped on to many services. I recommend fluorescent light bulbs for your lights to reduce heat.

Videos are useful any time you are selling something that a buyer will want to verify is in working order. These videos don't need to be fancy. A simple flip video

camera or the built-in camera on an iPhone are all that you need. Just make sure you have sufficient light to get a good picture and demonstrate that the product is in good working order.

Just these few simple tips can make a huge difference in the confidence buyers will have in your products for sale and their willingness to bid high and give you maximum profits.

Money For The Future

Once you have used the 'Right Now Money' tactics to raise cash and cover all your urgent one-time bills (and maybe build up a little cash reserve for emergencies), it is time to take the next step and begin building income streams that will provide money for the future.

One of the best ways to secure your financial future is to start and operate your own business. Then, you don't have to worry about layoffs, businesses being closed, or some executive in a board room deciding to outsource your job overseas. When you're in charge, you get to decide how hard you want to work and how big you want the business to grow.

With the pressure off, you can invest a little more time and energy building a business that will provide you long term income and security. We will look at two basic approaches – starting an offline service based business and building an Internet Marketing business.

Offline Businesses to Start (Focus on a Service)

There are lots of ways to start an off-line business. Opening a store can require large sums of money to rent space and purchase inventory. Franchised

businesses also come with hefty fees involved. But service businesses can be started for very little cash up front and that's what we will focus on.

The process for starting an off-line business based on a service industry is very straightforward. There are four simple steps:

- define your service

- make a promotional flyer

- pass out your flyers

- close the sale when customers call

No matter which service industry you decide to start your business, the basic system is the same. Go through the four steps, build a base of customers, and deliver the service.

Define your service

Whichever business you choose to start, the first up in the process will be to decide exactly what service you want to offer. The best place to start is to look at what other people in the market are doing. What services are they offering, and what are they charging? Try to be as specific as possible in exactly what you intend to do. This makes it easy for customers to understand what they're buying and helps you to manage expectations and build a happy base of customers.

Make a promotional flyer

Your promotional flyer does not have to be complex. No fancy graphics or design are required. A short simple message explaining what you do, how much it costs, how to contact you, and one or two testimonials are plenty to get the job done.

Focus your efforts on coming up with a good offer. The flyer is designed to get new business, so create a first-time customer offer to advertise in the flyer. This could involve a special discounted price or an additional free service.

Your flyer should start with the headline designed to capture people's attention. State your special offer (a 20% discount for new customers or some other incentive.) And then include your contact information.

Next, write a short paragraph about who you are and what you do. Include a few bullet points about the specific services you provide. Build a sense of urgency by saying that only a limited number of spaces are available. And then include a call to action – tell them what to do next. The call to action is usually "call (555) 555 – 5555 today".

Finish your flyer by including a few customer testimonials. When your business is new, start by asking friends or business associates to give you testimonials about your character and work ethic. Then, later on, you can include testimonials from customers as the business grows.

In a service business, people are really buying you. So, it's a good idea to include a photograph of yourself on the flyer. This should be a simple snapshot rather than a professionally produced and polished looking photograph. Using a snapshot makes you appear to be a regular person and more relatable.

The entire flyer should fit on the front side of a single sheet of paper. Once you have the basic flyer done, print it out and take the flyer to your local copy center and have them make a few hundred copies for you.

Pass out your flyers

The grunt work portion of your business start up involves passing out the flyers. Decide where you want to pass your flyers out and then get to work. If you are starting a dog walking service, hand out flyers to people with pets. If you want to start a handyman service, pick a neighborhood where you think people would be willing to pay for this service and put flyers on the front door.

It's important to check local regulations before you pass out your flyers. Some places will have restrictions about passing out flyers and others may have none. You may be required to purchase a permit. A phone call to the local City Hall or Police Department should help you determine any special rules you need to follow.

One thing you should never do is to place flyers in a postbox. The postbox on a house is usually reserved for the exclusive use of the postal service. And, there are usually laws preventing non-postal usage of the box. There is no point risking legal trouble just to avoid the few extra steps required to walk to the front door.

There's an excellent chance that you are going to run into potential customers as you walk through a neighborhood and pass out your flyers. So, make sure you dress appropriately, be on your best behavior (don't litter, don't spit, etc.), Avoid houses with "No Solicitation" signs, and make sure you say hello and smile to anyone that you encounter. This is not the time to do your sales pitch, so don't try to sell anyone on your service when you are passing out flyers - unless they express interest and ask questions first.

Close the sale when customers call

After you handed out a number of flyers, your phone will start to ring with inquiries. Whether you think of yourself as a salesperson or not, when you answer that phone it is time to start selling. Do not be afraid to ask for business. After all, they would not be calling if they were not interested.

Here is your crash-course in selling. It is not very complicated, but these few ideas can help you book a lot of clients for your new business. You might even discover you enjoy the process (it is fun once you get comfortable.)

The key to effective selling is just to listen to your customer and ask questions. Let them tell you what they want. If they start the conversation by saying they just want more information, ask what their biggest concern is when choosing a company to provide the service you are offering.

If they ask a specific question about your service, answer it and then ask them why that is important to them. Many times this simple follow-up question will lead you to their real concern. And if it is something that you can handle, that will be the issue that closes the sale.

Once you have determined your prospective customer's needs, it is time to ask for the sale.

Some people are timid about asking for business whether it is a purchasing decision or scheduling time for a free consultation or estimate. Closing a sale is all about asking for business. If you don't ask, they will not buy. The easiest way to close is by asking a question.

A few good closing questions are:

"Which option works best for you today?"

"When would you like for us to start?"

"Would you prefer option A, or does option B work better for you?"

"I have 2 time slots available this week, would you prefer to schedule your consultation for tomorrow afternoon or Thursday evening?"

The reason these questions are effective is because they assume that the person is going to buy something and that the only decision is which option they want. Instead of asking "would you like to buy something" you are instead asking "which thing would you like to buy?"

Another benefit of using closing questions is that it can reveal an important objection that the prospective customer has not shared yet. Most people, when asked a closing question like the ones listed above, will either choose one of your options or try to explain why they cannot. Rarely does someone just say no. When you hear another objection you can answer it and then ask for their business again.

[Offline businesses you can start on a shoestring budget](#) There are a wide range of services to choose from when starting your own business. Here are a few businesses that can be created with very little startup capital:

Office Cleaning

Lawn Care

Maid Service

Carpet Cleaner

Dog Walking/Pet Sitting

Handyman

Office Cleaning

There are hundreds of office buildings in every town and they all need to be cleaned on a regular basis. Vacuuming floors, taking out trash, wiping down the break room, and cleaning out that nasty refrigerator are office tasks no one wants to do.

Finding a group of small to midsize offices and cleaning them several times a week can generate a steady stream of income.

Target market

The target market for an office cleaning business is small to midsize businesses. Large office buildings and companies often have in-house cleaning staff, so you'll be targeting small businesses who don't have the resources or need to employ full-time cleaning staff.

Tips and tricks

Try to cluster your clients together in a small geographic area. This will reduce travel time between clients and allow you to clean more offices per day.

Consider offering a special rate for multiple businesses in a building purchasing your service together.

Additional income can be generated by providing specialty services like stripping and waxing floors or cleaning tile grout.

Tools and supplies

Mops, buckets, vacuum cleaners, sponges, disposable gloves, garbage bags, and some cleaning products are the primary resources you need for this business. You may wish to negotiate with your clients to have them provide cleaning chemicals and other basic supplies.

Prices

The prices you charge will depend largely on the size of the office. Do some research of other companies in the area and their charges. Then reduce your price slightly below theirs. \$10-\$15 per hour per person is a good place to start. As the business grows, and you hire more people to do the cleaning work, this still provides you a few dollars per hour of profits for each person working.

Lawn Care

Lawn care is big business. Millions of homes use lawn care services every year and the market is even larger when you consider all of the shopping malls apartment complexes and office parks that also need to have landscaping services.

While the work is seasonal, it is steady. Grass doesn't stop growing so lawn care services will always be in demand.

Target market

Your lawn care business will target both residential accounts as well as commercial accounts. Residential customers will be the easiest to get, but they also tend to be volatile. You may experience high turnover in the residential market.

Landing commercial accounts can be a bit more challenging, but it's possible to write long-term contracts and generate more stable work. You will, however, probably require slightly more equipment to manage large commercial properties.

Target middle-aged middle income families who own single-family homes. They are most likely to take advantage of your services. They may also be business owners, so always be on the lookout for a good commercial account.

Tips and tricks

Always try to give a professional appearance when you're out selling new accounts. An embroidered shirt with your company name, a matching hat, and a professional clipboard all work together to create a professional image.

Homes with large yards will provide you with the most profits per square foot. Because your crews will work longer in one place, there's less wasted time loading and unloading equipment and traveling between jobs.

If you live in an area that has a short summer season consider a companion business clearing snow.

Tools and supplies

Check with city and state offices to determine whether you'll need any special licensing or certification.

Basic equipment includes:

- Lawnmower

- Rakes

- Leaf blower

Weed trimmer Various

hand tools Flatbed

truck or trailer

When starting, you may store all of your materials in your garage. But, once the businesses are on its feet, you'll probably want to rent a storage space.

Prices

The prices for lawn cutting service can vary widely. As with any service, survey the local competition and determine what they're charging. Then, underbid them slightly, and get out there and secure some business.

Maid Service

Cleaning the house is not a fun task. Frankly, few people enjoy it. And, with an ever-growing population of retiring baby boomers, more and more people have trouble keeping up.

Busy families with two working parents and hectic after school activities struggle more and more to complete household tasks as well. With the low cost of entry, and the growing demand, maid services are a booming business.

Target market

Your target market for this business will be middle to upper middle income families with two working parents and retired baby boomers with disposable income.

Travel time between jobs will be one of the challenges of this business. Booking larger homes will enable you to generate more revenue per day than several smaller homes.

Tips and tricks

Pay attention to small details. Many cleaning services neglect small areas in the house, but the homeowner always notices. Dusting the cobwebs out of the corner of rooms, dusting ceiling fan blades, and making sure to clean the cracks and crevices around water faucets can make you stand out.

When you're just starting out, you may be able to get your clients to provide the basic cleaning supplies to minimize the amount of material you need to bring.

Tools and supplies

Buckets, sponges, mops, gloves, towels, and vacuum cleaners are the tools of the trade. Dusters on extension poles and other specialty devices will help you give that extra attention to detail for demanding clients.

Prices

You can price by the job or price by the hour. Survey local businesses to determine the average going rate for housekeeping service. But, people do not expect pay top dollar for cleaning services.

Carpet Cleaner

Nearly every home business school restaurant and office has carpet somewhere. And it all gets dirty, and needs to be cleaned. That means there is a lot of work to go around.

In this business you will provide carpet cleaning services for residential homes and commercial businesses.

Steam cleaning is the most popular method of cleaning carpets and rugs today. A steam cleaning unit utilizes hot water under high pressure to inject a cleaning solution into the carpet and then extracted using a vacuum.

In addition to cleaning carpets, your business will also be able to offer additional services cleaning upholstery, repairing carpets, cleaning other floor surfaces, repairing water damage, and replacing carpets.

Target market

Initially, your business will target either residential accounts or commercial accounts. It's best to start with one focus and expand as the business grows. Residential cleaning appointments will generally take place during the day and commercial jobs generally happen after hours in the evening or overnight.

Tips and tricks

When doing residential cleaning, sell carpet care equipment and supplies in addition to your service.

Apartment buildings can be excellent commercial contracts. Between clients, apartment owners must clean out the vacant apartment before showing it to new renters. Since the apartments are empty, there is no labor involved in moving furniture.

Tools and supplies

You will need to rent or purchase a portable steam cleaning unit with accessories. You will also need cleaning chemicals and wood blocks or foil "chips" to place under furniture after the carpet is cleaned to prevent staining.

Prices

Residential prices are generally charged per room and commercial accounts generally charge per square foot. Survey local companies to determine the going rates in your market.

Dog Walking

In urban areas, many pets spend long hours indoors while their owners are at work. Professional dog walkers provide a much-needed service helping those pets get outdoors in the middle of the day.

Target market

Your primary target audience will be urban pet owners with professional jobs. They love their pets, they want them well cared for, but they're demanding jobs and long hours often keep them away from home for extended periods.

If you like dogs, enjoy being outdoors, and don't mind working odd hours, this could be the perfect job for you.

Tips and tricks

Focus on a small area of town to minimize your travel time.

Visit dog parks on the weekends and hand out your business cards to dog owners.

Place flyers on bulletin boards at neighborhood grocery stores.

Tools and supplies

Pet owners should supply most if not all of the food and accessories that you need to do your job so your investment in equipment is minimal. Just buy yourself a comfortable pair of shoes.

Prices

You can charge by the visit or by the hour depending on your service. During the day you can make significant money by walking multiple dogs at the same time. Just be sure the dogs are temperamentally suited to each other to avoid fights.

Overnight stays, short notice walks, and overnight sitting services are opportunities to charge extra.

Handyman

Are you good at fixing things? Talented with tools? There are lots of little things around the house that need doing that don't require the services of an expensive licensed professional.

Painting cabinets, fixing leaky faucets, hanging shelves and mirrors, and changing out of reach light bulbs, all of these and more are in the realm of handyman services.

Target market

Busy homeowners and the elderly are the primary market for handyman services. Most of your work will center around residential customers, but occasionally you may also have opportunities to work with commercial accounts as well.

Tips and tricks

Ask for referrals. Word-of-mouth will be your number one source of advertising and new jobs. Start with family and friends and work your way from there.

Don't load up on tools until you start getting work. Buy what you need as you need it and grow your tool collection as you grow your business.

When you're in someone's home, look for other work that they didn't ask for and offer to do it.

Tools and supplies

You'll need a collection of basic household tools like hammers, screwdrivers, drills, pliers, socket wrenches, drill bits, wire cutters, tape measures, ladders, and other materials. You will also need a collection of screws, wall anchors, washers, and nails.

As you start to develop a base of clients you'll get a better sense of the types of jobs they'll need you to do and the tools and materials that you need to keep on hand.

Prices

Handymen generally charge by the hour. A basic housecall can charge \$20-\$25 for the first hour and the same amount each additional hour.

Growing Your Business

Once you have your business up and running, then you can hire other people to go out and do all the work while you focus on getting more customers. A good first place the hire is someone to pass out flyers. Later, you can hire people to perform the service itself and even salespeople to generate the new business.

Some people are entrepreneurs at heart. If your interest is in starting and building the business, but not necessarily running it in the long term, you can sell it to someone else. Then, you can start another one.

Internet marketing Businesses to Start

Contrary to all of the sales copy you may have read, Internet marketing is a skilled activity. The chances of pushing a magic button and having piles of money fly into your bank account are not very good. If that's what you're looking for, just buy lottery tickets – you are just as likely to fail and you will get it over with a lot faster.

The good news is that the skills required to succeed at Internet marketing can be learned. Most of them are not complicated, and many can be outsourced to specialists once you get your business started and generating reliable income.

There are many strategies and tactics for making money online. What we're going to look at here are two models for building an online business.

The first business model is an Internet variation on a classic content publisher business. For years, magazine publishers, newspaper publishers, radio stations, and television networks have all done the same thing. They create content that people want to see and then sell access to their viewers to advertisers.

Any publisher business model, you will focus on creating content and websites that attract viewers based on the subject matter. And then, you will sell advertising space or promote products as an affiliate in connection with that content.

The second business model is to create information products and sell them directly.

Research a niche

Every web business starts with market research. Start by listing topics that you love. Your long-term success depends on your passion and enthusiasm for your business. If you love it, you'll put in the extra effort required to set you apart from other people. And if you don't love it, it's just a job.

After you get started, you will likely become a fountain of new ideas. Start an ideas list and jot down everything you think up. As you finish each new project, go over your idea list and plan out your next project.

Once you've identified areas of passionate interest, start searching on forums for questions people have on the topic. These will be the foundation for your website content and digital products.

Build a website

If you decide to focus on content websites and generate revenue through selling affiliate products and advertising space, then your next step is to begin building a website.

You will need to purchase a domain name and choose a hosting company to provide the server space that will hold your website files. A popular method is to choose a hosting company that offers access to a tool called Fantastico. Using this tool, you can quickly install a WordPress based website with just a couple of clicks of your mouse.

Once your website is online, you can start generating new content based on the questions you identified during your research.

Next, sign up for an account with Google AdSense or another pay per click advertising service for publishers. Once you have an active account, you can place advertising on your website and get paid every time a visitor clicks on one of the ads.

You will also want to sign up as an affiliate at [Clickbank.com](https://www.clickbank.com), [Commission Junction](https://www.commissionjunction.com), [Shareasale.com](https://www.shareasale.com), [Amazon.com](https://www.amazon.com), and other affiliate networks. These networks will connect you with products that you can promote on your website and receive commissions every time you refer a sale.

Following a content publisher business model, advertising revenue and affiliate commissions will be your primary methods of generating income.

Build a product

Choosing to create your own products is a powerful strategy for long-term success. Once you have a product of your own, you can recruit others to promote it for you as affiliates. Leveraging the work of others can dramatically increase your success in a very short period of time.

Creating your own products may seem intimidating at first, but it can actually be very simple. There are three methods for getting your own product to sell:

- License an existing product

- Purchase private label rights products (rework and modify)

- Create a new product yourself

License an existing product

There are thousands of products available with resell rights. Search for resell rights products, and master resell rights products to locate content that you can license and sell through your own business.

Purchase private label rights products (rework and modify)

Products available with private label rights can be purchased, modified, and resold. This allows you to start with a basic level of content already in place and then simply add to it. Common ways to modify a private label rights product are:

- Add screen capture tutorial videos
- Record audio versions of the content
- Transcribe video content
- Add bonus products and reports
- Create companion worksheets, quick-start guides, and tools
- Rewrite sales page copy and change graphics

If you get writers block staring at a blank page, PLR content is a great way to create your own unique product. The source content gets you started and it becomes much easier to create the companion content that adds value to the product.

Create a new product yourself

Creating original content isn't nearly as hard as you think. Even if you're not an expert in the subject, you can quickly create an information product that will be valuable to others.

To create an info product, you can:

- Create a screen capture tutorial

Record an interview with an expert

Host a webinar or tele-seminar and record it

Hire a ghostwriter

Dictate your ideas and have it transcribed

Sit down at the keyboard and type

Once you have your basic content created, follow the same steps described in the PLR section above. Add bonuses. Create companion worksheets quick-start guides and tools. Make alternate versions of the content in other formats.

Selling your product

In order to sell your product, you'll need a website to promote it and some form of shopping cart that allows customers to pay for their orders and receive their products.

The simplest way to sell a digital product is through a website like scribd.com or tradebit.com. These websites will host your digital files and process transactions. They will take a fee for each transaction and send you the remaining money. These services can be expensive, but the expense comes after the sale so your upfront costs are minimal. They can also limit the types of products that you sell.

Another more flexible option is to use a service like [Clickbank.com](https://www.clickbank.com). There is an initial cost of \$49.95 to create a seller's account at [Clickbank.com](https://www.clickbank.com), but after that they will manage all sales, collection of sales taxes and VAT taxes, and affiliate payments and tracking. You will need to deliver the product from your own website after the purchase, but [Clickbank.com](https://www.clickbank.com) handles everything else and sends you a check every two weeks for your share of the sales.

A third option is to use a shopping cart service like E-junkie.com or OneShoppingCart.com to process orders and deliver your digital products. These services will also manage affiliate sales, but you will be responsible for making payments to affiliates. You will also be responsible for managing refunds, sales and VAT taxes, and customer service. But, you will keep more income and pay fewer fees.

Promoting your product or website

There are four ways of getting traffic to your website. The first method is through paid advertising. The second method is through organic search traffic. The third method is through third-party referrals (affiliate and joint venture partners). In the fourth method is through social media referrals.

Organic search engine traffic is the least expensive method of getting traffic to your website. The key to organic search traffic is to publish top-quality content, perform basic on-site search engine optimization, and consistently build new incoming links to your website.

On-site search engine optimization involves making sure your keywords are in the title of your webpage, in the URL to your webpage, in the header tags of your webpage content, and have related keywords in the content of the page. It also involves having privacy policies on your website, contact pages, and site maps.

Article marketing is one powerful strategy for building links back to your website. I created several tools to speed up the process of generating new high quality articles and also for 'spinning them' (generating variations on the basic article to

prevent duplicate content penalties with search engines). The basic article marketing concept is to create relevant articles and place a referral link to your website in the author's resource box that gets published along with the article.

I have also created 2 software tools designed to organically build one-way links to your content slowly over time.

Joint venture partners and affiliates can help you promote your website in exchange for a commission on each sale. Connecting with a high-powered joint venture partner or affiliate can boost your sales dramatically more than making up for the commissions that you have to pay. When you publish a product through a website like Clickbank.com, there is a built in affiliate network available to promote your product. Although, it is still wise to go after affiliates in your marketplace directly.

Posting comments on Facebook and through Twitter can bring lots of traffic to your website. If you build a large following on Twitter or large base of friends on Facebook connected with the topic of your product, this can be an excellent way to generate large amounts of sales.

Pay-Per-Click (PPC) marketing involves purchasing clicks from Google AdWords or Microsoft's Bing networks to drive traffic from search engines through paid ads. Depending on your market, this can be cost prohibitive. But, it's the most direct and immediate way to get traffic to a new website. As long as it costs less to buy the traffic than you earned from sales it's worth the money.

Building a list

Once you have your websites up and running or your products created and selling its wise to begin building an e-mail marketing list. You can search for prospects in your niche by offering special reports, videos or other premium content in exchange for people signing up for your e-mail list. You also want to keep a separate list for customers when selling your own products.

Building and maintaining an e-mail marketing list allows you to access customers and interested prospects over and over without spending additional money or effort to entice them back to your website.

A quick warning

It's easy to get distracted on the Internet. So setting up a work schedule and business plan is essential to success. Without them, you can waste hours doing pointless "research" and "social media marketing" that really comes to little more than surfing the web.

Stay focused and work your plan.

Closing Thoughts

As you work through your financial crisis make sure to reach out to your network of family and friends. Ask them to help you find opportunities. You never know who you're connected to!

Plan, plan, plan. Without a plan and a schedule, things just never seem to get done. Do not be afraid to give yourself deadlines. As the saying goes, "Fail to plan and plan to fail."

Focus on, and celebrate, every success. You will have up days and you will have down days. Keeping yourself positive and motivated requires an effort to focus on the positive. Reflect daily on all of the resources and opportunities that you have.

If you want to find the fast track to success, look for a mentor in your field. Follow their example. It's always easier to follow a trail made by someone successful than it is to blaze a new trail. Just make sure you're following somebody who knows where they're going.

Finally, do not give up! I believe in you, and I know that you can succeed.

Resources Section

Affiliate Networks

Clickbank.com

CommissionJunction

Shareasale.com

Amazon.com

Car Sharing Services

AvanCar.es

ZipCar.com

Classified Advertising Sites

CraigsList.com

eBayClassifieds.com

Kijiji.ca

PublicAds.eu

Coupon Websites

Coupons.com

CouponCabin.com

GroupOn.com

Shortcuts.com

SmartSource.com

Debt Counseling Resources

DaveRamsey.com

Free Tools

[Audacity](#) – Audio Recording and Editing Software

[Bubbl.us](#) – Online Mind Mapping Service

[CamStudio](#) – Video Screen Capture Software

[FreeMind](#) – Mind-Mapping Software

[GIMP](#) – Image Processing Software

[GoogleDocs](#) – Online Office Suite Tools

[GoogleKeywordTool](#)

[Jing](#) – Video Screen Capture Tool

[Kompozer](#) – HTML and CSS Editor

[OpenOffice](#) – Alternative to Microsoft Office

Freelancer Job Boards

[AssociatedContent.com](#)

[DemandStudios.com](#)

[Elance.com](#)

[Guru.com](#)

[Odesk.com](#)

[Rent-acoder.com](#)

Shopping Cart Services

[E-junkie.com](#)

[OneShoppingCart.com](#)

Menu/Meal Planning

AllRecipes.com

E-mealz.com

OrganizedHome.com