

# How to find more cash

Some of us will have budgets in place, with every dollar allocated but there's only one problem. You wind up about \$250 short. Every month.

You have a couple of choices to make to find more cash. You can reduce your spending. This may mean cancelling gym memberships you're not using, trying to find better deals with insurance, telcos and energy providers, asking your bank for a reduction in your interest rate, switching banks for a better deal and more.

Or you can also choose to increase your income. This might mean asking for a pay rise, starting a business on the side, getting on eBay to sell some unused items in your wardrobe, garage or the kids' cupboards, taking on a boarder, or getting a second or third job. You might moonlight as an Uber driver, Deliveroo deliverer, pop your granny flat on Airbnb, offer your services on Airtasker or Fiverr, tutor or be paid for surveys.

These choices will help you achieve your 12 month goals and the life you're designing for yourself.

Moonlight as an Uber driver or Deliveroo deliverer



Starting a business on the side



Ask for a pay rise



Selling some unused items in your wardrobe, garage or the kids' cupboards on ebay



Offer your services on Airtasker, fiverr, tutor or fill out surveys online



Pop your granny flat on Airbnb

