

# YOUR FINANCIAL LEVERS:

## INCOME UP, EXPENSES DOWN

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### **Increase Income**

Adjust W4 Freelance writing  
Coordinate events (weddings, parties, etc.)  
Delivery Services  
Thrift and resell  
Social media management  
Do consulting work  
Participate in market research  
Run errands  
Offer pet-sitting & grooming  
Create a podcast  
Becoming a virtual assistant  
Rent out equipment (tools, baby supplies, etc.)  
Translation services  
Create a blog  
Home cleaning  
Yard work services  
Craft handmade goods  
Create websites or domains  
Tutor online/in-person  
Drive for ride-sharing services  
Write and self-publish a book  
Rent out a parking space  
Detail vehicles  
Offer power washing  
Offer IT services  
Teach music or other lessons

### **Decrease Expenses**

Meal planning  
Buy generic brands  
Cancel unnecessary subscriptions  
Negotiate bills (internet, cable, insurance, etc)  
Shop sales & use coupons  
Cut down energy usage  
Use public transportation or carpool  
Reevaluate insurance policies  
DIY home repairs  
Limit impulse purchases  
Cancel unused memberships  
Use public libraries  
Meal planning & prep  
Repair instead of replace  
Explore free educational resources  
Negotiate rent if possible  
Focus on preventative health measures  
DIY gifts  
Refurbish furniture  
Use public resources or entertainment  
Buy non-perishables in bulk  
Unsubscribe from marketing emails  
Grow a garden  
Optimize health insurance  
DIY car maintenance  
Use energy-efficient appliances