

Maximizing Income Brainstorm

If your monthly expenses are greater than your income, there are 3 options:

1. Cut back on spending
2. Make more money
3. Do both

If you have already cut out as much spending as you possibly can, think about some ways to make more money.

- Seek more hours or a raise at your job
- Get a second job or pick up gig work
- Sell stuff – ebay, Craigslist, yard sale
- Monetize a hobby
- Adjust voluntary deductions from paycheck
- Supplement with public benefits
- What else?

Ways to make more money	Pros	Cons



For one-on-one help with personal finances, call the Prosper Centers at 737-717-4000.