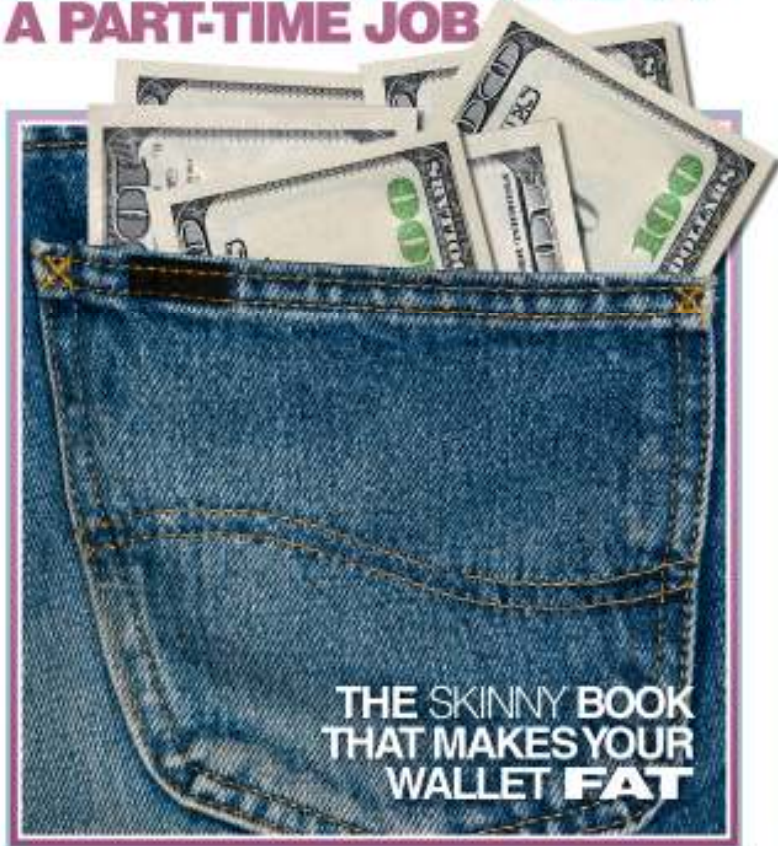


# 12 WAYS TO PUT MONEY IN YOUR POCKET EVERY MONTH WITHOUT A PART-TIME JOB



by Jennifer S. Matthews

*Excerpt from 12 Ways to Put Money in Your Pocket Every Month Without A Part Time Job: The Skinny Book that Makes Your Wallet Fat*

## Introduction

***12 Ways To Put Money In Your Pocket Without A Part-Time Job.*** Is this title fact or fiction? Well, in a few short pages, you will surely find out!

Why are you reading this book?

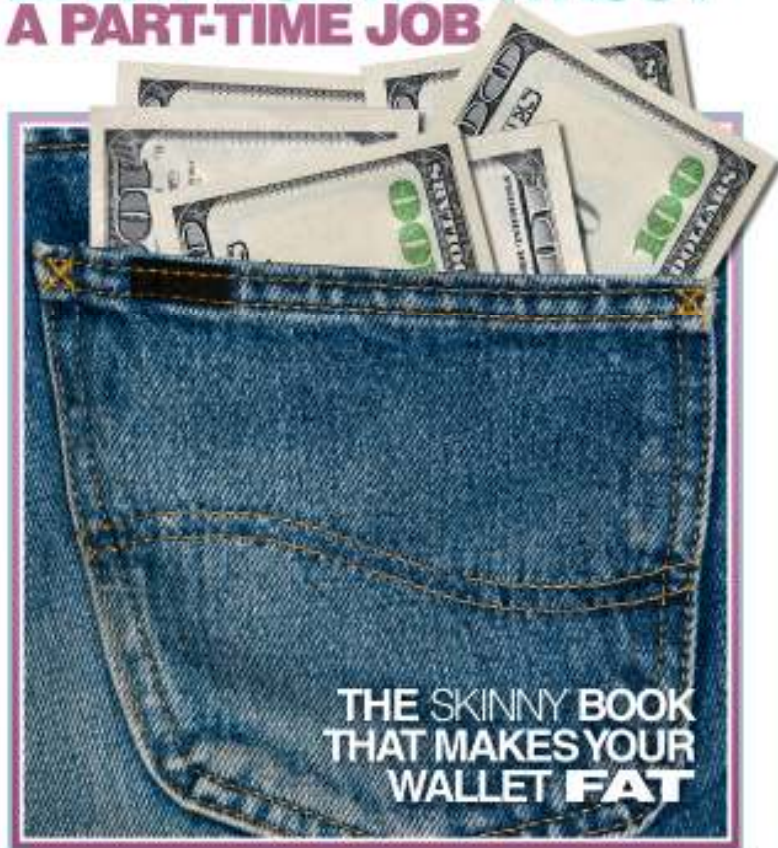
- A. Working a part-time job and want to quit
- B. Need to have more cash available every month
- C. Laid off or do not have job security
- D. Curious
- E. Don't believe the title, so reading to prove yourself correct
- F. Other

Be honest with yourself. If your answer is A through D then most likely, you have some financial questions or challenges that you may or may not understand, or may not be willing to face. According to articles in Forbes magazine and Huffington Post, Warren Buffet, one of the United States' wealthiest people, admitted to making financial mistakes and to having financial concerns in this economy. If Mr. Buffet can be open and honest, the rest of need to confess too!

Even if you still have your income, declining property values and decreases in retirement and college savings funds have created challenges and/or concerns for many. For the millions who lost their income, the challenges and concerns are even greater.

Many people do not really understand money, nor do they know the right financial questions to ask because the subject is not taught in most homes or schools. So to make up for the lack of understanding, many people cover the problem with part-time jobs; or they keep pretending that things are OK; or they believe that things are going to get better on their own. Another big outcome of this lack of understanding is a lack of

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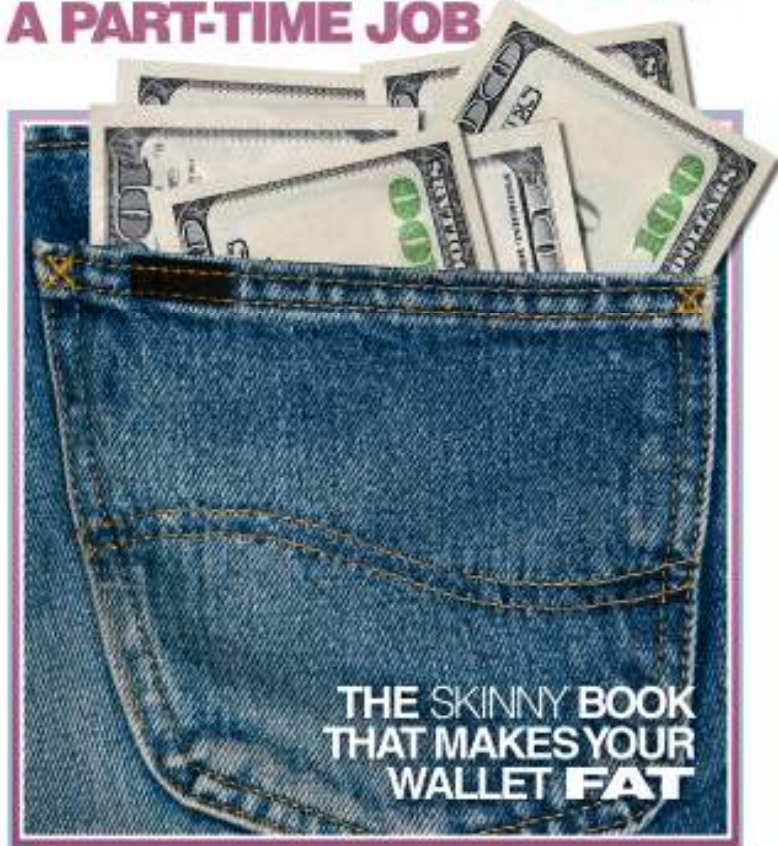
good, consistent money management skills and habits. However, the changes in the economy are forcing people to pay close attention to their finances and to consider new ideas and options – and that’s great!

It is very important to accept that you probably have some financial challenges, and then COMMIT TO YOURSELF that you are going to **consistently take massive and immediate action** to solve your financial challenges so you can begin to breathe easier and eventually no longer be part of the financially struggling population! For most people, this means regularly spending time working on tasks you don’t like or don’t want to do. However, the pay off is huge! Accept the fact that you did not get into your current financial condition overnight, and therefore know that you will not get out of it overnight, and therefore know that you won’t get out of it overnight. Additionally, understand that you will have to work hard at turning your money around – but you can make it happen!

Consistently using all of the information in this book every month for one year will create new spending habits, new ways to manage money, and a bank account that proves your success! This is the result of the commitment you just made to yourself to consistently take massive and immediate action on your finances.

Let’s put this another way... Think about your past vacations, family reunions, celebrations, or other major occasions you planned. Let’s pretend that you are planning another one six months from now, and we’ll use an island vacation in our example. What are the steps you need to take to make this island vacation fabulous? Some of the steps are: choosing an island, getting airfare, selecting a hotel, getting your passport, and looking for fun things to do while you are there. As the date gets closer, you start thinking about what you will wear, what you need to buy before you get there, traveler’s checks, and so much more!

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Hopefully this trip planning example made your mind wander to a beautiful, far off exotic place! Now as we snap back to reality, how is it that most of us have no problem spending months planning vacations, retirement parties, family reunions, and other special occasions, but we don't take nearly the same amount of time planning how we spend the paycheck we get every other week (or however often you are paid)? It's this regularly scheduled income that sustains our existence in life; however, we don't consistently plan for how we will spend it! This is exactly what a spending plan (or budget) does for us and why we all must have one!

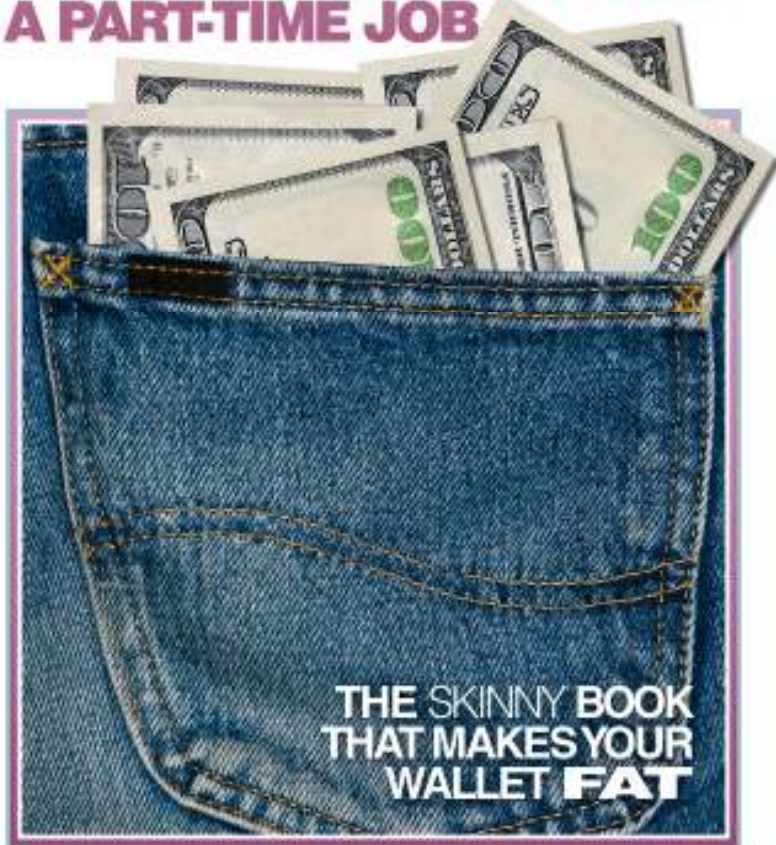
According to Kim Khan in an article for MSN's Money Central, 43% of Americans spend more than they earn.<sup>1</sup> This means people making \$25,000 a year often spend far more, say \$30,000 and up! People making \$100,000 a year, often spend over \$120,000. So, it doesn't matter how much money you make, because when you spend more than you make you will create financial challenges! This spending statistic was reported prior to the collapse of the housing and financial markets. With so many people ending up with mortgages they could not afford, the numbers of people spending more than they earn, and how much more over their earnings they are spending, has actually gone up.

Without a spending plan and a self-commitment to improving our finances, it is very easy to get used to the habit of spending more than we make because buying for ourselves and others makes us feel good in a world that can sometimes make us feel not so good. However, when income goes down or even goes away, or a critical unexpected expense pops up, it hits us harder because we are already spending more than we make, which means the money gap that needs to be closed is larger. You may be surprised to know how many people have combined

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<sup>1</sup> Khan, Kim. How Does Your Debt Compare.  
<http://moneycentral.msn.com/content/SavingandDebt/P70741.asp>

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balances that are less than \$200 in their primary checking and savings accounts on the day before payday – even prior to the country’s economic downturn!

To make it more difficult for us to spend less, the financial industry, the media, and society are constantly bombarding us with messages that encourage us to spend, Spend, SPEND! Everyday we’re constantly and repeatedly bombarded with ads for things to make us happier, skinnier, fatter, more popular, more relaxed, lazier, sexier, prettier, and more. Then the financial industry tells us that for everything else we want, we can pay for it with a credit card!

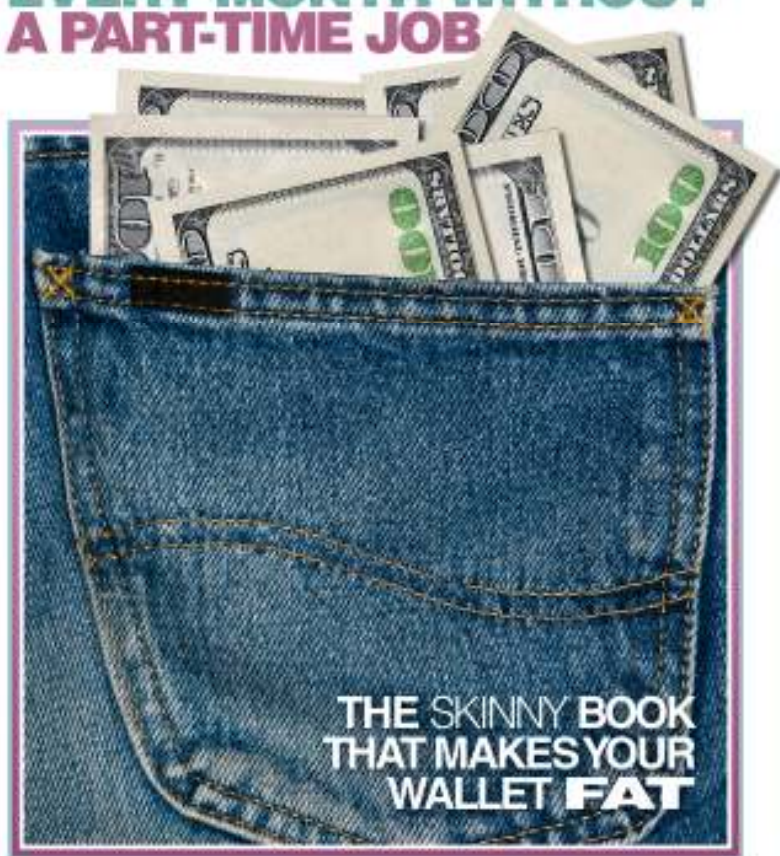
Advertising is everywhere! The constant repetition of these messages helps keep many people in spending cycles that make it hard to address our financial challenges. These various industries want all of us to stay in spending cycles that benefit them financially instead of benefiting *our* wallets. These industries don’t want you to stick with the 12 simple ways to create money explained in this book. They don’t want you to start creating cash to resolve your financial challenges!

Financial challenges can come from spending more than is being earned, decreases in income, mortgage and real estate issues, carrying balances on credit cards every month that you can’t pay off, unexpected expenses, and more. The statistics on the numbers of households carrying at least one credit card balance every month range from high to staggering, depending upon the source.

Here are few questions to answer. If you answer ‘yes’ to any one question, this book can help!

- Have you ever had a heated discussion with your spouse or significant other over money?
- Have you used Caller ID to screen bill collectors?
- Did you ever not go out with friends because you didn’t have the money?
- Have you ever denied your child something they really wanted or could use because of money?

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You are not alone if you answered ‘yes’ to any of these questions. However, if you take massive and immediate action on what you are about to read, that will change these answers in the future!

## Creating Money with Money Opportunities

This book shares 12 simple ways to create a minimum of \$240 in extra money every month by looking at 12 expenses most people have, and then showing how to adjust each expense by a minimum of \$20. That is a minimum of \$240 back in your pocket every month, which is almost \$3,000 every year!

However, most people who read earlier versions of this book actually created much more than \$240 every month! If that’s enough to make you breathe easier financially then you may not need to get a part-time job! To create *your* money, you have to be very honest with yourself and you have to commit to sticking with each of these 12 steps each and every month.

Each of these 12 expenses is an opportunity for you to create money, so we call them Money Opportunities. Years ago one of my financial mentors taught me a principle that I have come to live by: “Money is only an idea. People who lack money simply lack ideas”. The 12 Money Opportunities in this book are ideas that when used consistently will create money for you each and every month.