Ways to raise cash

- 1. Money is the only thing in this world for which a person can do anything. If you feel you are tight on cash, you can take a daily wage job. Such a job won't pay you much but you will at least earn something.
- If you are in need of cash, you should check the classified listings both online and offline.
 Sometimes you can find a job that interests you bit otherwise you can find an easy manual labor which can be even a one day job.
- 3. EBay is a great option to satisfy all your money vows. The stuff that you bought when you had extra money could be easily converted back through selling it in on EBay.
- 4. Take up online surveys. Online surveys help you to earn some easy money. Filling up a survey is quite simple and five dollars for a 15 minute survey won't hurt you. Instead it will give you some money for your payouts.
- 5. You can do small but physically tiring jobs like mowing lawns of your friends or neighbors for certain amount. It will pay you more. Money always remains money, it doesn't matter which way you earn it.
- 6. Well, if you are really falling short of cash, you will have to swallow your pride deep inside and get a second job.
- 7. Second job does not necessarily mean that you have to go out and work as a labor. It can also be done online from home. Even few hours of work will relieve somewhat of your financial strain.
- 8. If you don't want to advertise online or put up your stuff on EBay, you can hold a sale in your own house i.e. a yard sale. In this way, you don't have to spend money on advertising. Simple and cheap banners will do your work.
- 9. Gold can be converted into money fast and efficiently. Due to recession, gold prices are soaring and you can easily exchange your gold jewelry for a huge amount of cash depending upon the god you possess.
- 10. Medical studies and ongoing researches can help you in many ways. You can participate in the various studies they conduct, trials and surveys. Extra cash flows but keep in mind the negative medical consequences though surveys and studies don't hurt.
- 11. You can donate blood in order to raise money. Also, you can separately donate your plasma directly to the donation center and receive payments for the donation. If you are in sound mental and physical condition, you can also donate your plasma twice a week.

- 12. Review your credit history. Check your credit card for reward points and contact the credit card company for the process of redeeming your reward points. Credit card companies usually pay by cash or gift card of the same value as the reward points. Both options are suitable as you can further redeem the gift card to buy grocery or other stuff.
- 13. Selling random stuff online can help you ease the process of raising cash. You have to select what you want to sell and then advertise then on specific websites which are particular to your stuff. For e.g. if you want to sell books, sell at sites like Amazon.com which is specific for books.
- 14. Pawn shops accept almost everything and anything of value and give money instantly. So, if you have something of value, pawn shop is the place to be.
- 15. Sell commodities like electronics stuff, computer equipment, jewelry, and also sports equipment in good condition for easy money.
- 16. If you owned a business earlier, you can easily cash in by selling the extra furniture or other office equipment that you don't need any more. The best way to do it is by auctioning. An auction guarantees that your stuff will fetch best value price.
- 17. If you are employed but not satisfied with your income, the best possible way to raise cash is to work overtime. Since the recession, the budget has decreased but the workload is ever increasing. You can talk to your boss about working overtime and fix a settlement.
- 18. If you are in a habit of collecting loose change, it will certainly help you with your situation. You have to just bring together all the change that you have and roll the coins in the wrappers provided by your banks. This will give you cash notes in return and you will feel much better about it.
- 19. Finance can also help you to raise quick and various amounts of cash according to your need and business requirements. There are many sources to get finances for your business but the banks are the most trusted in this sector. Private financers also lend money but they charge higher rates of interest.
- 20. If you want to start up a new business falling short of cash for equipment, you can lease what you need. This reduces the pressure of paying money at once. You can keep paying in short intervals and eventually the equipment will be yours.
- 21. If you are not in a condition to approach the bank for finance due to bad credit history or any other reason, you can approach Community Development Financial Institutions (CDFIs) but the only condition is that you should have a valid and fruitful idea if you want them to support you financially.

- 22. Microloans are new types of loans in which you can ask for little amount of cash. This allows you to borrow only as much as you need. Many banks have started giving money in the form of microloans as it is beneficial both to the bank as well as the customer.
- 23. When short of money, you have two options either to sell your expensive assets or to mortgage them. If you decide to sell you assets, you will always regret selling them cheap. But on the other hand if you mortgage them with a bank or a broker, you have a possibility of getting your assets back when you save some cash and pay the bank.
- 24. Bank loans are an old and trusted way to raise as much cash as you want. But the main problem with the bank is the huge rate of interest they charge. If you are unable to pay the installment on time, it can seriously damage your credit history.
- 25. If you are raising cash for setting up a small business, you can get an SBA loan easily. Small Business Administration (SBA) guarantees loans to owners of small business with the motive of boosting the economy.
- 26. Need a loan but don't want it to affect your credit history in any way, you can find an investor to guarantee your loan. Private investors look for customers who can utilize their money and generate profit.
- 27. You can sell the stocks shares that you own. Shares of companies benefit you certainly when the company is making profit. Choose an appropriate time with the help of a share market broker to dispose off shares owned by you.
- 28. If you own a company and need more money to expand, you can have your own stocks shares thereby enabling the public to invest in your company. But people only invest their money if you provide them guarantees.
- 29. Look out for financers that offer Venture Capital who will invest his money in your company for equity i.e. you will have to sell an agreed number of shares to him for his investment thereby making him a partner in your business.
- 30. Saving money when your business flourishes can be a much better option than it seems to be. When your business goes down, you can rely on the saved cash for all your needs. This is very beneficial as it saves you from stress and also the interest rates that you have to pay if you borrow.
- 31. It is very important to analyze for what purpose you want to raise cash. If it is business, you can get a loan but if it is personal, it's better to explore your options first than to hurry. Sometimes the urgency to raise cash is just an illusion which can pose a threat in the future.

- 32. If you are expecting some business deal to click or waiting for a payment to be cleared, till then you can rely on credit cards. This also gives you an opportunity to increase your reward points which can be redeemed later.
- 33. Innovative ideas can help you raise a lot of money. If you are an extrovert person, you can host game nights like bingo, monopoly, poker etc. Advertise your event with bright colors and charge per entry. If it's a success you can make it a weekly affair.
- 34. Online pages can be created specifying why you want the money. You can send the link to your family, friends and asking them for small donations via credit card. This can seem a bit rude but it gets you the money.ffr
- 35. If you have a retirement account, you can raise cash by withdrawing money from it. But this option should be discouraged as the money is for the security of your future. But if you are in need of cash, retirement money is more useful than borrowing from a money lender.
- 36. A passion of collecting antiques and collectibles like stamps and coins can fulfill your need of cash. You can auction them or make people bid for the collectibles. It can raise you quick and more cash but you will have to part with your collections.
- 37. Life insurance policies and prior investments in mutual funds can help a lot in raising funds. You can easily borrow money against a life insurance policy and also it gives funds at lower interest rates as compared to banks and the payback options are flexible.
- 38. Making money on internet has become a relatively simple process now. You just have to see the advertisements and the job postings and apply accordingly. You can raise a considerable amount of cash even by freelancing.
- 39. If you have a good attitude and knowledge about any topic whether technical or analytical you can make money from internet. Blogging has opened avenues which lead to more cash now.

 Many people are taking up blogging as their full time work.
- 40. You can join affiliate programs of any ecommerce website on the internet. Post advertisements on their behalf and attract customers. These websites have a fair payment process and offer to pay per customer that you bring to the website.
- 41. Social networking sites provide numerous opportunities to earn cash from them. Almost every person likes to stay connected to these websites. So you can post advertisements or make a page for yourself displaying your portfolio and your business profile which is directly converted to cash.

- 42. Online data entry and email marketing jobs can help you raise quick cash. As these jobs require more time and effort, these jobs are generally outsourced to freelancers. But you must be willing and competent to grab the opportunity.
- 43. If you are raising funds for nonprofit work, then you can create a simple web page stating the exact reason of the fund raising. Ask the visitors for donation gently. Describe the cause in such a way that they feel compelled to donate something.
- 44. You can become a commission agent if you have links to various agencies. You can simply outsource jobs to the people. In this way you can raise cash without much effort.
- 45. If you have personal videos that you don't mind sharing with the world, then you can upload these on YouTube or other media sharing websites. You can earn through the advertisements displayed along with the video.
- 46. Earn money by sharing files on relevant file hosting websites on the internet. Whenever a user clicks on the link provided by you and downloads a file, you get paid almost instantly. You can provide an unlimited number of links on any number of websites.
- 47. Revenue sharing forums offer you revenue either monthly or weekly. They pay you for the traffic you bring to their website. This can be done through referrals and you can earn reward points as well.
- 48. If you are unemployed and looking for a home based job, then you can be a Virtual Assistant to an employer. The employer will send you tasks on a daily basis and you have to accomplish the tasks on his behalf.
- 49. Provide reviews for the new software launched in the market. Software companies and vendors pay the reviewer well so that he writes a good review about their product which in turn can boost their product sales.
- 50. You can charge commission for converting one currency to another and vice versa. In this way 5-10 percent commission can be charged for every transaction that takes place through you. It can be easily set up if you have a PayPal account.
- 51. Various companies hire people for mystery shopping. The mystery shopper has to shop and dine at various stated locations and provide reviews about the products he bought or the places he dined at.
- 52. An interesting way of making money online by translating text material from one language to another. But this requires you to learn an additional language. Well, if it is paying you well, you should not be affected by learning another language. Also it can benefit you in many possible ways.

- 53. Translation work can be done offline also. You can be employed in an office where you have to translate documents from one language to other. This is good also because your skills are needed to do this job and not your money.
- 54. If you love art and craft and are creative enough, you can easily design logos for companies as well as the new products to be launched by them. In today's world, branding is very important and every commodity can be identified based on a unique and appropriate logo. So, designing logos can help in your free time can help you raise cash.
- 55. Testing games both online and offline can give you that extra cash that you have been looking for. Games are mixed with a fun filled environment and dives the tester a good atmosphere to work in. You will not feel burdened and would seem as you are passing time by playing games and also making money.
- 56. Every webmaster looks for quality back links to their website to increase their page rank and get more people to visit their website. One way to get more back links is to comment about the website on different blogs. You can offer your services to the webmaster and in turn he will pay you for commenting on a blog post. This is an easy and simple way to make money online.
- 57. Email reading jobs are scattered throughout the internet. You can easily find a job where you just have to open the mailbox and check the emails by clicking a link or so. But the compensation provided for such job is quite less but in accordance with the effort required.
- 58. You can create resource hubs which are a repository of topic wise information provided free for the users to access and download. The money making part comes through the advertisements displayed on your resource hub. Whenever a user clicks an advertisement, a certain amount is transferred to your account.
- 59. If you have a passion for photography, you can sell your photos online by posting them on the appropriate website. This can fetch you double cash i.e. when you keep your photos for sale, the website pays you for hosting and when a customer buys your photo, the agreed sum is transferred to you after the website takes its share.
- 60. Writers are in high demand these days. You can earn money by writing web content or just a guest writer for a blog.
- 61. Creative writers and technical writers are usually well paid but depending on the quality of writing that they provide. It's a skilled way of earning some extra cash. Such jobs make you more creative and versatile as a writer.
- 62. Cash can also be raised by borrowing against your personal residence or any other property owned by you. Second mortgage can also be an option but is usually discouraged.

- 63. If you are running extremely tight on budget, you can consider selling off your car or any other vehicle owned by you. This will help save the gas expenses and also the vehicle maintenance charges.
- 64. You can also tutor kids about a subject they study in school. You can earn serious cash by giving the kids tuition on any topic of your expertise. This way you can transform the knowledge that you have accumulated over the years into your paycheck.
- 65. Your trash can or cluttered garage could be yet another source for money. Aluminum, steel and many other materials can be recycled for profit. This recycling activity makes your pocket a bit heavier and your house a bit cleaner. Plus you help the environment through recycling.
- 66. If you are serious about earning extra cash, you could also explore the option of providing child daycare services. As everyone is short of time these days, it can be a turning point for your business.
- 67. Focus groups that offer qualitative research opportunities by asking a group of people about their perceptions, beliefs and attitude towards a concept or an idea. Such groups generally have a sharp criterion but if you fit in, you can earn well.
- 68. When the budget is extremely tight and you don't see any other viable option, you can try renting your stuff to people you know. This way you will get a small but fixed income on regular basis.
- 69. If need be, you can approach a catering agency for part time work. Catering agencies always have requirements for one work or the other. They can guarantee you employment just for the weekend if it suits you. You can continue your weekly job and serve as a waiter or bartender on the weekends.
- 70. You can offer your friends and known people to set up computers and other related equipment for them. Also you can tell them about the maintenance that has to be done after a fixed time. This guarantees cash for the present as well as the future.
- 71. You can seek employment in window cleaning companies that clean the windows of skyscrapers and have maintenance contracts with various companies. Window cleaning jobs can pay you more than other part time jobs because of the high risk involved in it.
- 72. Lastly, you can buy and sell used cars. In this way, you can earn commission on every sale you make and also you will be able to set yourself up a decent business.