

Income Producing Strategies

Most parents who place their children in a Christian school do so out of a strong desire to be obedient to the Word of God which commands in Proverbs 22:6, "*You train up a (your) child in the way he should go; and when he is old, he will not depart from it.*"

God did not say "*a way*"; He said, "*The Way*". This leaves no alternatives. God left no options. He said, "*...learn not the way of the heathen...*" (Jeremiah 10:2). The way of the heathen is the way propagated by humanistic progressive education that invades secular schools, retracting the Bible from its midst, rejecting the concrete and personal revelation of God in Jesus Christ, rebelling against the Holy and moral standards of the universe as found in the Bible, refusing to accept or recognize the validity of religious knowledge and experience, and removing the dignity and worth of a man as being created by God.

Obedience becomes the catalyst for supernatural provision. Obedience to God's Word and His voice leads to making right financial decisions. Furthermore, receiving God's financial provision relates to the level of obedience. "*If ye are willing and obedient, you shall eat the good of the land: but if ye refuse and rebel, ye shall be devoured with the sword: for the mouth of the Lord hath spoken it*" (Isa. 1:19-20).

The more willing and obedient parents are to God's plan and purpose, the more they will see financial provision. It is this trust in God's provision that results in continual financial increase. "*The Lord shall increase you more and more, you and your children*" (Ps. 115:14).

History in student accounts reveals that approximately 85 percent of our parents are trusting God each month so they can stay faithful to their tuition commitment.

Many depend upon creative strategies to earn extra money. Consider the following ideas:

1. **Second Job.** Get a second job. Even a part-time job can produce significant income.
2. **On Line Business.** Start an on-line business at home. There are many

suggestions found on the Internet. Investigate there completely before signing any agreements.

3. **Summer and After School jobs.** Have high school students get a summer job or an after-school job. Each year nearly a dozen students earn their own way through VCS.

4. **Garage Sale.** Plan a large garage sale; invite families in neighborhood to sell items at your site for a 10 - 20% commission. By using a few easy strategies, like posting fliers at grocery stores and Laundromats, making signs that can be seen from nearby busy streets and displaying your items in a department- store style, you can increase the amount your sale brings in.

Putting up plenty of signs is critical. The more people that come to your garage sale, the greater the potential you have to earn extra income.

5. **eBay.** Sell on eBay. Books, CDs, unused sports or exercise equipment, clothing, novelty items - people buy all kinds of things. Even if you're selling several small items, the money can add up.

6. **Door to Door Sales.** Look for simple easy products that can be sold going door to door – long use light bulbs for example.

7. **Retirement Programs.** Investigate borrowing money from retirement program at little or no interest.

8. **Educational Loans.** Use the Achiever student loan opportunity. Check with your employer for loan options.

9. **Cable TV and Cell Phones.** Cut costs by reducing family expenses on non-essentials, such as cable TV, cell phones. The cost for one or two extra cell phones adds up over the school term. Parents were able for years to get by with a standard phone. It is not critical that every student in the family has a cell phone.

10. **Support Letters.** Provide support letters to grandparents, aunts and uncles to help underwrite the cost.

11. **Insurance Policies.** Check life insurance policy for possible cash that has accumulated.

12. **Consignment.** Put clothes on consignment. This is an especially good way to get rid of clothing like fancy dresses (for example, old prom gowns and

evening dresses you'll never wear again) and other items that are taking up closet space.

13. **Household Services.** Perform household services. You can earn some money informally by letting friends, family, church members and others in your community know that you're available to clean their houses or apartments, or to take in ironing. If you find you have a knack and stamina for cleaning quickly and thoroughly, you can turn this into a regular, reliable way to earn extra money every month.

14. **Bake Sale.** Have a bake sale. Do you make chocolate chip cookies? Are yummy breakfast burritos your specialty? If so, why not bring in your items once a week to your job and sell them to coworkers and other businesspeople in the vicinity? If you don't have a job, what about a friend's workplace, a community center or a nursing home? Put the word out beforehand and gauge the response as you go, so you don't end up with a lot of leftover food. By talking up your home-baked goodies and arriving at the same time every day or every week, you may find that people start to anticipate your arrival.

15. **Sell homegrown fruits and vegetables.** You don't have to have a farm to produce delicious, organic produce. By presenting your goods in an appealing way (save the plastic or cardboard produce containers from the grocery store and tie them with a distinctive ribbon or desktop-printed label), you give them purchase appeal.

16. **Car Wash.** Have a family car wash. Enlist your spouse, your kids and their friends on a Saturday to hold a car wash. Talk to local merchants who have parking lots and ask them to donate the space, or set up an assembly line on your street. By naming the event ("The Annual Jones Family Car Wash") and highlighting an upbeat family goal ("We use this car wash to pay for the kids' extracurricular school activities"), you give people a reason to join your cause.

17. **Gardening Services.** Do gardening services. Mowing lawns is a perennial summer job for kids. If you have a mower, encourage your children to launch a business -- or do it yourself. In addition, you can also weed or haul gardening

rubbish to the dump (often garbage services won't remove it).

18. **Van services.** Provide man-with-van services., or, woman-with-van (or truck). This service is great for people who need to move a single piece of furniture or for young people who don't have a lot of stuff. If you're able to do moves on your own or with a helper like a friend or spouse, you can position yourself as a mother's helper (a woman living alone might feel more comfortable having another woman moving something into or out of her home). If you don't have a lot of physical strength, your husband and a cousin, uncle or son can do the heavy lifting and you can take care of scheduling and follow-up. A small classified ad in the local paper is an economical way to advertise.

17. **Paper Route.** Get a paper route. While we often think of paper delivery as a job for a boy on a bike, all kinds of people pick up extra cash this way. Because papers are delivered in the morning, it's possible to complete a route before the regular workday starts, or before your kids are up. (Just make sure you catch up on your sleep by going to bed early at night!)

18. **Dog walk and pet sit.** Owners are always looking for reliable pet-care services. Plus, if you stay home with your kids during the day, a regular dog-walking gig is a great way to get everyone out of the house for some fresh air and earn extra money. Put the word out at pounds, the ASPCA, the local veterinarian's and dog runs. Be prepared to provide references from anyone you've ever sat for before. Learn how you can also turn pet sitting into a home business.

19. **Babysit.** To provide regular child care in your home, you'll often need to be accredited and registered with the state. But occasional babysitting in your home or someone else's is more straightforward. You might already babysit for friends for free, but by reaching out in your community you can find parents whom you would feel comfortable charging a reasonable fee -such as those belonging to common churches, PTAs or playgroups. Depending on your schedule, you can position yourself as a last minute resource, a Saturday sitter while Mom does errands, a date night sitter and so on.

20. **Rent out a room.** This option might take longer than some of the others listed here, but it can provide steady income for a set period of time, or even indefinitely. It might require that your kids share a bedroom or that you give up a family room in the house, so everyone in the family should be prepared for the changes. And of course care should be taken to pick

carefully to ensure you get a trustworthy boarder. This is an especially good option if you live near a university or technical college. Eighteen to 22-year-olds will more likely be fine renting a room with kitchen privileges than older people, and you'll be able to rent on a semester basis.

21. **Trade/barter skills.** Maybe you're a carpenter who can build something for a plumber who can fix your clogged sink. Or maybe you're a dentist who can offer free cleanings to a veterinarian in exchange for free pet visits. Or perhaps you could design a website for a chiropractor who could give you free adjustments. The possibilities are almost endless. By reducing your expense in one area you will have more funds for tuition.

22. **Email Reading.** Get paid to read email. Online advertisers pay commissions to the paid email companies for sending their advertisements via e-mail to members who want to get paid for reading emails. When you receive a paid e- mail, in order to receive your cash you should click on the link and visit an advertiser's web site. Consider [-cash4offers.com](http://cash4offers.com)

23. **Surveys.** Get paid to take surveys. When you join paid survey programs, online merchants pay you for your opinions on their products and services. The problem is that in order to access top paid survey companies you have to pay an access fee. See, cash4offers.com.

24. **Product Offers.** Get paid to complete offers. Be paid for trying new products. Once again check on Cash4Offers.com and other product offer organizations.

25. **Shop on Line.** Get paid to shop online. You can earn extra money by being paid to try new products and shop on line. See [Cash4offers](http://Cash4offers.com) and WowEarnings.com.

26. **Marketing Programs.** Get paid for marketing affiliate programs. Join a marketing group and get paid to complete offers. Search the Internet for marketing programs. Check each of these out before signing any agreement.

27. **Hotel Service.** Work in a hotel Many hotels hire part-time workers in exchange for cheaper rates on rooms. Cleaning up after travelers may seem pretty disgusting, but it's an opportunity for quick cash.

28. **Donate Blood.** Not only can you earn cash but you can help others at the same time.

29. **Recycle.** Check with neighbors for items to recycle. Most are not on a recycling quest. With a little time and willingness to collect items, you can earn some good cash.

30. **Handicrafts.** If you've got a knack for crochet or can weave a basket at hyper speed, then selling some of your crafts can be used towards funding your tuition.

31. **Personal Assistant.** Become a personal assistant. Many professionals have too many tasks to do in one day and simply don't have the time to do them all. Tasks might include running errands, stuffing envelopes, taking cars for oil changes, etc. Send a letter of introduction to offices of doctors, lawyers and Realtors and you'll soon find yourself with a part-time job doing very easy work.

32. **Elderly.** Help the elderly. Many people would like help in taking care of Grandma in a nursing home or at their home. Run an ad in your local newspaper to advertise your services. Offer to drive your client to doctor appointments, shopping or take them for walks around town. You can also earn a good bit of extra cash by shopping for the elderly while you are already in the store buying your own groceries!

33. **Tutor.** Tutor students part-time. Contact the school or junior college and see if you can get on the list for tutoring. Take out an ad in the newspaper. Post your name on college bulletin boards.

34. **Clean boats.** If you live near the water, now's the time to start contacting marinas and boat owners. Help to winterize boats and in the spring there are plenty of opportunities if you are living near waterways. Washing a boat is a chore most owners don't want to do. Enter you. offer to clean their boat and come up with a price that includes the cleaning supplies. Place flyers in marinas (with their permission) and wait for the phone calls to come in.

35. **Motor Homes and RVs.** Do the same for motor homes. Visit motor home parks and offer to wash motor homes for a reasonable price.

36. **Realtors.** Coordinate mailings for Realtors. Realtors are constantly doing mass mailings of letters and postcards-especially now with the market being down. Take a flyer to local real estate offices showing your prices for stuffing envelopes or putting stamps on postcards. Earn their trust by delivering the finished goods back to them and allowing them to be the one putting them in the mailbox.

37. **Auto detailing.** Similar to cleaning boats and RVs, put some flyers up advertising your car cleaning expertise. As with many service related jobs, doing the best service possible will help you get some word-of-mouth clients.

38. **Deliver phone books.** You know how once per year you'll come home to see the local yellow pages on your doorstep? You may have thought there was a phone book fairy that came in the night but you're wrong. People like you and I are working part-time delivering the books. Contact your local telephone company to find out how you can take part.

39. **Swimming pools.** This is a great pre-summer extra money maker. It is difficult to find a reliable pool cleaner. Get some flyers in the hands of those who have pools before they find someone else!

40. **Home Watching.** Start a home watch business. If you live in a seasonal area, there's a great opportunity for you to make money watching houses for absentee owners. Water plants, run appliances, check all doors and windows to ensure they're locked down. You'll want to get licensed, bonded and insured for this but the money will make it worthwhile.

41. **Clean houses.** If you can clean windows of homes you can also clean the entire outside as well as the inside. It would help to get licensed, bonded and insured.

42. **VHS to CD.** Turn old VHS tapes to DVD. Many people have family videos on VHS and would love to have them on DVD. Charge a flat rate for the first DVD (e.g., \$25) and then charge \$10 for each additional copy. You'll find that someone will buy a DVD and then they will have family members calling you for additional copies!

43. **Data entry.** Although a little tedious, data entry can earn a fair amount of money online. Look online for opportunities or check with data companies in your area and local real estate offices. Contact attorney's for typing and transcription opportunities.

44. **Ironing.** Offer to Iron other people's clothes. People are busy and if you offer to iron their clothes and pick up/drop off at their office, you would set yourself apart from the cleaners.

45. **Substitute teach** at school. Teachers have doctors and dentist appointments just like everyone else. Their children get sick and they have to take care of them. When these events happen, the school needs a substitute teacher. Check with several schools to see what requirements they place on subs (don't forget the private schools) and how much extra income you could earn.

46. **Used Books.** Sell used books on Amazon.com - not just your books but all the books in your neighborhood.

47. **Garage.** Rent your garage to someone who has an antique car or to someone who lives in an apartment and doesn't have access to a garage.

Items to think about when earning extra money. 1) Get everything in writing; 2, consult with a qualified tax adviser for mileage and other potential deductions; 3) try to get payment up front; 4) ask for referrals from your existing clients; 5) follow all local, state, and federal laws, especially when dealing with children.

There are also several proven ways to reduce expenses.

Avoid temptations. We're all subjected to 24/7 advertisements and promotions and have born the brunt of marketing campaigns. Just try sitting through your favorite popular program on television without feeling like subliminal messages are being programmed straight into your brain through not-so-subtle endorsements and commercials. How do you avoid the temptation to consume? Easy. Avoid the source of temptation. Watch less or no television if you can help it, especially commercials.

Use grocery coupons and buy generic items. Develop a routine that involves organizing and collecting coupons and coming up with a system for buying items. Work on becoming a savvy, smart shopper, buy generic items, shop on sales days.

Pay off credit cards. Keep a limited number of credit cards. If you're going to use cards at all, go for those with 0% APR or those with rewards, like cash back credit cards. Better yet, cut them all up and use cash! You'll spend 12% to 18% less if you make it a habit to use cash in your transactions.

Make a list. Always prepare a shopping list before you go out and buy anything. This will help you stay focused on what you need to buy rather than on what catches your eye when you're out on your shopping trip. This should help curb impulse purchases.

Pay your tithes first and then yourself. Designate a certain amount of money and have it set up to move automatically into your savings account each month: aim to save at least 10% of your gross income. By doing so, you pay God "first," then pay yourself; it's money that is "out of sight" and hopefully "out of spending reach". In

other words, if you don't see this money sitting in your checking account, you're less inclined to use it.

Cut out your vice habits and drains on your dollars. If you're serious about cutting the fat out of your budget, try to hit those things that aren't really doing much for you. Here is a common list of money drains you could probably do without: coffee, soft drinks, bottled water from convenience stores, manicures, car washes, weekday lunches out, vending machine snacks, interest charges on credit card bills.

Shop at discount stores and outlets. Buying in bulk will help you save money and in the long run will help you spend less. It's just more economical to visit discount stores.

Buy used. Want 50% or more discounts on anything? Look for used items. A great buy on a used vehicle could save thousands of dollars instead of purchasing a new one.

Downsize. The moment you downsize, whether it be your car, house or your entire life, you'll immediately notice what a big break you'll be giving your wallet. Everything we own these days requires some amount of maintenance, and what many people don't realize is how much it costs to sustain the stuff we buy. Realize that the bigger your car, house, or hobby, the more money you normally end up shelling out to maintain them. Clearly, downsizing and "simplifying" means less maintenance and therefore, less money.

Save on Food Costs. According to the U.S. Department of Labor, the average American family of four spends \$8,513 per year on groceries -- that's \$709 per month! And many of us blow our budgets further on restaurant meals.

Making bigger shopping trips less often will cut down on your impulse buys. In fact, almost half of all shoppers go to the store three or four times per week. Shoppers making a "quick trip" to the store usually purchase 54% more than they planned, according to a study published by the Marketing Science Institute. If you go to the store three times a week and spend \$10 on impulse buys each trip, that adds up to \$120 extra per month. But if you go only once a week, you'll spend \$40 per month on impulse buys. That saves you \$80 per month, or \$960 per year. Consider making a two week menu.

Allow family members to pick meals and require a vegetable and salad for each meal. Shop in bulk using a list. Serve homemade soups and breads with meals. Cut meat in small pieces; family members

feel like they are getting more and allow the kids to eat at their friends and grandparents whenever invited.

Avoid large packages of fresh produce to avoid spoilage; frozen produce will extend the shelf life of all your fruit and vegetables. Buy products you will actually use instead of substituting just because it's on your list and the only item available. Are you really going to enjoy that box of cereal that's not your regular brand, or is it going to sit on your shelf?

Use a Budget. For many, this is a miracle word. Begin with a budget for birthdays and Christmas. Draw names at Christmas among family, office staff, and other social groups that you would normally purchase a gift for everyone.

Plan Your Errands. Write down the errands you have to run and plan your travel route to help reduce costs. Combining several trips during the week into one day will reduce transportation costs.

Manage Entertainment Dollars. Renting a movie and popping your own corn is less expensive than having to go to the movies. Wait until the new releases come out on DVD.

Eat at Home. Eating out is not cheap, especially for a family of four. If you have to eat at a restaurant, only get water and pass up the coffee and deserts. When possible, split meals. Most portions are more than most people need

Save on Utilities. Turn off lights when not in use or when rooms are not occupied; the same goes for computers, printers and other electronic devices. The idea that it takes more energy to turn on a light than to keep it on is completely false, as turning on a light only burns as much electricity as burning it for fractions of a second.

Energy efficient bulbs really work. This is an investment that will pay off over time but there is a significant savings to be gained. Open the drapes during the day for light instead of burning electricity. Only use electricity when you absolutely need it.

Monitor the HVAC to moderate temperatures and use setback thermostats. When you leave the house, set your thermostat to an "away" setting (a note of caution here: don't set it so far from comfortable that it takes an inordinate amount of time to return to comfort when you get home: 65°F in the winter and 80°F in the summer might be reasonable numbers to use).

Consider investing in ceiling fans – you can get these for as little as \$20 and they dramatically reduce cost of heating and

cooling by circulating the air more efficiently. If your expenses are already low, and you won't be staying where you are for long, you may not save enough to pay for the fan, however.

Run the dishwasher only when full, better yet, do the dishes by hand once in a while. Invest in a shower-reduction kit – they cost nearly nothing and will start saving you money immediately. They work by reducing the flow to the shower head and the change is barely noticeable.

Learn to take quicker showers – an inexpensive egg timer is a good way to help. When brushing teeth do not leave faucet running.

Repair Leaky Toilets. this is an enormous waste of water and easy to fix.

Lawn Watering. Cut back on your lawn watering to minimum needs. If you have a pool, keep it covered when it's not in use to reduce evaporation – also, if it's heated this will dramatically increase evaporation as well. Only heat your pool to keep it from freezing, and invest in a thermal blanket.

Pay Bills and Credit Cards. Paying bills and credit cards on time will help avoid finance charges.

Postpone purchases. Delay those purchases you have planned as much as you can; or make purchases in installments (unless you get charged for it) to buy yourself some time and stagger the financial load. It's almost as good as saying "no".

Address your insurance costs: The fastest way for some people to reduce monthly expenses will be in the area of health, auto and life insurance. Companies that sell those products are incredibly competitive. Get some bids from different companies. When you do this, bear in mind that lower initial premiums will not always be the most cost efficient!

Auto Insurance. Look at your deductible. Don't jump to increase your deductible – analyze the entire plan based on your needs and expectations; do a risk analysis first. If you have a long history of good driving and you own your car, outright, you might consider a high deductible to save on premiums.

Health Insurance: Investigate alternatives. Shop around for plans that are consistent and cost efficient with your lifestyle. Consider your actual needs rather than wants.

Life Insurance: There is no question that this is important – for many people. The rule of thumb for someone with a family is

three to five years' replacement income. We all would like to leave our loved ones wealthy in the event of our demise, but not at the expense of your quality of life right now and keeping your children in a Christian school.

Home (and Renter's) Insurance: This can be a large expense and many home owners have no idea how much they're paying because it comes out of their house payments – out of sight, out of mind. Review your plan with your agent. Are your personal possessions really and truly worth the \$250,000 you have on the policy? Also look for areas that are lacking. Is water damage covered; snow damage; hail damage? Think whether or not you'll need those. Is anything important excluded? Is anything irrelevant included? Yes, Great-Aunt Martha's rocking chair has sentimental value but do you really need a special rider to cover it?

Use Scrip Cards. Scrip cards can be used to build up cash savings that can be applied to the cost of a private school. The school can set up a fund to transfer money into parent accounts. Visit [GreatLakesScrip](#) for more information.

Clothing Savings. Thrift shops in nicer neighborhoods have the nicest used clothing. You can often find designer clothing there. Sometimes the tags are still on the items. Another good place to find clothing are the outlet/discount shops that are near big malls. There are also many on-line clothing discount outlets.

Save on Driving Techniques. Research shows that drivers can save up to 37 percent on fuel costs by driving habits.

a) Stop driving fast. Apply brakes easily and coast to stop signs rather than rushing to the sign and then hitting the brakes; b) Slow down. People waste a lot of gas for the chance to get there a little earlier. Plan ahead and take your time; c) Use cruise control except when a lot of hills are on the route which causes your car to shift gears; d) Keep proper pressure in your tires. They will deliver better gas mileage; and, e) avoid excessive idling.

The rule of thumb is, if you are stopping longer than a minute, turn the engine off. A poorly running engine is a huge waste – even a spark plug change can make a big difference, as can clean oil.

UPDATED on-line opportunities. See Clark Howard website

<http://clark.com/employment-military/work-home-guide/>