

**IndieBizChicks.com Presents**

**“25 Ways To Earn Extra Cash  
Before The Holidays”**



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Good Luck!!

## The Holidays Are Coming!!

As I write this, it is early September..... The beginning of the "burr months" (as in September, October, November, December... they all end in the "burr" sound and, for the most part, they are "burr" as in cold....).

While I was growing up, it was not unusual for my Mom to start Christmas shopping in September... it may seem like the holidays are far off, but they are sneaking up on us fast. Trying to squeeze all those holiday gifts into the budget can be hard.

In an effort to make things a little easier this year, I have listed 25 ways to make some extra cash. Most of these things can be done from home with your computer; however, there are a few things that you can work within a local market.

None of these are "get rich overnight" schemes. Each of them will take hard work, but if you start putting that extra work in now, you may be able to make enough profits to pay for some of those holiday gifts. Keep that hard work up after the holidays are over, and you'll have a much heavier wallet in 2008.

## Direct Sales



This can be an “iffy” topic; some people have a bad taste in their mouth from direct sales, some look down upon the industry, and yes, it does cost money to start up.

However, there are some positive things to mention, too. It can be relatively easy to start making money with this industry. There are many companies to choose from, everything from kitchenware, food products, craft supplies, make-up, kids’ toys, and more.

You don’t need any technical experience, either. Plus, the holiday season can be a great time to start this as people are seeking out gift ideas. You can start offering them your new product. To start researching companies, contact the [dswa.org](http://dswa.org) or Google the term “direct sales companies”.

## Affiliate Marketing

If you are new to internet marketing, you may not be familiar with the term “affiliate marketing”. In this method of marketing, a person signs up with a company or business as an “affiliate”. The company will provide the affiliate with a unique link that identifies them to the company. The affiliate can place these links on their website, blog, or even in emails. When someone clicks on their link and makes a purchase, the company pays the affiliate a commission.

Many companies offer affiliate programs, from big name corporations such as Amazon.com, Target, and Apple. Many small companies and people with home businesses offer affiliate programs for their products, ebooks, and so forth.

To get started, think about your target market and what they would be interested in. If you sell vintage clothes, your target market may be interested in books about vintage styles; handmade jewelry or purses; etc. You can sign up with Amazon as an affiliate and promote books about vintage clothes or you can find some other products you think they'd like.

To determine if a company has an affiliate program, take a look at their website and see if you can find a link that says something such as "affiliates" or "associates". This may be located on the bottom of the website or on the "contact us" page. If you can't find a link, email the company and let them know you are interested in joining as an affiliate. They may be able to work something out with you.

There are also some companies such as Commission Junction ([www.cj.com](http://www.cj.com)) and LinkShare ([www.linkshare.com](http://www.linkshare.com)) that specialize in handling multiple affiliate programs. You can set up an account with them and scroll through their listings to see if there are any companies you are interested in becoming an affiliate for. To learn more about affiliate marketing, visit <http://www.indiebizchicks.com/a/affiliate-marketing.htm>

## Start An Affiliate Program



If you have your own product or service, you can offer an affiliate program to increase your sales. The beauty of an affiliate program is that you can have a virtual army of sales people, and you only have to pay them when they make a sale.

Yes – paying commissions to affiliates will cut down on your profits some what, but you will be making more than enough sales to make up for it. As one person, there is only so much you can do, only so many hours you can work, etc. If you can sell 100 items a month, imagine how many items you can sell if there are 100 people helping you sell your products

You can learn more about starting your own affiliate program by visiting

<http://www.indiebizchicks.com/a/affiliate-manager.htm>

## **Add Contextual Ads To Your Website Or Blog**

If you already have a website or blog, adding contextual ads to it can help you generate some money. With this type of program, a company will give you a small amount of HTML to add to your site or blog. Ads will be shown that are relevant to the type of content you already have; for instance, if your site happens to be about scrapbooking, ads that appeal to scrapbookers will be displayed. When one of the people visiting your site clicks on these ads, you will earn a commission. A great example of this program is Google AdSense ([www.google.com/adsense](http://www.google.com/adsense))

## **Sell Ad Space On Your Website / Blog / Ezine**

If you currently have a website, blog, or ezine you can sell ad space in order to make some extra money. Now, selling ad space has both positive and negative sides. For starters, if you have a popular site or newsletter, it can be a quick way to make money. On the other hand, constantly sending traffic away from your site may work against you in the long

term, and it can get to be a pain to keep track of which ad is running when and if the person paid, etc. Offering it on a short term to earn some extra cash can be a great option, though.

## Start A Blog

There are several ways to make money with your blog, such as placing affiliate links and contextual ads such as Google AdSense on it, as well as selling ad space. Some companies will even pay you to post about their products or services ([www.payperpost.com](http://www.payperpost.com) is one service, but you can find more by doing a Google search).



To earn a nice amount of income with a blog, you'll need some traffic, which can take time to build up. Starting a new blog in order to make money before the holidays will work best for people who already have a website, mailing list, or customer list that you can promote your new blog to. If this a new concept to you, you might want to check out a guide I found on how to start a craft blog at <http://www.indiebizchicks.com/a/craft-blog.htm>

## Start A Podcast

Again, if you already have some sort of web presence, you can open up new revenue sources by starting a podcast. You can use it to promote your own products, products you are an affiliate for, and sell sponsorships and advertising (you can mention a business or the business owner can

create their own commercials, similar to what you would hear on a local radio station).

Using a service such as Audio Acrobat makes it very easy to start a podcast. You can record audio using a phone or an internet microphone. Audio Acrobat will store the audio files for you, and you can place the audio on your site or blog via a customizable streaming audio player or through a link that allows your listener to download the audio straight to their computer. The service makes it easy for you to add your podcast to iTunes, as well.

To learn more and get a free trial, visit:

<http://www.indiebizchicks.com/a/audio-acrobat.htm>.

If you need some Podcasting tips, visit:

<http://www.indiebizchicks.com/a/shoestring-radio.htm>

## Telecommuting



Telecommuting can be a great option, especially if you already have a day job or work on your business full-time, as many telecommuting positions allow you to work entirely from home (some do require that you work part of the time at the employers' location).

To find these types of positions, visit

[www.justonlinejobs.com](http://www.justonlinejobs.com)

## Sell Your Writing

There are websites that pay for articles you have written. The amount will vary on the subject you write about (some subjects are higher in demand than others). To learn more, visit sites such as [www.helium.com](http://www.helium.com) and [www.associatedcontent.com](http://www.associatedcontent.com)

## Create An Information Product

An information product can be any type of information, such as a written guide, an Mp3, a video, etc. Creating an information product can be a great way to earn residual income.

You put in the work to create the product once, and you can sell it over and over again. If you deliver the product digitally, such as through a link where people can download the files right to their own computer, you don't have to worry about printing or shipping costs.



It doesn't matter what type of business you have; you can always add some type of information product. If you are a photographer, perhaps you can create a guide that teaches people how to take better pictures. If you sell jewelry, you can create a guide that provides tips on organizing jewelry or how to use jewelry in unexpected places (in replace of a napkin holder, etc). For more tips on creating information products, visit <http://www.indiebizchicks.com/a/info-product.htm>

## Create A Coaching Program

What are you an expert in? What do you know that other people want to know, and would pay to learn? Are you a great scrapbooker, an awesome copywriter, or even a fantastic bargain hunter? Share what you know with others (and get paid for it) by creating a coaching program.

Coaching programs that run 4 – 6 weeks work really well. You can write up a guide each week (or pay someone else to write it for you) and send them to your students each week. You can meet with your students once per week on a conference call line (you can find free conference lines by doing a Google search) to discuss that weeks' lesson and go over any questions they have.

Another option is to set up a message board and correspond with your students that way. You can allow them to post a certain amount of questions per week and you can log in and check the posts each day. You can control the privacy settings so other members do not see what questions others are asking, or you can allow full access, enabling everyone to correspond with each other.

If you have a website with a c panel hosting, check to see if you have fantastico. If you do, installing a message board is very easy; you just need to push one button! If you don't have fantastico and don't want to go through the hassle of installing a message board on your server, you can find free message boards that are remotely hosted. Perform a Google search and choose the one that best fits your needs.

## Start A Membership Program

Membership websites, forums and ezines are all the rage right now. Your members pay a monthly fee each month, which provides you with a steady, reliable income. For an example of a great membership site (and a free 7 day trial), visit [www.indiebizchicks.com/a/mm.htm](http://www.indiebizchicks.com/a/mm.htm)

## Start A Virtual Assistant Business



If you have administrative skills, you can start your own virtual assistant business. Also known as a VA, a virtual assistant performs tasks such as answering emails, booking flights, submitting articles to directories, updating websites, research, and more. They may choose to specialize in a certain area or handle a multitude of tasks. As you may have guessed from the term “virtual”, a VA works from home and connects with their clients via phone and email. To learn more about starting a VA business, visit [www.indiebizchicks.com/a/va.htm](http://www.indiebizchicks.com/a/va.htm)

## Start A Service Based Business

If you don't like to handle administrative stuff, you can still start a service based business that will allow you to earn some extra money before the holidays get here. Web designers, graphic designers, ghostwriters, copywriters, and transcriptions are all in demand. More and more people are turning to the internet to earn money and need people to help them with various tasks associated in running an

internet-based business. You can find openings through websites such as [www.elance.com](http://www.elance.com) and [www.guru.com](http://www.guru.com).

## Plan Holiday Events

If you like to plan parties, this is the season for you. It could be your neighbors' Chrismukkah Celebration or a local business's New Years' Soiree... If you can plan it, you can get paid for it. Many people lack the vision, organizational skills, creativity and time to plan a memorable event. Start advertising your services now; a business may need you to plan a big event and the good spaces in town are going to go fast.



## Create An Event

If you like the idea of planning an event but need to work at home, you can create an online event, such as a craft expo. Many people love to buy homemade items to give as holiday gifts, but they may not have time to go to local craft fairs (or maybe there aren't any craft fairs local to them). By holding the event online, shoppers can log on and shop at their convenience. You earn money by charging a fee to the participating vendors.

## Become A Personal Shopper



Some people hate to shop, and some people just don't have time. If you love to shop, start getting paid for it by becoming a personal shopper. Think outside the box and market yourself to local businesses and professionals; they often buy gifts for clients and other businesses. And if they aren't doing that, explain to them that if they start, they'll solidify relationships and start receiving more referrals – plus, it's a tax write-off.

## Become A Personal Assistant

If you find someone who is really busy and enjoy being their personal shopper, extend the working relationship by becoming a personal assistant. You can earn a full-time income doing this by juggling several clients. You can get paid to run errands, drop mail off at the post office, pick up dry cleaning, etc.

## Become A Marketing Assistant

If you are marketing pro, you can earn money by becoming a marketing assistant. Get paid to create and distribute fliers for local businesses, write press releases, set up a myspace page for the technically-challenged, etc.

## Become A Professional Organizer

One of the most popular New Years' Resolutions is "to become more organized". Get paid to clean out closets and garages and give people a running start on their resolution.

## Become A Financial Assistant

It's almost the end of the year – and for most people, their receipts and other financial documents are a big mess. If you enjoy bookkeeping, becoming a financial assistant and get paid to help people get their tax info in order so they can file when the New Year hits.

## Sell Unused Items On eBay



If you have clothing you haven't worn, movies you are no longer watching, appliances you are no longer using, or other stuff that's just sitting in your house and taking up space, sell it on eBay. You'll make some extra money and your stuff will go to someone who is actually going to use it.

## Become An eBay Assistant

Some people are technically challenged and don't understand how the whole eBay thing works. Become an "eBay Assistant" and offer to do the work for people in your local area (take a picture of the item, list the item, ship the item to the winner, etc). In exchange for doing all the work, you keep a percentage of the item's selling price.

## Make And Sell Holiday Cards



If you have a knack for paper crafting, you can create and sell holiday cards. Lots of people love the look of homemade cards but are not creative to design their own. You can sell them online or through local craft fairs.

## Hold A Pre-Holiday Sale

This may be pretty obvious, but I thought I'd throw it in there, just to make sure it was covered. Whatever type of product you have, throw a sale in late November or early December.

## ...And That Wraps It Up

There you have it – 25 ways to make some extra money before the holidays. Good luck! For more business related tips, check out [www.indiebizchicks.com](http://www.indiebizchicks.com)

And if you think of something that wasn't listed here, please send the idea to [info@indiebizchicks.com](mailto:info@indiebizchicks.com).