



INCREASING MONTHLY CASH FLOW

WITHOUT CHANGING A THING!

Well sort of.....



# Find Your Top 3 Expenses and Get The Right Card for Each

Next, take a look at your monthly income statements, and find out where the **majority of your money** is spent.

Everyone is different, but many of our clients spend a lot on things like travel, restaurants, and basic business or office expenses.

There are plenty of cards like the American Express Simply Cash Card or the Chase Sapphire Card with no annual fee that offer 3-5% of these exact categories.

For instance, some people spend \$1,000's on hotels in just a few months. Running all of these charges using the right credit card and earn 2 free weeks worth of hotel stays... that is a **GUILT FREE VACATION** my friend!

Compare that to what would have been low interest with a normal credit card, and it's a no-brainer to switch.

So take a look at your statements to find your biggest expenses, and then double down on the cards that are going to save you the most.



I have said it time and time again, there is no magic pill.

But we can certainly stop the leaks and also take advantage of what is freely being offered.

No extreme couponing here ok. Simple steps to increase your monthly cash flow on things you already use. I want to say this changes constantly but save this document. Everyone has their own level of comfort and goals. These are only ideas for cash flow & "Suggested Credit Cards" to have for offset accounting and rewards. As long as you are temporarily using the banks money while your assets suppress your debt, I do not have a preference but I prefer variety.

1. Blue Cash Preferred® Card from American Express ( 6% cash back) - [american express blue cash](#)

2. Discover - IT (5% cash back on most purchases) Changes quarterly - [Discover -IT](#)

3. Capital One - Venture for restaurant and travel purchases

4. Citi 2x Cash Back Card

You can also check out [www.nerdwallet.com](http://www.nerdwallet.com) for other offers if you want skymiles or reward points. Those usually do not equate to as much as cash unless they are offering some huge bonuses.

Take advantage of buying (using rewards cC) and paying with gift cards.

- BUY GIFT CARDS FOR THE BONUS MONEY!! You can often get \$60.00 worth of product for a \$50.00 gift card purchase.
- Plastic is plastic, call it debit, credit, gift card... it all spends the same way - electronically!
- *EVERYBODY* has a rewards program, JOIN all the **free** ones, **DO NOT SIGN UP FOR THEIR CREDIT CARDS**
- Do not keep a bunch of plastic cards - download the phone app **STOCARD** so you can scan all of your rewards cards

Remember you are going to STOP letting the banks use your money everyday..... you are going to use theirs!

- ⇒ Get cash back from EBATES - <https://www.ebates.com/r/RANDYL488?eeid=28187>
- ⇒ Get cash back from Be Frugal - <https://www.befrugal.com/rs/LQVOUJE/> you will get a check every month and it will give you alerts if participating stores are selling it cheaper. For ex - Dewalt drill at Lowe's may cost \$10 less at Home Depot - a pop up will make you aware. VERY helpful! *Be careful of offers you don't need (almost all)* - **Only use Printable coupons.**
- ⇒ Set up an account with <https://www.g2crowd.com/> this account will send you request to write a quick review of products you already use. It takes about 10 to 15 minutes and they compensate you with \$10 Amazon Gift Card or Starbucks Gift Card use same as cash.
- ⇒ This is another account that does the same thing: [https://www.capterra.com/general-review/?utm\\_campaign=ref\\_au-25056662](https://www.capterra.com/general-review/?utm_campaign=ref_au-25056662)
- Compare all flights to this site for the best prices: [www.skyscanner.net](http://www.skyscanner.net). also check stand by rates
- Meatless Mondays. will save the average home \$520.00 a year on groceries. (BONUS: It's healthy for you!)
- Also cook a little extra and take it for brown bag lunch the next day or freeze. Find ideas here: <http://heavenlyhomemakers.com/meals-to-feed-to-a-large-crowd>.
- Make a list!! Do not go grocery shopping without a list, don't be afraid to buy some things in bulk or in generic brand
- There are several smartphone apps to get local ripe produce cheap or free. Here is an example: Check out <https://www.fallingfruit.org> or <http://www.treehugger.com/green-food/have-youever-tried-urban-foraging-interactive-online-map-can-help.html>
- Enjoy breakfast for dinner. Breakfast is typically the least expensive meal of the day. Have it for dinner once a week or more if you really like it. It will save you money on your grocery bill.
- REVIEW ALL INSURANCE POLICIES - once a year at least
- Sell your body... not what you think. A healthy adult can donate plasma twice a week for \$70 or so. I wouldn't call it a career but it pays for something and it helps save lives, double benefit!
- Tutor a student. If you have an expertise you can find students to teach here: <https://www.wyzant.com>
- Donate old clothing, get a receipt so you can get the tax deduction
- Have a yard sale, sell on EBAY or donate but get rid of junk and turn it into money!

- Check rates at [www.hoteltonight.com](http://www.hoteltonight.com)
- Only drink water when dining out. Depending on family size, this will save you \$10 or more not considering gratuity
- Only do out for dessert instead of dinner. It's all about the time together not the meal.
- Shop after the holidays for the next year
- Raise the thermostat while you are gone, only a few degrees but it makes a difference. Most are programmable.
- Go out and have fun, for free. Check local events near your home town. Enjoy life, don't watch it on a computer screen!



Balance:  
20.00 USD

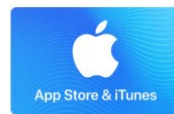
Please select your card option below for redemption details!

\*VISA is the only option that can be redeemed outside of the U.S.

eCards



Amazon.com



Apple iTunes®



Starbucks



Visa® USD



Hi Randy,

You probably got a lot done this week. Why not earn a **\$10 Amazon gift card**, too? We'll send you one, and all you have to do is leave a review of a software that impacts your workday.

[WRITE A REVIEW](#)

Happy Friday!



Outreach Team  
G2 Crowd



G2 Crowd, 20 N Upper Wacker Drive #1800, , Chicago, IL, 60606, United States