

FEB 2024 - NO 80 - PRICE \$5.99



# THE FOCUS

Something For Everyone.

# FEBRUARY 2024

## 7 PRACTICAL WAYS TO BUILD INCOME

2024 IS A GREAT TIME TO TRY  
YOUR DREAM LIFE

## SAY NO TO RESOLUTIONS SAY YES TO ENTREPRENEURIAL MINDSET

# STILL LIVING THE DREAM

## ONE GROUP IS HONORING AND MAKING BLACK HISTORY

THANK YOU MAYOR LEA FOR ALL  
YOU HAVE DONE FOR OUR CITY



THE OFFICIAL MAGAZINE OF THE  
JUSTICE BUSINESS ECOSYSTEM CENTER

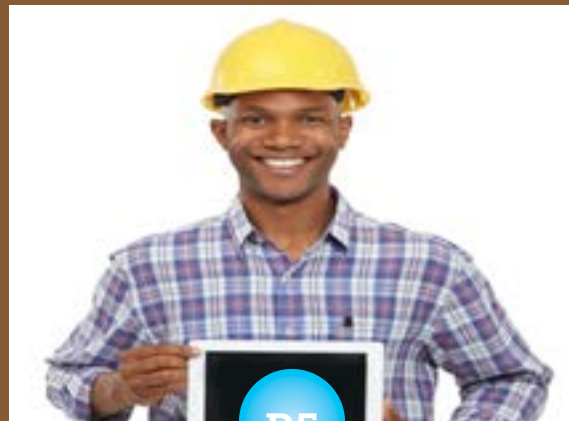
CULTURE | BUSINESS | ORIGINATORS

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## Years of The Focus Magazine



### EDITOR'S MESSAGE



## HELLO

The Focus Magazine has been a voice for a group of innovators to project the positivity we desire to see, and make it manifest

## I'M TOM A. PAGE-ROSE

Twenty twenty-four is here!  
It is great to feel that moving in Acting Faith has allowed us to continue with this platform. Not only that, we have started off the year with contracts, subcontracting other businesses from the community, and working off an endowment established from our constant Daily Grind.  
Getting it out the mud, hits different when you can actually look back at this very publication over the past decade to see the difference a faithful few locked in could do.  
We are still playing the hottest music everyday on Focused Radio and we are extremely excited to announce new content coming to NFETv.

Thanks for believing in Us!  
STAY FOCUSED MY FRIENDS!

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## THE TRUTH IS

"The Focus" Magazine is a rising star among regional publications that reflects a new and balanced perspective on Arts, Entertainment, Sports, Business, and Community. We stay FOCUSED through support from communities that want to know more about what's happening around them.  
Each month "The Focus" spotlights small businesses, entrepreneurs, community events, political topics fashion and the arts. With our headquarters located in the heart of the Star City (Roanoke, VA), we are cultivating markets in Richmond, 7 cities, and Northern Virginia. With our media presence, we are poised to stay relevant and influence what people are talking about and doing.



# MENU

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- Chicken Parmesan

## SIDES

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- Baked Macaroni and Cheese with Gouda, Prosciutto & Chives
- Parmesan & Chive Mashed Potatoes
- Collard Greens with Smoked Turkey
- Baked Sweet Potatoes with Candied Pecans & Maple Crème Fraiche

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- Strawberry Shortcake

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# ENTREPRENEURSHIP VS. ENTREPRENEURIAL MINDSET:

## Unleashing the Power of Innovation in Workforce Development

In today's rapidly changing business landscape, the concept of entrepreneurship has evolved beyond starting and running a business. It has become a mindset, a way of thinking and approaching challenges with innovation and resilience. This essay explores the difference between entrepreneurship and an entrepreneurial mindset and highlights the importance of cultivating an entrepreneurial mindset in workforce development. By understanding

and embracing the entrepreneurial mindset, individuals can unlock their potential, drive innovation, and thrive in the ever-evolving world of work.

**Understanding Entrepreneurship:**  
Entrepreneurship is traditionally defined as the process of starting and managing a business. Entrepreneurs are often perceived as risk-takers and business owners who

create new ventures. Examples of successful entrepreneurs, such as Steve Jobs and Elon Musk, highlight their impact on the economy and society. However, there is a shift towards recognizing the limitations of this narrow definition of entrepreneurship. The emergence of the entrepreneurial mindset as a broader concept emphasizes the importance of innovation, adaptability, and problem-solving skills in all aspects of work and life.

**Exploring the Entrepreneurial Mindset:**

The entrepreneurial mindset is defined as a set of attitudes and behaviors that foster creativity, resilience, and a growth mindset. Individuals with an entrepreneurial mindset possess the ability to identify opportunities, take calculated risks, and learn from failures. Cultivating an entrepreneurial mindset in workforce development is crucial for preparing individuals to thrive in a rapidly changing world. This can be achieved through education and training that incorporates entrepreneurship into school curricula and provides opportunities for hands-on learning and real-world problem-solving.

**The Benefits of an Entrepreneurial Mindset in Workforce Development:**

An entrepreneurial mindset brings numerous benefits to workforce development. Firstly, it drives innovation and adaptability by encouraging individuals to think outside the box and embrace new technologies. Organizations that embrace an entrepreneurial mindset are more likely to stay ahead of the competition and respond effectively to changing market dynamics. Secondly, an entrepreneurial mindset encourages problem-solving and critical thinking, which are essential skills in the workplace. Individuals with an entrepreneurial mindset are adept at finding creative solutions to challenges and are not afraid to take risks. Case studies of individuals who have used an entrepreneurial mindset to overcome obstacles demonstrate the power of this mindset in driving success. Lastly, an entrepreneurial mindset promotes collaboration and teamwork. Collaboration is crucial for fostering innovation and achieving collective goals. An entrepreneurial mindset encourages individuals to work together, share ideas, and leverage each other's strengths, leading to the formation of successful entrepreneurial teams.

**Strategies for Developing an Entrepreneurial Mindset:** Developing an entrepreneurial mindset requires self-reflection and personal development. Individuals need to cultivate self-awareness and identify their strengths and areas for growth. Strategies for self-reflection and personal growth include setting goals, seeking feedback, and continuously learning from experiences. Mentors and role models also play a significant role in guiding individuals towards an entrepreneurial mindset by providing guidance, support, and inspiration.

Embracing continuous learning is another crucial strategy



for developing an entrepreneurial mindset. In a rapidly changing world, individuals need to embrace lifelong learning to stay updated with industry trends and acquire new skills. Online courses, workshops, and professional development programs provide opportunities for individuals to enhance their knowledge and develop the entrepreneurial mindset.

Creating an environment that fosters entrepreneurial thinking is essential for workforce development. Organizational culture plays a significant role in promoting an entrepreneurial mindset. Organizations should create an environment that encourages innovation, risk-taking, and collaboration. Leadership support and recognition of entrepreneurial efforts are vital in fostering an entrepreneurial mindset among employees.

**Conclusion:**

Cultivating an entrepreneurial mindset is crucial in today's dynamic and competitive business landscape. By embracing the entrepreneurial mindset, individuals can unlock their potential, drive innovation, and adapt to the ever-evolving world of work. Workforce development programs and organizations have a vital role to play in fostering an entrepreneurial mindset through education, training, and creating an environment that encourages innovation and collaboration. By prioritizing the development of an entrepreneurial mindset, we can empower individuals to thrive in the future of work and contribute to the growth and success of their organizations and communities.





## THE DREAM INITIATIVE



Zuheil is a Multi-Passionate mom of 4, Autism Awareness Activist & Business Owner-CEO of BH CE. Mamá multi-apas

The Dream Initiative's vision is to see all families desiring to live in America, have a pathway to a safe and legal transition into US citizenship with tools and resources to sustain a healthy family unit on their pursuit of the American Dream, that contributes to the country's workforce and entrepreneurship

Learn More at [www.TheDreamInitiative.us](http://www.TheDreamInitiative.us)



# ENGAGING YOUTH WORKSHOP



a high turnout of youth service providers from across the Roanoke Valley. The participants actively engaged in discussions and shared their experiences and challenges in working with young entrepreneurs. The workshop provided a platform for networking and collaboration among the participants, fostering a sense of community and shared purpose.

The “Engaging Youth through Entrepreneurship” workshop, held on November 28, was a collaborative effort between the WEBe Academy and TAP/This Valley Works. The workshop aimed to empower youth service providers from the Roanoke Valley with the knowledge and tools to engage young people in entrepreneurship. The workshop was made possible through the Gun Violence prevention grant, which recognizes the importance of providing alternative paths for youth to succeed.

During the workshop, participants learned about the differences between “Entrepreneurship” and “Entrepreneurial Mindset.” The facilitators emphasized the importance of instilling an entrepreneurial mindset in young people, as it can ignite their potential and pave the way for future success. The workshop provided insights into various strategies and approaches to foster an entrepreneurial mindset among youth.

The workshop was a resounding success, with

In addition to the workshop, several initiatives have been put in place to encourage and support youth in their entrepreneurial endeavors. These initiatives include mentorship programs, access to resources and funding, and ongoing training and development opportunities. The WEBe Academy and TAP/This Valley Works are committed to providing ongoing support to youth service pro-



viders and young entrepreneurs, ensuring that they have the necessary tools and support to succeed.



interactive sessions and hands-on activities allowed participants to apply the concepts learned and develop actionable marketing plans for their respective organizations. The workshop fostered a collaborative environment, encouraging participants to share ideas and best practices.

Overall, the “Engaging Youth through Entrepreneurship” and “Marketing to Youth” workshops facilitated by the WEBe Academy and TAP/This Valley Works were highly

The second workshop, “Marketing to Youth,” took place on December 13 and built upon the foundation laid in the previous workshop. This workshop focused on equipping youth service providers with the knowledge and skills to effectively market their programs and services to young people. The workshop explored various marketing strategies and techniques tailored to the youth demographic, taking into account their preferences, interests, and communication channels.

successful in empowering youth service providers and equipping them with the knowledge and tools to engage young people in entrepreneurship. The workshops not only provided valuable insights and practical strategies but also fostered a sense of community and collaboration among the participants. The initiatives put in place to support youth entrepreneurship will undoubtedly contribute to the growth and success of young entrepreneurs in the Roanoke Valley.

The workshop provided practical insights and case studies on successful marketing campaigns targeting youth. Participants learned about the importance of understanding youth culture, trends, and preferences when developing marketing strategies. The workshop also highlighted the role of social media and digital marketing in reaching and engaging young audiences.

Like the previous workshop, the “Marketing to Youth” workshop was well-received by the participants. The





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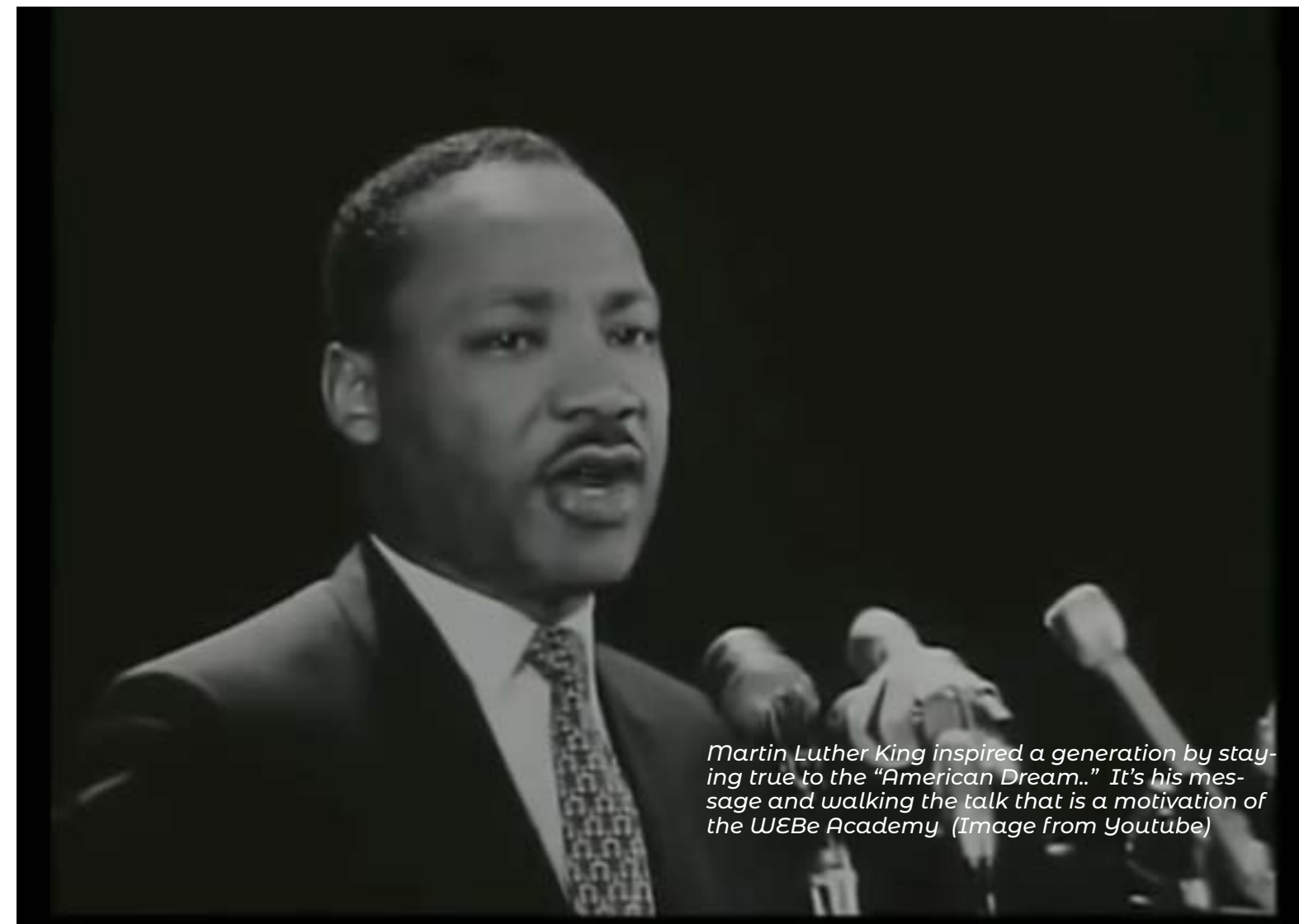
# THE YOUNIVERCITY



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*Martin Luther King inspired a generation by staying true to the "American Dream..” It's his message and walking the talk that is a motivation of the WEBe Academy (Image from Youtube)*

In his iconic "I Have a Dream" speech, Martin Luther King Jr. spoke of a future where individuals would be judged based on the content of their character rather than the color of their skin. Today, a group of unlikely entrepreneurs from diverse ethnic backgrounds have come together to exemplify this vision in the world of business. Over the past four years, these ten companies have formed the Workforce plus Entrepreneurship equals Business Enterprise (WEBe) Academy, creating a community ecosystem built on justice for all. Through their collaborative efforts, the WEBe Academy has supported community action projects, empowered entrepreneurs through their web portal, and facilitated connections between major businesses and rising

entrepreneurs. This article explores the inspiring journey of the WEBe Academy and highlights the importance of business ecosystems in driving commerce in the global marketplace.

Building a Community Ecosystem: The WEBe Academy is a testament to the power of unity and collaboration. Despite their diverse



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backgrounds, these entrepreneurs have recognized that by working together, everyone achieves more. By embracing the principles of justice, equality, and inclusivity, the WEBe Academy has created a community ecosystem that fosters growth and opportunity for all its members. Through shared resources, mentorship programs, and networking events, the academy has cultivated an environment where individuals can thrive and succeed, regardless of their ethnicity or background.

**Supporting Community Action Projects:**

One of the key initiatives of the WEBe Academy is its commitment to community action projects. Recognizing the importance of giving back, the academy has actively engaged in projects that address social and economic challenges faced by marginalized communities. By leveraging their collective expertise and resources, the academy has made a significant impact in areas such as education, healthcare, and environmental sustainability. Through these projects, the WEBe Academy not only uplifts communities but also demonstrates the power of business as a force for positive change.

**Empowering Entrepreneurs through a Web Portal:**

The WEBe Academy understands the challenges faced by aspiring entrepreneurs, particularly those from underrepresented backgrounds. To address this, the academy has developed a comprehensive web portal that provides valuable resources, guidance, and support to budding entrepreneurs. From business planning tools to access to funding opportunities, the web portal serves as a one-stop destination for individuals looking to start or grow their businesses. By democratizing access to information and resources, the WEBe Academy empowers entrepreneurs to overcome barriers and achieve their full potential.

**Connecting Major Businesses with Rising Entrepreneurs:**

One of the key strengths of the WEBe Academy lies in its ability to bridge the gap between major businesses and emerging entrepreneurs. Through strategic partnerships and networking events, the academy facilitates connections that benefit both parties. Major businesses gain access to innovative ideas and diverse perspectives, while rising entrepreneurs receive mentorship, funding, and valuable market exposure. By fostering these connections, the WEBe Academy not only promotes economic growth but also fosters a culture of inclusivity



and diversity within the business community.

**The Importance of Business Ecosystems:**

Now, more than ever, business ecosystems are crucial in driving commerce in the global marketplace. The WEBe Academy serves as a shining example of how collaboration and inclusivity can lead to economic success and social progress. By embracing the principles of Martin Luther King Jr.'s vision, the academy has created a model that celebrates the content of character and promotes equal opportunities for all.

In a world where diversity is a strength, business ecosystems that prioritize justice and inclusivity are essential for fostering innovation, driving economic growth, and creating a more equitable society.

The WEBe Academy stands as a testament to the enduring legacy of Martin Luther King Jr. and his vision of a world where individuals are judged by the content of their character. Through their commitment to justice, equality, and collaboration, these unlikely entrepreneurs have built a thriving community ecosystem that supports and empowers individuals from diverse backgrounds. The academy's dedication to community action projects, support for entrepreneurs, and connections between major businesses and rising entrepreneurs exemplify the transformative power of business ecosystems. As we celebrate Martin Luther King Jr.'s legacy, let us draw inspiration from the WEBe Academy and strive to create business environments that embrace diversity, promote equality, and celebrate the content of character.

**GET INVOLVED WITH...**



The Justice Business Ecosystem Center and all the initiatives to support revenue generating mechanisms for our community at [www.NuFocused.com](http://www.NuFocused.com)

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# Justice Business Ecosystem



Building is what we do

Providing much needed resources and support mechanisms with equity, diversity, and inclusion in mind to minority owned as well as all other disadvantaged businesses to assist them to achieve success within the first two years of launching their business idea is the main focus of the

**Workforce + Entrepreneurship = Business Enterprise**



# Cohort Celebrates

NuFocusedX (NFX) is a non-profit organization that was established in 2019 with the goal of promoting entrepreneurship and economic development in Gainsboro, Roanoke. This impact report highlights the progress and achievements of NFX from 2019 to 2023.

2019:  
- NFX registered as Take Back Our Yard Foundation (TBOYF) with the State of VA to initiate fundraising for projects and entre-

preneurship support in Gainsboro.  
- Organized a cultural arts festival and concert series, providing a platform for local entrepreneurs and artists.  
- Engaged the city manager to explore opportunities for collaboration through the economic development department.  
- Successfully invited the NW community of Roanoke Downtown to the TBOY Cultural Arts Festival and Concert Series, contributing to gun violence interruption and supported the Arts outside in Gainsboro



2020:

- Started forming the initial cohort for the Justice Business Ecosystem Center, aimed at supporting entrepreneurs.
- Due to the COVID-19 pandemic, fundraising efforts through the cultural arts festival were impacted ultimately not having it.
- Continued discussions with the city manager, now focusing on potential support through CARES Act funding.
- Established the community action group NPO NuFocusedX (NFX) and initiated 17 action projects for revitalization and economic development in Gainsboro.
- Supported YESSWVA with the deployment of virtual learning, providing marketing, tech support, and bilingual instructors.

2021:

- Conducted virtual fundraising activities with limited external commitments.
- Received a \$15k donation from Mr. Page to support operations.
- Completed the 501c3 registration process and initiated discussions with the city manager for support through ARPA funding.
- Invited subject matter experts from the community to join the board and formed a Community Advisory Panel.

2022:

- Experienced more success in the fundraising season, with funds raised through the Give Roanoke Campaign and WCDIO website.
- Proposed a budget for action projects, with a focus on employee salaries for NW community engagement.
- Secured a grant of \$30k from the city to support the WEBe cohort 1.
- Raised \$10k through the Down on the Yard Concert series.

2023:

- Strengthened partnership with TAP/This Valley Works to facilitate the Entrepreneurial Learning Initiative for 12 youth in the tomorrow's leaders program.

- Supported YSP and TAP's efforts in the Talent in the Star Competition, engaging over 40 teens through media, marketing, mentoring, and show support.
- Provided media, marketing, and promotional support to cohort participants of Roanoke Fashion Week for their four-day event.
- Consolidated initial 17 action projects to 10 for increased effectiveness and efficiency

NuFocusedX has made significant progress in supporting entrepreneurship and economic development in Gainsboro and throughout Roanoke. Through cultural events, community engagement, fundraising efforts, and partnerships, NFX has created opportunities for entrepreneurs, supported virtual learning, and contributed to the revitalization of the community. The organization's dedication and commitment have had a positive impact on the economic development and empowerment of the Gainsboro community.



# SAVE THE DATE

4.20.24



## Mark Your Calendar

**April 20, 2024**  
**Hotel Roanoke Conference Center**

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Watch our website or Facebook page for additional details as they come available.

# DOs AND DON'Ts

For Borrowers During Loan Processing



You want your loan approved. So do we. Here are some tips to improve your chances.

**Generally, DON'T:** (While it's usually best to avoid the actions below, we understand everyone's circumstances are different. Please contact your loan officer with any questions about what's best in yours!)

- **Quitting or Changing Your Job** – Your employment information may be verified not only at loan approval but also prior to funding. If your employment or income has changed, this may cause delays in your loan closing and may change your eligibility for the loan amount for which you have applied.
- **Inquiries on Your Credit Report** – When you allow a company to make an inquiry on your credit report, it can negatively affect your credit score.
- **Taking on Additional Debt** – Financing new purchases like a car, additional real estate, furniture, or borrowing more from lines of credit you already have (like credit cards) can hurt your credit score and debt-to-income ratio.
- **Co-Signing on Loans** – When you co-sign a loan for another person, it counts fully as your obligation and changes your debt-to-income ratio.
- **Changing Bank Accounts or Transferring Money** – All deposits above \$500 have to be documented so changing bank accounts or transferring money within your existing bank accounts will delay your application.

## Make Sure You DO:

- **Keep Paystubs** – Keep copies of all paycheck stubs or employment information.
- **Pay on Time** – Make payments on all accounts (mortgages, car payments, credit cards, etc.) on or before the due date. If you have a problem making these payments, please call this office immediately.
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# Thank You Mayor Lea

You Held The Line Well, Sir

In a heartfelt tribute to Mayor Sherman Lea, we express our gratitude for his exceptional leadership and dedication to the city of Roanoke. As Mayor Lea announces his decision not to seek another term, we commend him for his unwavering commitment and commendable achievements over the past decade.

Mayor Lea's background as a college football player,

where he excelled as the center of the offense, provided him with the skills to bring the team together and execute plays effectively. His exceptional performance in this role earned him a well-deserved place in the CIAA Hall of Fame, a testament to his excellence and dedication.

Throughout his tenure, Mayor Lea has worked close-

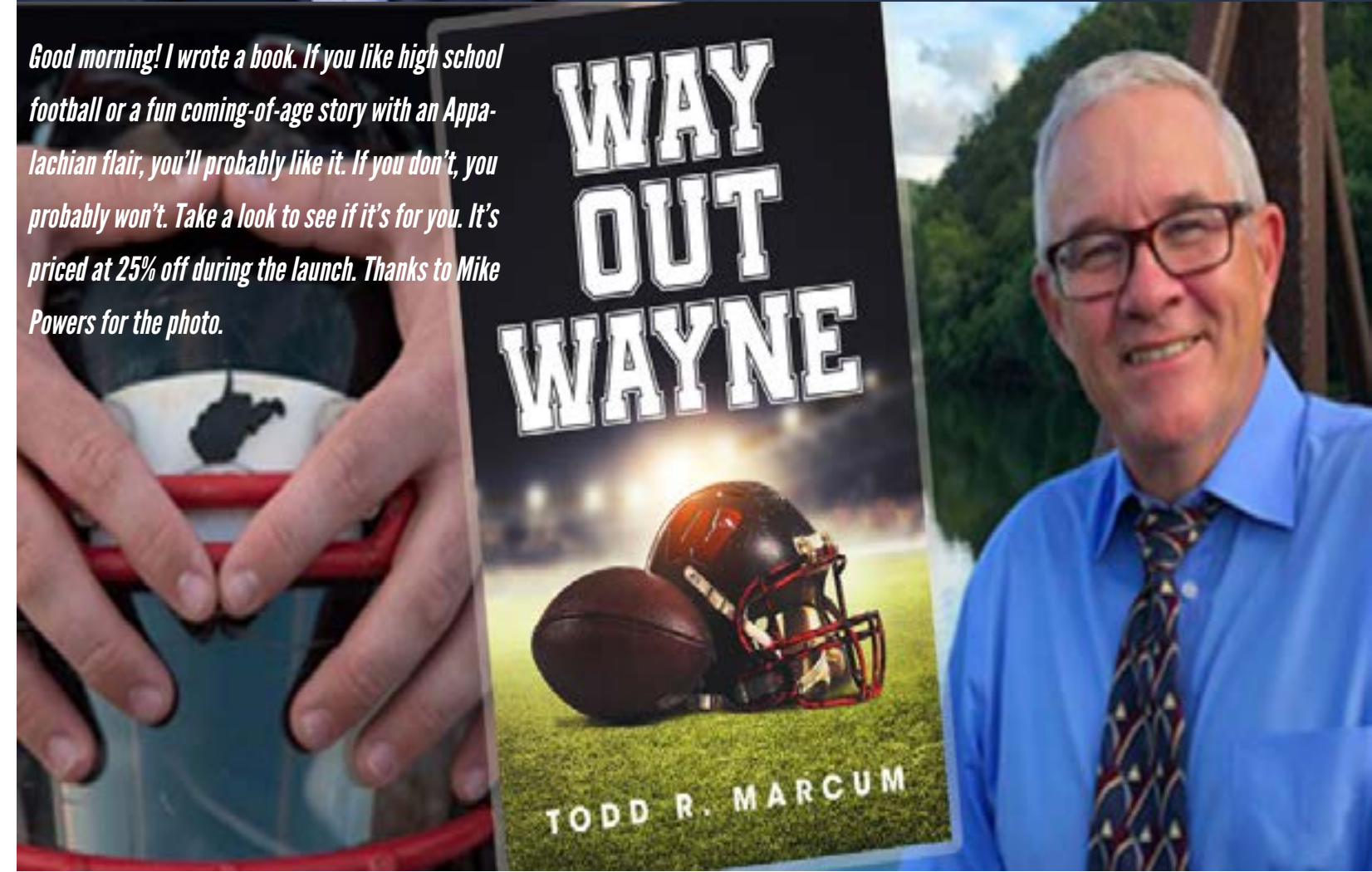
we set the culture...

ly with the Roanoke City Council, leading the city to be recognized as an All-American City multiple times. Despite facing criticism for the increase in gun violence, it is important to acknowledge that this issue is prevalent across the United States, and Roanoke is no exception. Mayor Lea has taken proactive measures to address this problem, implementing strict regulations on perpetrators of violence, particularly in the northwest area of the city. It is unfortunate that many of these perpetrators resemble younger versions of Mayor Lea, highlighting the need for comprehensive solutions to address this issue.

Despite the challenges, Mayor Lea has achieved remarkable economic results for the city, surpassing the accomplishments of his predecessors. His dedication to his role as a family man is evident, as he continued to serve as mayor even after the loss of his beloved wife of over 30 years. This demonstrates his resilience and unwavering commitment to the city and its residents.

In endorsing Vice Mayor Joe Cobb as his successor, Mayor Lea has shown his confidence in Vice Mayor Cobb's ability to continue the progress made under his leadership. Vice Mayor Cobb has played a crucial role in supporting successful programs in the city and has been actively involved in communities that require the most assistance. It is noteworthy that Vice Mayor Cobb is openly gay, and his potential election as the first openly gay male mayor would be a significant milestone, reflecting the city's commitment to inclusivity and diversity.

We extend our heartfelt gratitude to Mayor Sherman Lea for his exemplary leadership and remarkable achievements as the mayor of Roanoke. His dedication to the city and its residents has been unwavering, and his legacy will continue to inspire future leaders. We look forward to a promising future under the leadership of Vice Mayor Joe Cobb, as Roanoke continues to thrive and progress.



# What's good, Roanoke?

PROGRAMS ABOUT CONTACT



## We're good!

### What's Good This Week

January 15

MLK Day Community Clean Up

[Learn More >](#)

January 15

Feeding SWVA Mobile Marketplace

[Learn more >](#)

January 16

LEAP West End Farmers Market

[Learn more >](#)

## Roanoke is Representing!



FEDUP with Gun Violence is a team built of families who have lost loved ones to gun violence and local resource providers.

<https://whatsgoodroanoke.org/>



## SISTERS DOING GOOD FOR THE CITY

This past weekend marked a momentous occasion as members of Delta Sigma Theta Sorority, Inc. came together to celebrate Founders Day in a spirit of sisterhood and service. The air was filled with excitement as the sorority commemorated the vision and legacy of its founders.

The festivities kicked off with a vibrant Founders Day ceremony, where members reflected on the organization's rich history and the impactful contributions made by its founders. Inspirational speeches, performances, and



heartfelt tributes echoed through the venue, creating an atmosphere of unity and empowerment.

Following the ceremony, the sorority embarked on a series of community service projects aimed at making a positive impact on the lives of others. From educational initiatives to health and wellness programs, Delta Sigma Theta members were actively engaged in service projects that aligned with the organization's commitment to social justice and community upliftment.

In the spirit of honoring

Martin Luther King Day, the sorority seamlessly integrated celebrations into their Founders Day events. Members participated in discussions and activities centered around Dr. King's principles of equality, justice, and unity. This intersection of Founders Day and Martin Luther King Day served as a powerful reminder of the ongoing fight for civil rights and the importance of community service in creating positive change.

As the day unfolded, Delta Sigma Theta members found joy in both commemorating their organization's history and contributing to the betterment of their communities. The weekend's events not only strengthened the bonds of sisterhood but also reinforced the sorority's commitment to serving as agents of change in the spirit of unity and equality. Founders Day became a celebration not only of the past but also a call to action for the future, inspired by the principles of leadership and service that define Delta Sigma Theta Sorority, Inc.





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# 7 Practical Ways to Boost Your Income in the New Year

As we enter the new year, many of us set ambitious goals, and financial success often tops the list. Whether you're aiming to pay off debt, save for a dream vacation, or increase your overall financial stability, boosting your income is a crucial strategy. In this article, we will discuss seven practical ways to enhance your financial standing in the coming year.

## 1. Explore Freelancing Opportunities:

One effective way to boost your income is by leveraging your skills through freelancing. Platforms like Upwork, Fiverr, and Freelancer connect freelancers with clients seeking various services. Whether you're a writer, designer, programmer, or marketer, there is likely a demand for your skills. By taking on freelance projects in your spare time, you can earn additional income and expand your professional network.

Freelancing offers a flexible way to earn extra income while utilizing your existing skills. Start by identifying your strengths and the services you can offer. Create a profile on popular freelancing platforms and showcase your expertise. Take the time to build a strong portfolio and gather positive reviews from clients. This will help you attract more clients and increase your earning potential. As you gain experience and establish a reputation, you can gradually increase your rates and take on more challenging projects. Remember to manage your time effectively to balance your freelancing work with your regular job or other commitments.

## 2. Invest in Skill Development:

Investing in yourself can lead to increased earning potential. Identify in-demand skills in your industry and consider taking online courses or attending work-

shops to enhance your expertise. Acquiring new skills not only makes you more valuable to employers but also opens up opportunities for freelancing or consulting.

Research the skills that are in high demand in your industry or the field you want to enter. Look for reputable online courses, certifications, or workshops that can help you acquire these skills. Dedicate time each week to learn and practice these new skills. As you gain proficiency, update your resume and online profiles to highlight your newly acquired abilities. This will make you more attractive to potential employers or clients. Additionally, consider joining professional associations or networking groups related to your industry to expand your connections and stay updated on the latest trends and opportunities.

## 3. Create Passive Income Streams:

Exploring passive income opportunities can provide a steady stream of income without requiring constant active involvement. Consider investing in stocks that pay dividends, purchasing rental properties, or starting an online business. These ventures can generate income while allowing you

to maintain your current job or pursue other interests. By diversifying your income sources, you can build long-term financial stability.

Passive income streams can provide financial security and freedom in the long run. Research different investment options such as dividend-paying stocks, index funds, or real estate. Consult with a financial advisor to determine the best investment strategy based on your risk tolerance and financial goals. If you have the means, consider purchasing rental properties that can generate rental income. Alternatively, starting an online business, such as an e-commerce store or a blog with affiliate marketing, can generate passive income through advertising or product sales. Remember that building passive income takes time and effort, so be patient and stay committed to your long-term financial goals.

## 4. Optimize Your Current Job:

Don't overlook the potential for increasing your income within your current job. Take the initiative to negotiate a salary increase or bonus with your employer. Showcase your accomplishments, highlight your contributions, and demonstrate your value to the company. Additionally, explore opportunities for advancement within your organization. By actively seeking growth within your current job, you can secure higher-paying positions and increase your earning potential.

Advancing in your current job can be a viable way to boost your income. Start by evaluating your current role and identifying areas where you can add more value to the company. Take on additional responsibilities or projects that align with your skills and interests. Keep track of your accomplishments and quantify the impact you have made. This will provide evidence to support your request for a salary increase or promotion. Schedule a meeting with your supervisor or HR department to discuss your contributions and negotiate for better compensation. Additionally, express your interest in career development and inquire about opportunities for growth within the company. This could involve taking on leadership roles, pursuing additional training, or transferring to a department with higher earning potential.

## 5. Start a Side Business:

If you have a passion or a unique skill set, consider starting a side business to generate additional income. Whether it's selling handmade crafts, offering consulting services, or launching an e-commerce store, a side business can be a fulfilling way to boost your income. With the rise of online platforms and social media, it has become easier than ever to reach a wider audience and turn your passion into profit.


Starting a side business allows you to pursue your passion while earning extra income. Begin by identifying a marketable skill or a product that you can offer. Conduct market research to understand your target




## About me

I have close to 30 years in the Financial Services Industry. I also have Restaurant Management and Foodservice sales experience. I love to help people succeed.

*Steve Martin*

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audience and competition. Create a business plan outlining your goals, marketing strategies, and financial projections. Set up an online presence through a website or social media platforms to showcase your products or services. Develop a marketing strategy to attract customers and build a loyal client base. Dedicate specific hours each week to work on your side business, ensuring that it does not interfere with your regular job or personal life. As your business grows, consider reinvesting profits to expand your offerings or reach a larger customer base.

#### 6. Participate in the Gig Economy:

The gig economy offers flexible opportunities to earn extra income. Consider driving for rideshare services, delivering food, or completing tasks on platforms like TaskRabbit. These options allow you to work on your own schedule and earn money without a significant time commitment. By participating in the gig economy, you can supplement your primary income and increase your overall financial stability.

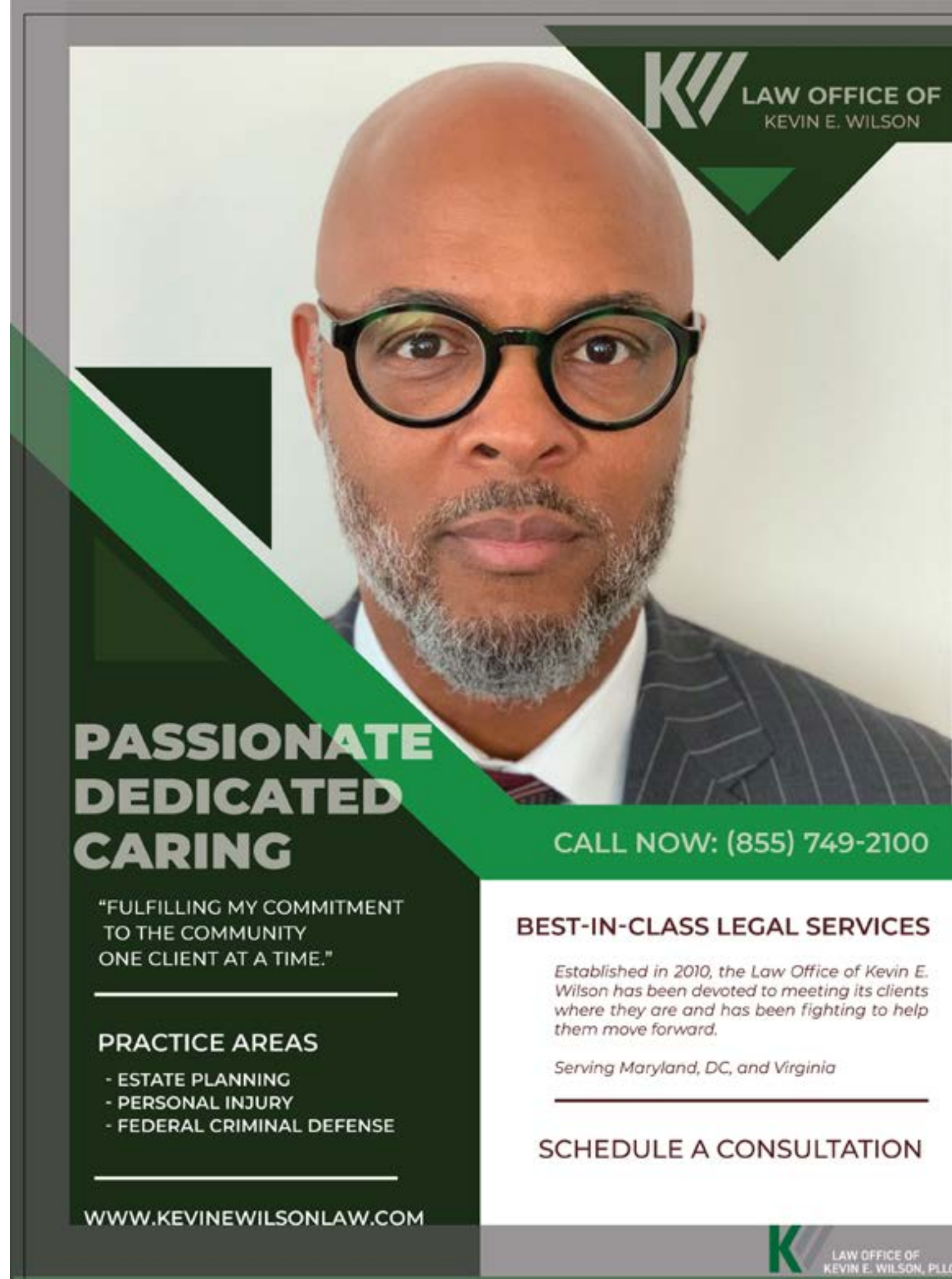
The gig economy provides a range of flexible earning opportunities. Research popular gig economy platforms in your area and explore the options available. Driving for rideshare services like Uber or Lyft allows you to earn money by providing transportation services on your own schedule. Food delivery services such as DoorDash or Uber Eats offer the flexibility to deliver meals to customers. Task-based platforms like TaskRabbit enable you to complete various tasks for people in your community, such as assembling furniture or running errands. Choose the gig economy option that aligns with your skills, interests, and availability. Remember to consider the costs associated with each gig, such as vehicle maintenance or equipment, and factor them into your earnings calculations.

#### 7. Monetize Hobbies and Talents:

If you have a hobby or talent that others might find valuable, explore ways to monetize it. Whether it's photography, music, or graphic design, there could be opportunities to sell your creations or offer your services to a wider audience. Utilize online platforms, social media, and local communities to showcase your work and attract potential clients. Monetizing your hobbies and talents not only brings in extra income but also allows you to pursue your passions while earning money.

Monetizing your hobbies and talents can be a fulfilling way to earn extra income. Start by identifying the hobbies or talents that you are passionate about and have the potential to be monetized. Research the market demand for your specific hobby or talent. Determine if there is a target audience willing to pay for your products or services. For example, if you are a photographer, consider offering photography sessions for events or selling your prints online. If you are a musician, explore opportunities to perform at local venues or offer music lessons. If you are a graphic designer, create a portfolio of your work and offer your services to clients in need of design work. Utilize online platforms such as Etsy, Instagram, or your own website to showcase your work and attract potential clients. Engage with your audience through social media and networking to build a strong online presence. Collaborate with other professionals in your field to expand your reach and gain exposure. Remember to set competitive pricing for your products or services based on market rates and your level of expertise.

Boosting your income is a gradual process that requires dedication and effort. By combining a mix of freelancing, skill development, passive income, and strategic career moves, you can create a diversified approach to enhance your financial well-being. Evaluate your options, set realistic goals, and stay committed to achieving financial success in the coming year. Remember, with the right mindset and consistent action, you can significantly increase your income and achieve your financial goals.



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Join SERCAP's Housing Counselors in January at the Main Library for their Group Education Session. Each session will feature information on:

- Upfront Costs of Homebuying & How to Save
- Credit Reports & Scores
- Various Loan Products
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  - Several Down Payment & Closing Costs Assistance Options

Our February 20<sup>th</sup> Presentation will feature Guest Speaker:

#### Toni Gravely

A Local Realtor with Keller Williams Realty,  
Learn More about Toni [Here](#)



Anyone is Welcome and Registration is Encouraged!

\*These classes do not satisfy any programs that require "First Time Home Buyer Education"

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A silhouette of a person with curly hair, wearing a dark jacket, shorts, and high boots, walking across the text. The person is positioned in the center, walking from left to right, with their arms slightly out. The background is a solid, vibrant red color.

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