**Strategies To Earn More Money, Goods, and Services**

* Earn a higher income from a job(s):
  + Take on an additional part-time job.
  + Participate in training(s) or classes provided by your employer to upgrade your skill set to qualify for a higher paid position.
  + Take advantage of college tuition reimbursement if provided by your employer to increase your qualifications for a raise or a higher paid position.
  + Talk with a mentor or career coach to help you define the type of work you should engage in and what types you should avoid in order to be in alignment with your career vision and goals. Doing any type of work just to earn money is understandable in a tough economic situation, but every job or task you perform defines your brand and marketable skill set. Be a hunter and be very specific about the type of work you do, not a scavenger in just taking anything. This may seem counterintuitive when money is tight but think of this as a long-term investment in your career, rather than short-term gains that can cost you career opportunities later.
  + If you decide to enroll in college classes to try to increase your qualifications for higher paid employment, do your homework first:
    - Go to the United States Department of Labor website at: [www.dol.gov](http://www.dol.gov) and do some research on the types of employment that are predicted to be stable or growing in the future. Take some of their quizzes to see what types of careers would be a good match for you.
    - Make sure whatever career or job position you select that you look at the education and experience requirements listed for that position or field of work.
    - Select the school you want to enroll in to acquire the degree you need for the job/field of work you want to transition to. Make sure to research the schools with the best record for hiring rates for your degree program. You can research this information on the College Score Card website from the Department of Education. You can also seek apprenticeship programs through this department or directly within your chosen college institution.
  + Self-accreditation: Keep a record of the work you do in your job. Document all types of assignments and tasks or projects your work involves. Make sure to include details such as what the objective of the project was and what was your contribution to the project. Did you have oversight of any teams or team members involved in the project? What problems have you identified and or solved? What improvements have you made? Be very specific and detailed. A great book that can help you with this process is, “Get A Job, Build A Real Career, Defy A Bewildering Economy”, by Charles Hugh Smith, ISBN # 9781497533400. He also covers core skills and values that will define you as a very valuable employee/professional, regardless of your field of work- see Section Three of the book.
  + Research the companies that are hiring employees in the field of work you are looking to enter into. Start networking while you are completing your studies rather than waiting until after graduation. Join business/industry networking groups in the field or industry. Attend Chamber of Commerce events that these companies are members of.
* Start a business on the side of your job. Do not depend on this business to pay your bills, instead use your main job to pay for your living expenses. Any profit you make should be reinvested in the business to grow it. Avoid taking out debt to run your business if you can. If you can’t make a profit to run or expand your business, then it’s not a viable business model. Talk with your local non-profit agencies for training/information on how to create a business plan. Take a class on business bookkeeping or purchase bookkeeping software. Get a tax attorney and/or corporate attorney to help you with legal requirements and timely tax payments.

Guard your business ideas closely in order to protect against intellectual property theft. This includes verbal discussion and anything on or around electronic devices:

* Write books, music, plays, screenplays, or poetry if you like writing and are talented at it.
* Do online surveys.
* Sell home-made products at Farmer’s markets, home parties, craft shows, or your own online store.
* Get paid for musical performances. Can you sing or play an instrument or drum? You can get paid for live performances at events or make your own CD and sell it.
* Are you good at domestic work? Advertise housecleaning, cooking, or other domestic work for additional income on the side.
* Are you good at gardening, landscaping, or mowing? Advertise your services.
* Can you sew or alter clothing? What a great way to help people save money when they lose weight, alter their clothes for them so they don’t have to go out and buy a whole new wardrobe.
* Make an inventory list of all of your skills, talents, and knowledge. Brainstorm how you can offer consulting services for your knowledge base or teach lessons to others with any skills or abilities you have. Offer handmade items for sale. The possibilities are endless once you take some time and write down everything you know and can do. Classes can be offered online with live webinars. Set up a website where people can book appointments with you. Create online pre-recorded classes people can pay you for.
* Set up a trade/barter network. This network can be small and informal, or large and formal. Either way, keep in mind that all barter transactions need to be documented, reported to the IRS just like any other business transaction, and all owed sales taxes must be paid to the IRS in a timely manner.
  + Check out this link for standardized practices of measuring market value: <https://www.ifrs.org/content/dam/ifrs/publications/pdf-standards/english/2021/issued/part-a/ifrs-13-fair-value-measurement.pdf>
  + The benefit of a barter or trade network is this- Let’s say you live in an area that is very economically depressed, for example. This means that there is very little cash or currency available in the area for the people living there to access. There is low employment, and the employment that is available is low paid. This would make it difficult for the people living in the area to access consumer goods or services. This would result in a low level of quality of life for the people living in that community. However, if people living in that community were skilled in many different areas; gardening, animal husbandry, food preservation, sewing, hand crafts, machine repair and maintenance, carpentry work, welding, nutritious meal planning and cooking/baking, child care, health and wellness, emotional/mental health support, fitness routines, education tutoring, drawing/painting, elder care, maternal and infant care, home safety and sanitation, car repair and maintenance, etc., that would be a very wealthy community. Why? Because that would be a community that can produce value, and trade their knowledge, skills, and services with each other in a barter system, even if everyone there has very little money. As long as it is an honest system, with high social trust within the network, you can have a very high standard of living with a highly knowledgeable community of people. And today, as long as you have an electronic device and internet service, you can learn almost anything. Or you can order instructional DVD’s and play them on your DVD player at home. There is literally an almost unlimited ability for any community to create value. What stops people is the limited mindset that says all goods and services can only be traded in exchange for money. Open your mind and imagine the possibilities!