

# 18 ways to earn \$100 a month

It's tough out there, but readers are still finding creative ways to moonlight -- and some of these sidelines didn't even exist a few years ago.

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MSN Money

A couple of years ago, I asked posters on the Your Money message board what they did to bring in extra cash to make ends meet. The answers, which ranged from online auction selling to pooper scooping, became a column, "20 ways to make \$100 more a month."

With a recession on and unemployment high, I thought people might be finding it harder to land those outside gigs. If it is, you couldn't tell it by the message board posts.

Not only were people doing many of the jobs mentioned in the previous column, but they mentioned a whole slew of new ways to generate cash -- some of which didn't even exist a few years ago.

As before, to make the cut the jobs had to be:

- Real -- something the posters were actually doing or had done recently.
- Flexible -- something people could do before or after a regular workday.
- Available -- something that people in most areas can find.
- Not speculative -- something that doesn't require a big upfront investment or have a high probability of failure. Day trading and multilevel marketing schemes were out.

Obviously, not every idea will work for everyone, but you should find at least a few options that could work for you or at least get you thinking about the possibilities.

## 1. Artist

Poster "Joylein1" paints murals for children's rooms, while "Adrian Black" draws cartoons and caricatures.

"It's not very steady, but when someone wants me to do something for them, I make \$50 and upward per drawing," Black wrote.

Theme parks and other tourist attractions often employ caricaturists. As an alternative, you could set up a booth at a community fair to get started.

## 2. Bartending

This time-honored way to garner tips and new best friends somehow missed our last list.

Poster "Fedupwithalreadly" tends bar on Saturdays and calls it "a part-time job sent from heaven. Great money, and in these times socializing and alcohol are a good escape."

## 3. Blackjack dealer

Casinos are a source of off-hours employment in many areas. Poster "STL1976" attended a free, six-week course offered by a local casino to learn how to be a blackjack dealer, then accepted a weekend job there.

"It was tiring since I had to work 9 p.m. to 5 a.m. (especially on Fridays after working till 5 p.m., and then doing this) but it was good money," STL1976 wrote. "With tips it was around \$17 to \$18 an hour."

#### **4. Bookseller**

Selling stuff on eBay or Craigslist is a moneymaker for many, but some specialize in reselling one thing: books. There are a number of sites that facilitate used-book sales, including Amazon.com, Half.com and Cash4Books.net. Some folks haunt yard or library surplus sales, but poster "elizabethann" gets books for free at her job.

"We get brand new books at work," elizabethann wrote. "I take them and sell them to (Cash4Books.net). I have a box of books near my desk that they will pay me \$22 for. They even pay the shipping and handling."

#### **5. Coach**

Shaping young athletes can be a profitable sideline for someone with flexible hours and coaching skills, wrote poster "IrishSeanPatrick," who coaches high school track and field.

"I am self-employed so I have the flexibility to be at practice at 3:30 every day," IrishSeanPatrick wrote. "I am also considering coaching basketball in the winter for one of the local schools as well. Total compensation for these two seasons would be \$4,000 to \$5,000 per year, depending on the school. (Private schools usually pay less for coaching than a public school does, at least in my area.)"

#### **6. Crafting**

A number of Your Money posters have turned crafting hobbies into profitable sidelines.

Poster "PaladinHG" spent less than \$40 to get a computer program that turns scanned photos into cross-stitch patterns.

"People will pay decent money to get a cross-stitched picture of their kids or pets," PaladinHG wrote. "It takes a lot of time, but it's something I enjoy anyway."

Several crafters sell their wares on Etsy.com, a site that connects artists and crafters with a sizable audience of buyers.

Poster "cymablimes halo" makes hand-painted scarves to sell on the site.

"I make anywhere from \$20 to \$120 a month, depending on the season," cymablimes halo wrote. "It's not big money, certainly, and it'll never make me rich or famous, but it's nice to have a little something coming in."

#### **7. Freelance writer**

The previous column mentioned writing for magazines and newspapers, but breaking into the print realm can sometimes be tough. Some skilled writers have found it easier to find jobs through sites such as Elance, which allows scribes to bid on article-writing projects.

Poster "NancyinFL" used the site to find a client.

"I am working with a woman in Las Vegas (I am in Florida), writing articles, helping her come up with ideas for books and also doing research," NancyinFL wrote. "She liked what I did so much, she recommended me to a blogger she knows, and now I write for him, too."

#### **8. Music lessons**

Poster "ILTransplantInWI" wrote that her husband teaches trumpet and guitar to kids to earn extra cash.

"He charges \$15 a lesson (which is usually a half-hour, once a week) and holds his lessons in the morning during the summer, but obviously during the school year they are all done after school," she wrote. "He also plays trumpet, guitar or sings for weddings and funerals . . . (He) doesn't have a set rate for playing at weddings/funerals, but he's never come home with less than \$100."

## **9. Odd jobs**

Craigslist is connecting people with handyman skills -- or who are just willing to work hard -- with folks who need help.

Poster "Angel D" said her husband posts ads on Craigslist "for labor work for \$10 an hour."

"He has built a few fences, helped people move, done landscaping, cleaned out houses, etc.," Angel D wrote. "(He) brings in a couple hundred a month depending on how many jobs he takes."

Poster "kelli120" and her husband both work full time but find nearly two dozen other ways to make money on the side.

"We are the Ultimate Hustlers . . . in a good way," kelli120 wrote. "We sell industrial scrap metal (up to \$300+ a month), mow lawns, haul landscaping materials, deliver and remove furniture, deliver appliances, replace window screens, change locksets, clean storage sheds/garages, pick up decent furniture on the street and sell to college kids, sell other curbside finds on Craigslist, buy, sell and trade video games, repair/upgrade computers, assemble patio furniture, assemble/tear down swing sets, rake leaves, write resumes, fix old bikes for resale, clean gutters, repair fences, install toilets, whatever."

Poster "Poharry34" mows lawns but says he could earn more if he had the time.

"Currently I only have two (clients) but that nets me \$190 a month from about mid-March thru October. Half the money goes to purchasing football (tickets) and the other half is for Christmas money," Poharry34 wrote. "If I had more time (already work a full-time job and part-time job) I would wash windows and clean gutters. There is good money to be made doing those things."

## **10. Organizers**

Among many other odd jobs, poster "TexTaxpayer" once "organized 20 years of poorly kept financial records for the executor of a large estate."

Helping others declutter and organize their homes and offices is a full-time profession for many (for more information on this career field, visit the National Association of Professional Organizers). Many get started working for friends or neighbors, but you can also contact professionals such as accountants, attorneys and conservators to see whether their clients may need help.

## **11. Referee**

Another way to employ sports skills is by playing umpire or referee. Poster "GW in TN" and his wife work for the local parks department one night a week.

"I umpire, and she is the scorekeeper," he wrote. "We make \$32 per game and work three to four games each week. \$96 to \$128 per week is \$400 per month!"

Poster "iaalaughlin" referees soccer games and says it's a sideline to consider for those who are "good with children, relatively fit and confident."

"You can start by going to your local soccer club and asking if they need a referee, and if they offer a club certified referee class," iaalaughlin wrote. "Otherwise, you have to get FIFA certified, (which) costs less than \$100, and you are good to go."

## **12. Pet sitter**

Several posters look after other people's animals for extra cash.

Poster "mdwilson" tends two golden retrievers for a couple who are often out of town on business.

"We average about 110 bucks a month doing this, the dogs are happy, we like having them, and the owners save a bunch of money on boarding them," mdwilson wrote. "Also we get the fun of having dogs but none of the expense. Win-win."

Rather than make jobs harder to find, the recession seems to have improved business, wrote poster "973ias beach bum," who charges \$2 per dog for three walks a day, which includes feeding and watering.

"So it is only \$12 a day (for two dogs) but it also only takes about 30 minutes (and for me \$12 is a half a tank of gas if money were tight!)," 973ias beach bum wrote. "People are also wanting it more as boarding is expensive -- at least \$15 a day for one dog."

### **13. Seamstress**

Those who sew reported making several hundred dollars a month with their skills.

Poster "Kanoeka" taught sewing and sewed for others while her kids were growing up and recently started sewing again "because of the rising costs of everything."

"This time I'm doing slipcovers and recovering cushions for people that have furniture that is the loose-cushion style," wrote Kanoeka, a resident of Hawaii. "I easily make \$600 a month on a slow month just from doing the cushions."

"Retouche" drums up business by dropping into stores in outlet malls and asking whether there are any clothes in need of repair.

"There always are. I look them over with the manager, jot down what's required to bring them up to snuff, giving a quote for the work," Retouche wrote. "I take them home with me and bring them back in a few days' time. It's unusual that one sweep through the malls doesn't net a couple hundred bucks."

### **14. Survey taker**

This one's a bit of a stretch, since it's unusual to make \$100 a month in cash filling out surveys online. Poster "StillOnTheRoad" reports making \$20 to \$40 a month this way. "That said, I think it's still well worth my time," StillOnTheRoad wrote. "It averages out to \$10+ per hour for doing something I can do while I'm watching TV."

Poster "sh81" reports making up to \$100 if you count the value of free merchandise.

"Starting off, you might only make about \$5 a month, but once you prove you give consistent answers you can make about \$50 to \$100 in money and merchandise," sh81 wrote. "This month I made about \$35, two bottles of shampoo (I had to test them out on separate weeks), a case of canned dog food (enough to feed Argos for a month, but I had to do three phone surveys, which was a bit time-consuming), and five small bottles of perfume (I don't know the brands, but if one wasn't Chanel No. 5, then it was a very good knock-off)."

For more, read "4 real jobs you can do at home" and "Need extra income? Here are some ideas."

### **15. Teaching online**

The previous column mentioned teaching part time at local colleges, but poster "AZ Girl 123" found a moonlighting post teaching online for a local university.

"I can teach my classes in the evenings and on the weekends," AZ Girl 123 wrote, "from the comfort of my couch!"

### **16. Text researcher**

Answering strangers' questions can help you earn money. Poster "dreamy1," who freelances for text answering service ChaCha, explains how it's done:

"People text questions and I look up the answers and send it back to them. I can average \$100 a month if I have the time which lately I haven't had," dreamy1 wrote. "I can work when I want and however long I want so it's good for making extra money."

### **17. Wait staff**

Being a waiter or waitress is hard work, but it's a time-tested way to earn fast cash if you have a good memory and people skills.

Poster "M324292" wrote, "I wait tables a few nights a week. It's a pretty boring second job, but I can make \$50 to \$100 per week, and I can always find the extra work."

### **18. Web site design**

If you know your SEO from your HTML, you could help others build or spruce up their Web sites. Elance and RentACoder are two places to look for jobs, or you can specialize in certain clients. Poster "BoudicainBoston," for example, does Web editing and design for nonprofits.

"The work is not steady, but I have brought in anywhere from \$500 for a complete redesign to \$20 to \$40 for an hour or so of updates and changes," BoudicainBoston wrote.

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