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Creative Ideas for Making More Money

Ideas for a small business, a side hustle, or even ideas for organizing your life are no use without taking the next steps.

“An idea not coupled with action will never get any bigger than the brain cell it occupied.” —Arnold Glasow

The online task management tool **Asana** will allow you to take those next steps towards greater productivity. And if you use it with a friend or virtual supporter, you’ll go much further.

A monetization worksheet will help keep all your creative money-making ideas together, which is easily made as a landscape table in your word processor or Google Docs.

I use a monetization worksheet when deciding how to plan for advertising and affiliate income from my blog or membership website. I use WordPress (.org) software, but you could also use Wordpress.com (best with your own domain name) or SquareSpace. *Check out my Monetization worksheet in my CreativeWays-Resources page.*

If using WordPress and domain hosting, you should spend time on setting up your sites to be site speed optimized and user-friendly, particularly for mobile. Use **GTMetrix.com** to check this.

Combine these with your own rules

MONEY

Mindset. Most people owe more on their credit card/charge accounts than they have in savings. So when a real emergency comes up, their debt goes up - without increasing the ability to pay it. Create a new rule for consumer debt... don't borrow for lifestyle!

Own. Try to own more assets than you owe. This gives your wealth base some stability. An everyday car is not an asset, yet income-generating websites are.

Never give up your power to anyone in the financial services industry, and never invest in things you don't understand.

Everyone who works for pay can also invest - once they are financially fluent. You don't need to have an encyclopaedic knowledge of financial terms; just the basics to get you started.

RULES

You. Your success depends on your mindset, knowledge and emotions - not the current financial markets. (Learn more inside my book).

Retirement planning. Rather than *only* save into a retirement savings account, without thought to how long it might last or what it returns, invest into growth assets that pay passive income forever.

Understand risk. Understand the downsides to any investment before you jump in. Understand how you and

your partner thinks of risk, as you might pull out too quickly if your risk barriers are met.

Leverage. Using leverage (good debt) is a powerful magnifier of returns, or losses. You use leverage to buy your house on mortgage, but your bank is the winner from it, as they make the same amount again (or more) in interest. Imagine if you were the recipient instead. You can be when you invest in solid returning assets, like ETFs, well-located property, shares, bonds and business.

Every step closer to your goals means something... even if it's putting \$1 into a jar for your child or \$100 per month into an account for future investing; these are all steps towards your goals.

Saving... remember that saving is not just for holidays; it allows you to invest in your future. If you want to live an extraordinary life, don't fritter away your money needlessly. If you think creatively and spend money thoughtfully, you'll hardly notice a difference in quality of life...

Play the How Can I... game

How can I find out what business people really want?

How can I earn a growing income from curating the best ideas on my topic, or shortcuts to success?

How can I learn two social platforms to fiercely portray my brand and reach others who resonate with that message?

How can I best use my spare time to reach my personal and professional goals?

How can I find the best mentor and teacher for me to reach my new goals?

How can I spend less on incendiary fees, like the Gym, Foxtel, and food delivery, while still getting fit, eating well, or being entertained?

How can I make the most of my Superannuation/RSA? It's mine to nurture and grow.

How can I help a friend or student make the most of his or her knowledge and income sources?

How can I better protect my income and wealth?



By asking these type of digging questions, you get your own mind to come up with the answers. You might even just ask the question (blocking out other thoughts) and let your subconscious mind eventually answer it. That's how my best solutions arise.

Don't get Scammed When Writing for Cash

Writing articles for money is fraught with dangers. Answering a Gumtree or Craigslist ad is probably unlikely to lead to awesome work. Similarly, the freelance sites seem to be offering only 1- 3 cents per word, no matter how much research you do or how clever you are. Here are some signs to watch for:

- The contact person won't disclose company or personal contact information, like a phone number.
- The emails look unprofessional and are not sent from a domain name
- Check out all websites mentioned in the ad
- Ask where the writing will be published
- Ask for writer references
- Don't submit *original* writing samples; ensure your samples have already been done
- Get payment terms ahead of time and set a short-cycle payment schedule

- Watch out for payments that are wired or sent by mail

Ways to Make Money by Writing

EditFast

EditFast pay US\$250 for researched articles accepted, 2000 words in length. They must be valuable for users of EditFast. Must pitch the idea first. <https://editfast.com/english/researched-high-quality-articles-wanted.htm>

Kill Your Darlings

This magazine publishes commentary, essays, memoir, reviews, and interviews online. Encourages members to submit non-fiction writing pitches or fiction writers to submit a short story for the anthology. All published writing is paid. Membership: \$39.95 - \$59.95 with magazine.

<https://www.killyourdarlings.com.au/write-for-kyd/>

WeekendNotes (Australia/US)

Do you enjoy getting out and attending different events, beaches, parks, bars, garden centres, wineries, etc? If you also take photos and can write a review, you can earn around AU\$10-per-thousand readers on WeekendNotes. There's no fixed price, except for when you get a business to link back to your article; that's \$10. A retired friend earns \$150-200 per month and writes once a week.

<https://www.weekendnotes.com/writer-faq/>

Freedomwithwriting.com

This place has a free list of 100 magazines (or blogs) to write for. Check if you can write for their country and get paid via PayPal, before applying. <https://www.freedomwithwriting.com/freedom/get-paid-to-write-for-magazines/>

Verblío (US only)

Welcoming experienced freelance content writers from around the world to match with a business or agency that suits their own style and niche. You start out with short articles and after 5-star reviews can progress to longer, better-paying ones. There's no minimum or maximum invoice. <https://www.verblío.com/become-a-writer>

Write Reviews

Whether movie or book reviews—or even book summaries, there are quite a few sources that accept outside reviews for cash. Summarise the main concepts of the book, cite a single sentence that stood out, give a round-up on what readers can expect for the style or length, and then perhaps add your own opinion at the end.

Get some practice writing reviews before submitting a sample. Try [Australian Book Review](#) for an assigned book review (has high standards) but paid fairly.

In the US: [Kirkus Reviews](#) are looking for reviewers for their Indie publication.

Become a Content Creator

If you've got a social following and you write or take photos a lot in a common niche, there are many websites offering to match your content with a brand in your area of interest. It's best to have a blog of your own first or some old articles (viewable ones) you've written.

Lots of social followers? Become a Creator at IZEA: <https://izea.com/influencers-creators/>

If you're open to first interning, search on **Pedestrian.TV/jobs** for current writer jobs and internships. Some internships can be done from home, for 8 hours per week, and have good platform awareness.

Office Life Writing Hero?

Know a lot about how to be productive or love certain business tools? You could write an article for Quill – from a short 400-word tutorial to a hero solution piece over 1,000 words – and get paid from US \$50 - \$150. Not such a hard sign-up process because it's all about the tutorial.

Quill.com: <https://www.quill.com/blog/write-tutorials-for-office-staff>

Write for Thought Leaders

It's time to look up your network and see if there is a business leader who wants a ghost writer to write a monthly article, annual report summary, or other commentary but doesn't have the skill or time. Remind them that you take care with content and can write in the length and tone of voice they need. All they need to do is discuss an appropriate angle and outline the purpose of the piece. You should provide edits as well. Once experienced, you can charge from \$250 to \$1,500, depending on complexity.

If you liked this, then you might like some more creative ideas in the new book, ***Creative Ways with Money***. eBook out 27 January (pre-orders available 5 January): Print book out 7 February. Start your new year off with advice on how to stay safe while investing. Australian + US focus.