

## 5 STEPS TO EARN MORE



*Ms. Biz  
with all  
the biz  
a Ms.  
needs  
to know in  
personal  
finances  
and in  
life.*

**Ms. Biz  
can be heard  
weekly on**

**570 KLIF**

**Sundays  
7-8 PM**

888-GO4-Wealth  
[www.MsBizRadio.com](http://www.MsBizRadio.com)

**Moonlight** – 7 to 8 million Americans hold second jobs and have proven it is a viable option to increase income without looking for a new job.

**Open a Side Business** – Operating a side business often is better than holding a second job. You determine the hours leaving flexibility when major projects or events occur at your main place of employment. Realizing many part-time businesses eventually grow into the main source of income that you own is another great incentive to cultivate independent sources of income.

**Get a Raise without the Raise** – If you work for a major corporation ask for a perk then next time you want a raise. Bonuses, matching 401(k), stock options and increased health benefits can easily add 25% to your base salary.

**Cash in on Clutter** – Craigslist, eBay, and garage sales are a great way to move merchandise that you no longer need or use.

**Invest Smartly** – The compound effect of investments makes formerly disposable income a smart strategy that will provide a passive income stream.

**Keep your eyes open for Opportunity** – Moving to a location where your talents are in strong demand opens your world up to opportunities that would not have existed if you stayed put.

**Ms. Biz**

Empowering Women in Personal Finance