

# MORE TIME, MORE MONEY

*100 Ways*

*To Gain More Time & Make More Money*



**Alex Ooi**

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## Introduction



Hi friend, my name is Alex Ooi, author of *More Time, More Money*.

First of all, I'm humbled by you picking this book up. I'd also like to congratulate you because you now have a very powerful resource for big personal transformation.

Now, you may be wondering..."How could a few ways possibly help me, let alone change my life?"

In order to answer that question, let me share with you my personal story...

After traveling overseas to study for my bachelor degree, I graduated in Singapore and chose to be an insurance agent.

My family thought this was an odd decision, considering I didn't need a degree to be an insurance agent and had just spent years acquiring one.

Besides, insurance agents aren't paid by salary, they are 100% commission based and I did, in fact, graduated from Nanyang Technological University – one of the top universities in the world.

What my family didn't understand, however, is that becoming an insurance agent would teach me many valuable life and sales skills that could help me in future business ventures.

This is how I chose to see it at least.

For instance, being an insurance agent would teach me effective communication and interpersonal skills and being an introvert, this would be invaluable to me. Also I have always been intrigued by sales; it has never been something that came natural to me, so the challenge to master it invigorated me.

That being said, I struggled...

For the first three months I had absolutely no sales!

What made this even more interesting is that I chose this path at the end of 2008. Yes, that was during the height of the financial crisis!

I vividly recall the day when the Lehman Brother had collapsed. I was reading the newspaper with a picture of the world map sprawled across the textured page. On each country it showed the big drop in the stock market, unfolding pure economic gloom!

All of this right before I was supposed to make a cold call... Talk about inspiring!

I continued to struggle for the next six months until I almost gave up.

I remembered there was a night after a frustratingly futile day's of work. I was sitting alone along the Singapore River and I was asking myself, "Why did this happen to me?" (I had less than \$500 left in my bank account.)

Expectedly, I had no answer!

But I was unwilling to throw in the towel, perhaps stubbornly. So I thought my only option was to put in longer hours in my work. That's the only thing I could think of!

So I worked 9am to 12am every day, even on weekends.

Although this was an extremely exhausting period for me, I was positive. I also stayed hungry and learned non-stop from successful insurance agents as well as seminars, courses, books, and pure experience.

Things did begin to improve...

I had my first sales award and incentive trip.

And slowly I saw better improvement, My sales achievements were acknowledged with more sales awards and incentive trips to Hong Kong and New York, among many more. All the while earning a decent income.



At Loews Miami Beach Hotel in Miami, Florida before our Awards Night in 2011



Upon arrival at Hotel Melia Bali in Nusa Dua, Bali in 2012

And you would assume I was elated, but ironically I wasn't.

The thing is... I love sales. But in all honesty I just didn't have a passion for insurance products. (I am a strong believer in having passion in what I do and what I sell)

Besides, despite all of the awards, I knew there had to be a sales system better than how I was doing it. Especially continuing to drive myself into the ground by working late hours was inconceivable to me.

In other words, I felt unfulfilled.

So I began my self-discovery journey to discover more about myself. I was also keen to find out if I could make money without a job.

Naturally, I attended plenty of seminars and courses and devoured many, many books. Every subject from personal growth, sales, entrepreneurship and personal branding to internet marketing, property investment, stock investment and stock trading; you name it, I have studied it. All cost me more than US\$30,000.



Had the privilege in 2013 to learn from Alexander Elder (best-selling author of many classic stock trading books such as *Trading For A Living* etc)

And I started by dabbling in stocks. Make a guess how much did I make in my first year?

If your guess is any respectable amount, I would disappoint you because I began my journey by losing money – repeatedly. And it was nothing short of extremely stressful.

One of the most unforgettable episodes happened one early morning in August 2013...

My hands couldn't stop trembling as I was looking over my stock platform; my stock had dropped for five straight days. Loss was over US\$12,000.

The stock continued to fall like a falling knife and its huge loss induced so much anxiety that I ended up selling and bearing the loss.

All of this on my birthday! Even worse, the stock I sold made its recovery moments after I sold when the chairman of the company bought the stock. Talk about luck!

Needless to say, months of difficulties ensued...

Then, from a dear friend I chanced upon the [Gallup StrengthsFinder Assessment](#) and came to appreciate my *natural strengths*.

I truly believe that knowing what we're good at maximizes our talent and success; knowing our strengths is extremely beneficial as it provides us with the ability to focus on what we can excel in instead of going through one too many trial and errors before settling on the thing that makes us shine!

During this time, my business coach invited me to join him in a potential business venture. I was tasked with writing the business plan for a business I had zero knowledge about.

I said, “Coach, I don't know anything about this business.”

He replied, “I don't know as well. Go just think and research.”

And this truly dramatically changed my life...

I didn't have to let my lack of knowledge stop me from creating a phenomenal business plan, because *literally anything could be studied and learned!*

So I went to work with his advice.

It was definitely a challenge but a life-changing one because I also began to ask myself “Hey, could I use this ideology in every other area of my life?”

“I'm not sure. Why not just try then?” I told myself.

So I started to review all I'd learned from seminars, courses, books, successful people, mentors, business coach and my own experiences.

And I did not stop here...

By utilizing my natural strengths, I thought through them, further researched, compiled, **TOOK ACTION**, reflected, fine-tuned... and repeated the steps.

I spent months doing these from which the outcome formed the foundation of this book!

And I progressed from this:

Date	Account	Name	City	Contract No	Sell Price	Sell Qty	Weighted Avg Cost	Realized P/L	%Gain/Loss
12/06/2013			USD		12.8888	1,000	17.844	-5,943.74	-33.43
TOTAL USD								-5,943.74	

And this:

Date	Account	Name	City	Contract No	Sell Price	Sell Qty	Weighted Avg Cost	Realized P/L	%Gain/Loss
28/08/2014			USD		4.920	1,000	7.798	-437.33	-16.71
TOTAL USD								-437.33	

And this:

Size	Opening	Closing	Amount
+6000	3.24	3.2	SD-240.00
+23	86.43	81.78	SD-133.31
+23	86.43	81.78	SD-133.31
+12	171.348	162.521	SD-132.03
+12	171.348	162.521	SD-132.03
+224	20.17	19.21	SD-267.94
+53	32.39	31.605	SD-51.85
+53	32.39	31.605	SD-51.85

To this:

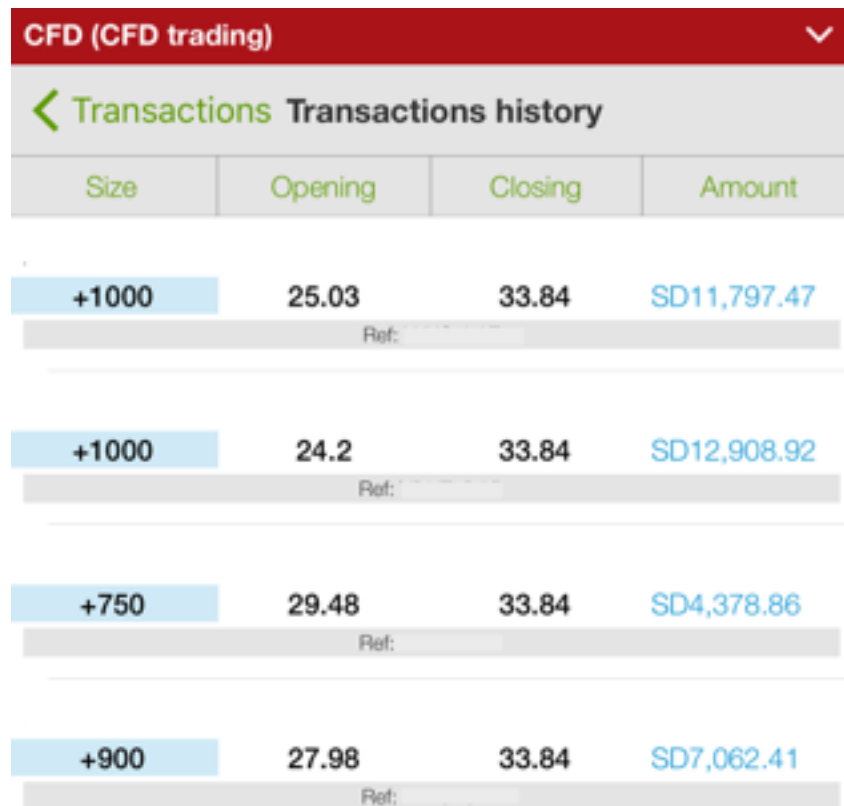


Symbol ▲	Last	Change %	Total Gain %
	0.6317	1.89%	8.45%
	3.8866	19.22%	61.74%
	6.26	-1.26%	20.23%
	3.338	-2.97%	1.33%
	6.3799	-5.48%	28%

And this:

CFD (CFD trading) ▼			
← Transactions Transactions history			
Size	Opening	Closing	Amount
+3900	9.4599	11.25	SD9,404.63
Ref:			

And this:



The image shows a screenshot of a trading platform interface. At the top, there is a red header with the text "CFD (CFD trading)" and a downward arrow. Below this is a grey bar with a green left-pointing arrow and the text "Transactions Transactions history". The main content is a table with four columns: "Size", "Opening", "Closing", and "Amount". There are four rows of data, each with a light blue background for the "Size" and "Amount" cells. Each row also has a "Ref:" label below it.

Size	Opening	Closing	Amount
+1000	25.03	33.84	SD11,797.47
	Ref: _____		
+1000	24.2	33.84	SD12,908.92
	Ref: _____		
+750	29.48	33.84	SD4,378.86
	Ref: _____		
+900	27.98	33.84	SD7,062.41
	Ref: _____		

And that's only the beginning...

My business plan was presented to potential investors and I began to build other businesses. Namely, my network marketing business and my internet marketing business.

Finally I was utilizing my strengths and living the life I always wanted – the life I knew I was meant to live.

By now, I hope you've realized the power, potential, and possibilities that I am about to hand you. I hope you truly appreciate the gift in your hands.

More than anything, I hope that you don't rush through this book. My desire is for you to take your time, think through them, understand and appreciate the wisdom behind each way and then... TAKE ACTION. Reflect on your experience, read them again, and repeat.

Everything I am about to tell you has changed my life – dramatically! Just as it will change your life.

Are you ready to let *More Money, More Time* transform your life too? If so, turn on over to the next page and get ready for an adventure!

I am eager to hear YOUR success story! =)

– ALEX OOI

## **More Time, More Money: 100 Ways to Gain More Time & Make More Money**

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Have you grown tired and fed up slaving for ten to twelve hours every single day, earning just a little over the minimum wage?

Like many, you may feel like your desk has become more of a prison cell that has kept you all locked away from the rest of civilization. And still, you find yourself living from paycheck to paycheck.

Time, they say, is money.

If that's the case, this brings home the fact that some people are certainly making a whole lot more money in the same amount of time you are willing to put in, or even at a considerably far lesser time.

By now, you have probably deduced the fact that there has got to be a better way to play the money-making game.

Yes. In fact, there are a hundred different better ways to play the game.

It is possible to earn more by working less. You've seen other people do it. It's time to write your own success story and make it happen in your life.

While increasing your productivity will give you twice as much return, discovering a far better way to play the game will possibly bring you twenty times or more return.

According to Robert Collier, "Success they say is the sum of small efforts, repeated day in and day out."

Every single time you find a better way of doing something -- whether it's a faster route to earning that salary raise or a more efficient approach to going through your daily emails -- you unlock a powerful solution to earning more simply because your time has become more valuable and now worth more money.

But the question is how do you exactly do that? How do you get to the point where you spend lesser amount of time working and yet earning better?

The “secrets” to earning more are actually all around you. You probably have next door neighbors who are raking in a fortune doing things you never have even thought of.

Time is money.

It's about time you figure out how highly successful people spend their valuable time.

## **1 Learn the money-making potential of affiliate programs.**

This is one popular and very effective way to earn passive income, which is derived from setting up a website that pre-sells company products. In this setup, the company provides the products along with the programming code that tracks down sales, of which you will be given a commission for every successful sale. Find companies that are known to offer bigger commissions as well as track down clients who are highly likely to make multiple purchases over extended period of time, which will generate recurring commissions.

## **2 Create information products such as eBooks.**

The web provides a great way to create and sell an eBook that explains “How To” information, such as How to Start Your Online Business, or any other topic designed to provide information on how to make life easier for people. There is a huge demand of information, which is something you can capitalize on. The great thing with eBook is it’s easier to create, which you can complete at a short amount time. Once done, you simply have to come up with a website, secure a web hosting service and set up your own online marketing in place. This will make it possible for your eBooks available for purchase 24 hours a day, for several years to come, with the possibility of earning income while you sleep.

### **3 Earn passive residual income through advertising commissions.**

If you own a website or you are planning to own one, work on attracting visitors or generating web traffic by providing relevant, original and fresh content to attract people to visit your sites. By allowing banner placements or links on your site at a certain fee, you can look forward to collecting passive residual income every month.

### **4 Become a reseller of web hosting services or domain registration.**

Offer web hosting service wherein you simply pay a monthly fee and resell the service at a certain subscription charge to your customers. However, if you are planning to engage in this type of service, it is important to be thoroughly familiar and knowledgeable with the web hosting service in order to provide prompt and reliable support to your customers.

### **5 Master the art of salary negotiation.**

During job interviews, instead of waiting for the salary conversation to be tackled, you can go right ahead and ask the interviewer/recruiter the expected salary of the position you are applying for. This way you don't have to waste time going back and forth with negotiations since you already know the figures and can decide ahead of time if it's something viable enough for you to pursue your application.

## **6 Keep your emails short and concise.**

Instead of spending precious minutes composing long and winding emails, keep everything short and to the point. Firstly, your subject line should be informative so your recipients will know if it is something they need to prioritize. When conveying your message in a direct manner, make sure to avoid constructing sentences in passive voice.

## **7 Get business and sales leads efficiently by directly asking people if they have a problem you can help resolve.**

For example, if you are offering web design services, instead of checking out if there are people interested in having a new website, ask direct questions, such as “Who among you isn’t happy with their current website?” This effectively cuts down the chase and you get to save significant amount of time when it comes to getting responses.

## **8 When it comes to working with a team, most of the time 80% accurate is good enough.**

As you know, time is money and most of the time large projects have time-constraints. If you are working with a team, achieving 80% accuracy is almost always good enough. You can leave the remaining 20% for the practicing or testing phase, where you can work out the finer details. Keep in mind that getting the job done right and on time is more important than getting all the details right.

## **9 Talk to a human customer service representative.**

When calling customer service, instead of talking to an automated machine, get faster and more efficient resolution and support by going straight to a real person. If you have an important or urgent complaint, try to check [contacthelp.com](http://contacthelp.com) or [gethuman.com](http://gethuman.com) if there is a code for the specific company you need to call and bypass the automated systems.

## **10 Master the art of saying “No.”**

Before making any commitments, evaluate your current workload and respect your limits. Learning to say no will not only free up your time but will also save you from a lot of stress. Successful people know what they want and have no trouble being decisive, putting their foot down on something and saying no.

## **11. Learn the art of delegation.**

If you are the type of person used to doing everything on your own or you have difficulty of letting go, keep in mind that you do not have enough hours in the day to do and attend to everything. This is a very important value every managers and leaders should learn and accept. Reduce your workload and enhance efficiency by learning to delegate tasks.

## **12 Study to get training for a specialized skill.**

These days, a highly desirable and specialized skill set can propel you from being just an ordinary employee to a more valuable one. Take time

to determine what are the most valuable and in demand skills in your industry and check if it is something that you can learn to acquire during your spare time.

### **13 Earn a higher qualification or degree.**

There are certain job sectors that require having a certain degree, specialized training or certificate in order to qualify you to a higher pay scale. While this route may be financially challenging and time consuming, it can increase your qualifications and make you eligible for promotions or higher designations, which can prove to be a good and rewarding investment in the long run. Whether it's an MBA degree or a Six Sigma Black Belt, check out if spending on night classes and seminars can turn out to be feasible investments. There are also companies that sponsor further education for qualified employees, so take time to discuss this with your company's Human Resource Department.

### **14 Consider changing your work hours or telecommuting.**

If your employer is unable or unwilling to give you a salary raise in compensation of the amount of work you do, try to negotiate adjusting your work hours or discuss telecommuting options. However, this may not work for a number of industries but if you can complete most of your work from home, then it's definitely worth asking. You can also evaluate your work hours and check if working on another shift can help your productivity or open up more time to pursue other money-making opportunities.

## **15 Instead of working as a full-timer, consider becoming a consultant.**

If you are constantly working above and beyond the regular 40-hour work week, you may want to explore the idea of working as an hourly consultant, if it is more feasible financially. While this may not mean you work any less, this offers you more flexible work hours, thereby allowing you to take on additional clients and earn extra income instead of working full-time and not getting overtime pay.

## **16 Demand a salary raise if you are doing more or contributing significantly.**

If you feel you deserve a raise for the amount of profit you are bringing in to your company or you are doing more work than you are originally hired to do, by all means ask for a raise based on your performance. You can time your request for a raise after a performance review. If you prove to be a great asset to the company, the management won't mind paying you more to retain your services.

## **17 Find an efficient way of doing repetitive tasks.**

If your work or day to day tasks require you to attend to repetitive tasks on regular basis, instead of spending a significant amount of time completing them, try to figure out how you can automate or streamline the entire process. There are a lot of online applications and software products online designed to cut down the nitty-gritty stuff. Make use of

free apps, which can significantly cut down the amount of time to complete a certain task. If you feel it's time to purchase paid software, bring this up with the management and make sure to come armed with reasons to justify the expense. Overall, these software can help in significantly increasing productivity, accuracy and provide easy access to organized information.

### **18 Consider changing jobs or making a bold career move.**

If you feel your career is facing a dead end and there is no opportunity to transition into a more rewarding and healthier work-life balance with your current job, consider exploring better opportunities. Find a new work environment where your experience and skills are greatly valued. The bottom line here is, if you are overworked and underpaid, it's time you do something about it.

### **19 Consider taking on freelance writing jobs.**

If you have a flair for writing or possess a solid grasp of good grammar, communication and spelling, you may want to seek opportunities for freelance writing jobs. You can contribute articles to magazines, newspapers and other local periodicals to earn extra income. Gradually build your portfolio and work your way towards establishing credibility.

## **20 Teach a language.**

Do you know and speak another language? Or maybe you have strong command of the English language to qualify you to teach it? This is an in demand skill that can open up great money making opportunities.

## **21 Perform Internet research jobs.**

If you are confident that you know your way around the web, you can offer your skill as an online researcher to local businesses.

## **22 Become a “green” consultant.**

People are keen on making lifestyle changes that can result to using less energy for their home. This is a huge industry that can help you rake in significant profit by evaluating homes and making recommendations on how to become “green”. Over time, you can also sell your services to companies.

## **23 Sell organic produce.**

If you love gardening and know organic methods, consider selling organic produce. Depending on just how large your harvest is, you can offer “in season” organic vegetables as well as fresh herbs to restaurants. Chefs are always keeping an eye on suppliers that offer the best and the freshest.

## **24 Sell antiques and vintage pieces on eBay.**

If you have good knowledge on antiques, spend your weekends scouting among thrift stores and garage sales as well as flea markets where you can potentially score old, valuable treasures on the cheap. Conduct a bit of a research and auction it off on eBay.

## **25 Get paid to shop.**

There are a number of companies that actually hire people to perform what is known as “mystery shopping” and report their experiences to companies. When engaging in this type of job, you need to make sure to be fair and you possess a good grasp and understanding of the industry.

## **26 Decorate cakes.**

If you love to bake, earn money on the side making and decorating cakes. Show off your baking prowess and offer to bake pastries as well as other goodies to local office break rooms, small coffee shops, local deli, etc.

## **27 Make and sell jams and jellies.**

If you know how to can and preserve jams and jellies the old fashion way, you can make a large batch and sell jams and jellies that are in season. You can either choose to sell it among friends and colleagues, to a local market or even over the Internet.

## **28 Make money out of your photos.**

If you own a fancy camera and you have a flair for taking stunning photos, put it to good use by offering your services to special events such as weddings, parties and corporate functions. You can also post them to online sites and make money every time someone decides to download and use it.

## **29 Take time to sort out your savings.**

To earn more money, you need to make sure all your savings are working hard to earn profit. If you have a lump sum of money that you are prepared to put away for about 12 months or longer then get a fixed-rate account.

## **30 Take in a lodger.**

While most people spend a fortune to own a home, how about making your home earn and generate its own profit? If you have a spare room, consider renting it out and earn extra income on the side.

## **31 Rent out a car parking space.**

If you are living close to the city center, or near a football stadium or train station, and you have a garage or parking space that you don't exactly use, it's a proverbial goldmine right under your nose. Rent your parking space to commuters or concert/game event fan and earn extra money on the side.

### **32 Sell on eBay.**

You know what they say about one man's rubbish can turn out to be another man's treasure. If you have too many unused possessions that are taking up permanent residency in your basement and cramping your home, then consider auctioning pieces on eBay and earn money.

### **33 Answer paid surveys.**

There are a number of online surveys available where you will be rewarded for your opinions, either through reward vouchers or cash.

### **34 Offer virtual assistance services.**

With a growing number of web-based businesses today, virtual assistance services are now on very high demand. A lot of companies and people use the services of a virtual assistance to conduct researches, perform time-consuming jobs, find things and make phone calls, etc.

### **35 Make money by hosting an online forum.**

Selected softwares have the ability to host a number of separate forums under a single server. You can make money by charging forum operators or owners for your hosting service. You can also offer this service for free and post your ads and banners on their forums to generate income.

### **36 Do podcasting.**

This is similar to video or voice blogging where you can talk about some interesting topics and make money from the ads show. If you have a gift for gab, and you feel you can provide relevant information or interesting opinions, you can reach out to hundreds of subscribers through this platform.

### **37 Plan your day ahead and stick to it.**

If you have try planning out your day and anticipate the possible roadblocks, you will find that you are better prepared to tackle challenges and deflect issues with more ease. This will help ensure you will have a more productive day.

### **38 Break down your large plans into more manageable milestones.**

Try to achieve something worthwhile every day. If you plan out your goals and set schedules and timelines, you have more motivation not to slack off or procrastinate.

### **39 Start your day by tackling first the more difficult and the time-consuming tasks.**

This is the time where you still have full energy to go through everything before gradually moving on to easier ones.

#### **40 Learn to best deal with interruptions in a decisive and assertive manner.**

Do not allow the trivial concerns of others distract you from your purpose. This does not necessarily mean you need to be rude and offensive. Instead, learn to be firm and prioritize important things instead of constantly ending up accommodating other people's concerns.

#### **41 Stop procrastinating.**

Train yourself to avoid wasting time worrying or dawdling, which only increases your unproductivity. Remember, time is money. If you are constantly paralyzed with worry, schedule your 'worry time' at the end of each day so you can stay focused to tackle outstanding work and more important concerns.

#### **42 Manage your clutter.**

Make sure everything is in its proper place, this will save you time from constantly searching for misplaced items. A tidy desk can significantly help enhance productivity.

#### **43 Stick to your priorities.**

Don't get into the habit of cancelling or putting off things you can accomplish today. While one might say, you still have enough time tomorrow, it's another day to face with a whole new set of challenges.

#### **44 Learn to batch process.**

Bunch all the small and menial tasks that are not important. Instead of going to and fro attending to small things all throughout the day, which only interrupt and distract you from more important tasks, bundle or batch them together and go through them one set at a time. You can create a list of the small task and with only an hour or so left in your work day, start processing these tasks as quickly as possible, and crossing each one off your list.

#### **45 Brown bag it.**

While making and bringing your own lunch to work is not exactly life-changing, it saves you the unnecessary expense, free up more of your time by working through lunch and gives you better control of what you eat.

#### **46 Take on high profile projects.**

If you are constantly working on the sidelines, doing less important things, your accomplishments will certainly not make you a star, nor will it take you far. Instead, try to volunteer for bigger projects, the very ones that will carve your name and bring recognition to the company. If you have the expertise and confidence but there is a lack of worthwhile projects, consider coming up with your own. If you do well, these large and high-profile projects can make a huge impact on your career and life. These are the accomplishments that can enhance your portfolio.

#### **47 Bank your salary raise.**

If you were finally given a raise, don't immediately go into thinking of ways how to spend your extra money. Avoid increasing your expenditures. Instead, consider putting the entire amount in the bank.

#### **48 Carefully organize your files and desk.**

While they say creative minds can make sense of their own chaos, it can also add to stress and hamper your productivity. Label your folders accordingly and throw out papers and documents that can be discarded.

#### **49 Tidy your to-do list.**

If your to-do list is about a mile long, go through each one and determine which ones are unnecessary. Develop the habit of eliminating unnecessary stuff and learn to simplify your life.

#### **50 Get rid of distractions.**

Eliminate all the unnecessary distractions such as IM and email alerts, Twitter and other social networking sites. In fact, if possible, you should consider turning off the Internet. You can also wear headphones so you will not be distracted with regular office noise.

### **51 Keep meetings to 30 minutes or less.**

One of the most common and biggest time-wasters are meetings that could be easily accomplished with a phone call or an email. If possible, beg out of meetings, or if you call the shots, eliminate them if it's not critically important.

### **52 Only try to check your email once or twice a day.**

Avoid constantly going through your emails all throughout the day. Allocate a time to go through your mail at the start of your day and check back an hour before you leave. If you keep on sending unimportant emails, you are creating major distractions to recipients and affecting the productivity of everyone, including yourself.

### **53 When at home, turn off your television.**

One of the most effective ways to save you both time and money is to watch less television. This gives you more time to take care of more important things or seek a more rewarding hobby instead of watching all those guilt-inducing ads.

### **54 Go over your personal collection and check out which ones you can get rid and sell.**

Turn a critical eye and determine if there are duplicates or items that you are willing to sell. While you are at it, how about considering cutting down the time you spend on your hobby and look for more profitable

ventures? It would be great if you have a money-making hobby, or earn doing something you are passionate about. Who knows, this could open up a lot of great opportunities for you.

### **55 Practice the 30-day rule when contemplating on making a purchase.**

If you are tempted to splurge or treat yourself with a latest gadget wait for 30 days and ask yourself if you really want the item. Often, the urge will pass away and you end up saving yourself a significant amount of money by waiting and not acting on impulse. It is important to train yourself to do away with the trivial and unnecessary purchases and save money on really sound investments.

### **56 Avoid spending too much on entertaining your children.**

Instead of caving in to the temptation of buying your child the latest video game or the coolest gadget to hit the market, focus on honing his creativity and appreciate simple and stimulating games. It is important for parents to realize that children do not need fancy gadgets to keep them happy, instead make great memories spending more time with them, making stuff and discovering new things. You will definitely find these alternatives cheaper and more rewarding.

### **57 Contact your credit card company then ask for a rate reduction.**

Choose any of your cards that are carrying a balance and call up the company number at the back part. Negotiate for an interest reduction or you will contemplate on taking your business elsewhere. If the person you talk to will not be able to accommodate your request, then ask for the supervisor. When you think about it, if you have \$5, 000 worth of balance with a 3% reduction rate, you can potentially save \$150 every year.

### **58 Clean out your closet.**

Go through your wardrobe and focus on getting rid of some of the stuff. You can organize a yard sale or donate it to get a tax reduction. All the old stuff that are just sitting there can actually put more money into your pocket. Of course, it could also mean freeing up more closet space.

### **59 Choose term life insurance.**

A lot of people believe that insurance is an investment. It is not. Switch to a term insurance instead then you can use the difference of the cost to settle some of your debts or start your savings. Whole and universal policies are significantly more expensive. You are definitely better off getting yourself out of debt instead of spending extra on sub-par investments.

## **60 When buying a car, go for fuel efficiency and reliability.**

Instead of going for what's popular or flashier, choosing a more fuel efficient and reliable car will save you thousands of dollars in the long run. For example, when driving a vehicle for 80, 000 miles, choosing a 25-mile per gallon car over a 15-mile per gallon will translate to 2, 133 gallons of gas. So if a gallon costs \$3, that's an astonishing \$ 6, 400 savings right there. In addition, reliability can also pay great dividends, so do your research. Your efforts will pay off for you, big time.

## **61 Avoid going to shopping centers and stores just for entertainment.**

Indulging to the need to window shop will only encourage you to spend more money on stuff that you don't really need. Instead, seek other places to entertain you, such as the museum, the park or a friend's house. Don't substitute shopping as a form of entertainment and you will be better off.

## **62 Plan to invest on a small business and use business model that has a lot of potential of making you rich.**

If you have not figured it out, entrepreneurs go into business since they have long realized working on a 9 to 5 job will not make them rich. However, going into business requires careful planning so make sure to cover all the bases. Start with a solid business model. If you can't see yourself raking in thousands or millions of dollars with your business idea, you may want to explore more possibilities.

### **63 Carefully identify and isolate your core strengths then decide to build on them.**

Find something you truly enjoy, this is a strength that you can potentially build and invest on. If you go into a business, it is best to venture into something that will allow you to express your strengths then you can develop it more through repetition. A lot of people have successfully reaped great financial rewards following this route. Check out if you can cash in on yours.

### **64 Choose to operate in an industry with high demand and significant profit margin.**

You make profit based on the difference on how much sales you make and the amount of money you keep from every sale after deducting the cost of delivering the goods or service. If you enjoy greater margin, then you will need a fewer amount of sales to earn a million. Before getting into any business, calculate first the possible margin of the products or service you choose to sell.

### **65 Opt to use cash.**

Instead of constantly charging your purchases to your credit or debit cards, choose to pay in cash instead for all those non-bill spending such as gas, eating out and the groceries. Why? Paying in cash makes the experience of spending more real. There is also the fact that in choosing to spend cash, you have better control of your expenses instead of ending up spending more than you earn.

## **66 Make some minimal weekly savings transfers.**

Try to deduct a few dollars off your disposable cash every week. You can start by transferring \$20 or \$40 per week and transfer it to your savings. It's a relatively small amount that you maybe barely notice but end up saving a large sum of money over a period of time.

## **67 Choose to stay home instead of going out.**

Going out will encourage you to spend unnecessarily since you will be tempted to eat at restaurants, stop at the gas station, go to the mall, etc. It is difficult, almost impossible to avoid spending when you are on the road so stay at home instead and seek other free entertainment. You can also use this free time to spend with your family.

## **68 Avoid getting catalogs or any other emailed announcements.**

All these emails and newsletters are all designed by companies to sell you stuff. When you frequently receive announcements of cool new products or upcoming sales, it can be very tempting to make a purchase on luxury items or service. Choose to stop all those catalog and newsletter subscriptions so you don't have to deal with trying to resist temptation.

## **69 Choose to cook at home instead of eating out.**

This may be difficult to do especially if you are too tired to cook after a grueling day at work. Instead of expensive dinners or ordering deliveries and takeout fast food that are not exactly healthy, throw in a quick stir

fry using fresh or frozen veggies. You can also research ahead of time some no-fuss and 10-minute recipes, so cooking homemade and healthier dishes doesn't have to be a real burden.

### **70 Use the envelope system when segregating your money.**

This is following the same concept of paying cash. Use envelopes in order to split your disposable cash into the different categories. If you empty one envelope, then that means you have completely spent your allotment.

### **71 Learn the spreadsheet tracker hack.**

There are a lot of expensive programs out there that can help you better manage your finances. However, you don't exactly need to invest in any of those fancy software, especially if you don't have a real need for all the bells and whistles that only cost you more. Instead, you can use Google Docs and Spreadsheets, which you can use to keep track of your bank account. You can indicate dates for every transaction, including titles and amounts, along with a little field for notes or memos and your running balance.

### **72 Choose to pay debt and savings first.**

Every time you sit down to go through all your bills, choose to pay or allocate money first for your savings then make your debt payments. If you constantly choose to allocate money for your savings for whatever is

left, you will frequently end up shortchanging it. So choose to pay for your savings first. This will help you effectively cut back on your expenses.

### **73 Get rid of cable TV.**

A lot of people spend too much time in front of the television, a pastime that is not exactly productive. Instead of spending on cable subscription, you can choose to download or rent DVDs online and only watch the movies worth watching and not spend time scanning useless shows you find on TV most of the time.

### **74 Choose to use online savings instead of traditional bank savings accounts.**

There are a number of online banks that offer twice as much interest than the normal banks. However, you will not get an ATM account or be provided with a convenient way to withdraw funds. This of course can work to your advantage since you can effectively curb the inclination to purchase things on impulse.

### **75 Choose to find happiness in life and not in spending.**

A lot of people choose to buy stuff thinking subconsciously that it will help them find lasting happiness. These are the consumers who always feel the need to have the latest gadget, the fanciest car or the most popular pair of shoes. Truth is, when you buy stuff, you will be happy

with your purchase for about a day or two at most. After that, you will again feel the need to buy some more, which becomes a never-ending vicious cycle. Instead, choose to love and enjoy life. You can choose to find joy in nature and the people around you or perhaps in doing things that you really love. There are so many things in life that can provide you more happiness, all without the need to spend.

### **76 Turn your hobby into a profitable venture.**

The thought of doing something you are extremely passionate about and making profit out of it is too good of an idea to pass up. If you love dabbling with web design, hone your craft and consider monetizing your creativity by taking on logo projects and web design projects on the side. If you love cycling, you can earn extra income by repairing and maintaining bikes. People who love to bake are making a small fortune selling their creations or some high-end cookware sets.

### **77 Learn to use your credit cards strategically.**

Choose the right credit card to complement your spending habits so you can make the most of using credit cards. Choose cards that give reward points for purchasing things that you normally spend on. So before merely using a card because it's available, make an effort to study what card to best use to purchase what.

### **78 Consider engaging in paid testing.**

Become a paid tester. There are a lot of medical companies as well as cosmetic developers that pay testers to personally try their treatments and products. In order to become eligible, you will need to meet a certain set of requirements.

### **79 Make blood plasma donation.**

Unknown to many, blood plasma is a relatively high in demand commodity. The great thing about making blood plasma donation is the fact that you can actually go in and donate twice in 7 days, just as long as you have at least 2 days in between. You can generally get about \$20 to \$35 for every pint.

### **80 Discover earning money through recycling.**

Try to check out if there are any recycling facilities near your locality. There are many towns that have several scrap metal recycling facilities, which can pay you for every pound of metal you bring in. In addition, if you live in a state where you are required to pay a deposit for every glass bottle, choose to return them to get the deposit, instead of throwing them out. However, keep in mind that it is illegal to do this across the state lines.

### **81 Take on some odd jobs.**

If you have the knowledge and expertise to do repairs, cleanups or yard work, you can make sure quick cash offering your services for such jobs. In fact, if you own a truck, you can offer your services to haul away debris and earn serious money when done on a regular basis.

### **82 Get a promotion.**

If you are not really comfortable of the idea of asking for a salary raise, the next best thing you can do is earning that raise by getting a job promotion. It's a widely accepted fact that if you do more, you are expected to be paid more. So how about working towards advancing your career and earning that promotion? Of course, that would mean you need to perform well and take the necessary steps to highlight your achievements in a subtle way. However, you need to check if there is really room for growth in your company. If a promotion and a salary raise seem out of reach, you may want to set your sights elsewhere.

### **83 Sell handmade products on Etsy.**

If you have a skill of coming up with creative things, you can put up an online store at Etsy and sell your products. A lot of consumers nowadays prefer customized and unique products - from handmade wedding invites to decorative pieces, check out a lot of inspiring DIY ideas you can cash on at [Pinterest.com](https://www.pinterest.com).

#### **84 Change your perception and attitude towards money.**

As an employer, you are paid with money to render services. As an entrepreneur, you earn money by selling and delivering certain products and services. Money, contrary to how many people feel about it is not the root of all evils. However it is also not the panacea for all your pains along with the world's problems and ills. Money is simply an instrument -- a tool that allows you to achieve a certain standard of living that you choose to pursue.

#### **85 Change how you think about yourself.**

You cannot define your character based on running balance or how much money you earn every month. However, you need to have the mindset that whatever amount you earn, you are worth it. If you believe you are a \$30, 000 per year employee, shooting for \$100, 000 is definitely quite a mind leap. Be ready to make the necessary career and life choices to enhance your personal ability to earn more money. Instead of "settling" for a job that simply brings food to the table, if you are confident you are worth more, you need to make the necessary steps to turn things around and take better control of your finances.

#### **86 Choose to build your career based on income potential.**

The basic truth is we all work for money. And as you already know, there are some jobs than pay more, all without the need to put in extra hours of backbreaking work. If your primary motivation is earning more money,

then make sure to choose a career where you can earn more. Set your goals and take the necessary steps to move up the career ladder.

### **87 Take time to check your credit score.**

A lot of people don't know that one of the fastest ways to save a couple of thousand dollars is to check your credit score rating and fix error on your report. By taking time to improve your credit score, you can potentially save thousands on interest rates every year.

### **88 Make money by blogging.**

If you have extra time on your hands, blogging is a great way to earn extra income. While this does not give you quick cash, with several months of solid and consistent effort, you can actually make a decent income. Get started by securing a nice domain name and get hosting service then set up your blog.

### **89 Write product reviews.**

There are a number of online sites that pay you a small amount of cash by writing product reviews. If you write fast and knowledgeable, this may be a great side job for you.

## **90 Stage homes.**

With the growing number of people selling houses and dealing with the all too real possibility of foreclosure, you can help people sell their homes by staging it for a quick sale. If you have a flair for design, then go ahead and offer your services.

## **91 Plan out your meals at least a week ahead and create your grocery list based on the menu plan.**

This will not only save you time, stress and money, it also makes it supremely easier to stick to healthier diets instead of succumbing to fastfood and processed products.

## **92 Step away from your computer.**

The online world has open up a virtual place teeming with distractions. In order to increase your productivity, try to do most of your work offline.

## **93 If you are fond of watching TV, invest in Tivo.**

Consider using Tivo to effectively cut down one hour television show down to 40 minutes.

## **94 Choose to auto-pay your bills.**

Through making use of an automated system, you will save time processing payments and going to payment centers. In addition, you also

eliminate those late fees as well as increased interest rates for missed payments.

### **95 Learn important keyboard shortcuts.**

Knowing shortcuts will save you a considerable amount of time, so try to learn shorter keyboard commands, such as Ctrl +S to save, etc. This is especially useful if your work requires you to work on a computer on a regular basis.

### **96 Choose to get up earlier.**

Going about your chores while everyone else is asleep and the house is still quiet will cut down work in a fraction of the time you usually spend. This is a very practical solution if you have small children running around, which makes it almost impossible to conduct a decent cleanup.

### **97 Choose to shop online whenever it's possible.**

Instead of going through racks upon racks of clothing, shoes, or any other consumer items, by opting to shop online, you can cut down shopping time, gas expense, and curb impulse buying. This is especially helpful and a practical option during the holidays. If you don't exactly relish the thought of joining the rest of a few hundred other shoppers, then do your shopping online.

**98 Invest in speeding up your Internet by getting broadband connection.**

If your work and productivity greatly relies on your access to the internet, then it's only feasible that you ensure you have a stable, reliable connection.

**99 Work on improving your typing speed.**

Whether it's writing an email or an article or just about any other task that requires encoding, you can save a significant amount of time by increasing your typing speed.

**100. Get Caller ID so you can avoid those unnecessary phone time.**

Avoid calls that are not particularly important and prevent these from distracting you from your work.

## Conclusion

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As you may have found out from the tips provided, earning more and becoming successful doesn't have to be something exceptionally brilliant. You don't need to be the inventor of the next best thing set to topple Facebook. You also don't have to be a rocket scientist or a celebrity to build your own fortune.

Instead of focusing on large, ambitious goals, take time to go through the day to day activities you normally do and discover some innovative things to cut down time and save money. Again, success is the sum of all these small things.

Try to adopt practical habits and a minimalist lifestyle. You don't need all those trappings to flaunt your success or make you feel good about yourself. Choose to edit, delete and simplify your life. Seek rewarding things and do away with activities that only cause you to waste time and money needlessly.

You will realize that by making small changes on how you do things as well as your perspective on life and material stuff, you can actually cut down on unnecessary expenses and free up more of your time.

The solution to earning more is actually learning to spend less and pursuing your strengths. Consciously choose not to overcomplicate things and avoid unnecessary distractions that sidetrack you from your goals.

Once you have managed all these, you will find the rewards are truly promising.

I look forward to hearing from you and to connecting with you through my newsletter.

Talk to you soon...

Alex Ooi

Peak Potential Specialist

P.S. I will leave you to explore three resources focusing on three specific areas namely mindset, health and relationship which you may find helpful on the following page. I'd highly recommend you check them out because they are interdependent with *More Time, More Money* and so crucial to achieve financial success or anything that we desire in life, especially if you need specific help in those areas in your life.

## Highly Recommended Resources

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**Mindset:** [The Instant Switch](#)

Discover the secrets to manifesting ANYTHING that your heart desires with the flip of a “Switch” in just 60 seconds. NO MORE endless visualization and frustration that you are not seeing results...

[Click Here Now](#) to Find Out

**Health:** [4 Cycle Fat Loss & Nutrition System](#)

Discover a PROVEN 4 cycle proprietary Macro-Patterning™ nutrition system that help you instantly melt away up to 7 pounds of fat in the first 7 days and stay healthy... you will NEVER need to sacrifice all your favourite high carb foods...

[Click Here Now](#) to Find Out

**Relationship:** [Meet Your Sweet](#)

Discover why relationships FAIL... and how to revive the romance, attract your dream love, keep passion burning and start feeling BLISSFUL, intimate and fulfilled being with the love of your life...

[Click Here Now](#) to Find Out