

Quick Ideas to Boost Your Income

Many homeowners have successfully used these strategies to boost their income when they are in a financial pinch. *Check 1-2 strategies that may work for you:*

- ❑ **Do odd jobs, errands, or gigs,** such as childcare, tutoring, teaching music, yard work, painting and repair work, walking a neighbor's dog, or running errands for someone. Talk to a friend or family member to brainstorm ways you can use your skills to earn money. Consider offering your services among friends and neighbors, such as on community bulletin boards, or online through apps like Task Rabbit or Craigslist.
- ❑ **Seek a raise or additional hours at your current job.** Practice salary negotiation with a counselor or friend.
- ❑ **Hold a stoop sale or sell items online.** If you have items at home that you are no longer using, hold a stoop sale, take items to a consignment shop, or sell items on websites or apps like eBay, Craigslist, or Letgo.
- ❑ **Change tax withholding.** If you have a salaried job, and generally receive a large tax refund, talk to your H.R. department about changing how much money is withheld from your paychecks. To estimate the number of "withholdings" that is right for you, use this IRS online tool: www.irs.gov/individuals/irs-withholding-calculator
- ❑ **Apply for government benefits.** Check to see if you qualify to claim tax credits, transportation voucher programs, childcare subsidies, or other income support. Check the New York City website for more information at: www.nyc.gov/accessnyc, or ask your housing counselor or legal services provider for a referral to someone who can give you advice and help you to apply.
- ❑ **Your idea:**

Share this list with someone who knows you well,
such as your partner, another family member or close friend.
They may have more ideas that make sense for you.