

MSTP > 13 ALWAYS BE POOR

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Why you will always be poor

If you always seem to be broke, it's time to figure out why — and how to fix it.

Many Americans are clearly **not** experts at managing their own finances and they end up broke month after month. Their cycle of overspending leaves them poor, even if their income means they are considered well above the poverty line. A third of higher-income households — those that bring in \$75,000 or more a year — live [paycheck to paycheck](#), as found a recent survey from SunTrust Banks, Inc.

Then there are other factors, like the average per-household amount of credit card debt that stands at nearly \$16,000 and dismal savings — 73 percent of Americans have [less than \\$1,000 in their savings account](#). It raises the **question**: Why are people with relatively good income always broke?

GOBankingRates talked to 23 personal finance experts, asking them all the same **question**: What is the No. 1 reason people end up poor or in financial hardship? Click through to find out what problems they say are keeping you broke, as well as what they think you should do to improve your situation.

If you always seem to be broke, it's time to figure out why and then yes, how to fix it.

Zzzz

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1. You're Stuck in a Debt Trap

"When you're poor, it's easy to get stuck in a debt trap because you're desperate," said Kristin Wong of [Brokepedia](#). "Whether it's a payday loan, debt settlement scam, or even just using a credit card for an emergency, it's easy to make rash decisions when you're **stressed**, and these decisions usually keep people broke."

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2. You're Ignoring Big Debts

When you're broke, stacks of bills and overdue notices are a huge source of **anxiety** and **dread**. But avoiding those problems and **failing** to manage your debts only makes them **worse**, the situation **worse** according to Robert Farrington, founder of [The College Investor](#).

"A lot of young adults are burdened by student loans and other debt, yet they **don't** realize there are a lot of options out there for them," Farrington said. "For **example**, for student loans, there are tons of programs that can help with lower payments and even forgiveness. But you have to take **positive** action and seek out these programs."

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3. You Feel Powerless

When you're poor or in the middle of a financial hardship, it can make you feel powerless to do anything to change it. But giving in to those feelings of helplessness will only hurt you, said AJ Smith, vice president of content strategy and managing editor of [SmartAsset](#).

"By getting accurate, unbiased knowledge and advice, people can feel empowered and confident in their personal finance decisions," Smith said. "They can then takes steps to make a better financial future for you."

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4. You **Haven't** Learned About Personal Finance

"Most people are broke because they **don't** learn about personal finance," said the founder of [Lazy Man and Money](#). He added that one **example** of the dangers of debt is that it has compound interest working against you instead of for you as it does with investments.

"I think the psychology should shift from 'How can I spend money to make me happy now?' to 'How can I use this money to buy me financial freedom in the future?'" he said. "If you are able to make that shift, you should be able to overcome most reasonable hardships."

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5. You **Don't** Pay Yourself First

"The No. 1 reason people end up poor is because they **don't** 'pay themselves first,'" said personal finance expert [Barbara Friedberg](#). Paying yourself first means putting a portion of each paycheck into a savings account before divvying the rest out to cover expenses. The No. 2 cause is "paying with credit," Friedberg said. You are or should be, the second most important person there is in your life.

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6. You Put Today's Happiness Before Future Financial Needs

Poverty is often generational, according to Luke Landes, a speaker and personal finance writer at [Consumerism Commentary](#). You might be poor simply because your family always has been, "which is one of the hardest environments for making progress," Landes said.

"People who should be in good financial shape may **not** be, often because the decisions they make **aren't** aligned with their future financial needs," Landes said.

"Making conscious decisions that require some thought about the future **isn't** as satisfying in the moment as choosing something that they perceive to have an immediate **positive** effect on happiness."

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7. You Lack an Emergency Fund

Jeff Rose, founder of GoodFinancialCents.com, listed his top four biggest ways people hurt themselves financially:

"**Not** knowing how much debt they really have and how much interest they are paying. **Not** having nearly enough cash savings in **emergency** funds. **Not** recognizing they need to save for retirement. Being oblivious to what is going on with their credit history. That's as **simple** as requesting your free credit report and making sure all your information is correct."

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8. You're **Not** Making Savings a Priority

"In my own life, I saw the biggest financial stagnation when I **wasn't** paying myself first, even when I had a nice-paying job," said personal finance expert Philip Taylor of

[PT Money](#). "When you get paid, make sure you are saving those first few dollars for your future."

"Do it automatically each pay period, and you're more likely to stick with it," he said. "You get ahead financially by making savings a priority."

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9. You **Don't** Course - Correct Your Finances

"There's almost always a cheaper or better way of doing something, but you have to get into the habit of **questioning** and challenging your current way of going about it," said Stefanie O'Connell of [The Broke and Beautiful Life](#). "Use your creativity and critical - thinking skills to find and implement more cost - effective alternatives, whether it's renegotiating your insurance rates, switching banks or planning your next vacation."

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10. You're Spending Too Much on Housing

It might be time to consider moving to a smaller place. "Spending too much money on rent or a mortgage," is the biggest reason people struggle financially, said Andy Josuweit, CEO of [Student Loan Hero](#). "After living in New York City for a few years, I met dozens of young people who were 'house poor.'"

"These were people who make above-average incomes but end up spending too much on rent," he said. "As a rule of thumb, you should try to keep housing costs under 20 percent of your income, as opposed to the 28 percent to 30 percent limit that most banks allow."

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11. You **Don't** Have a Money Plan

The biggest reason people stay poor, according to Elle Martinez of [Couple Money](#), is "**not** having a plan for their money." "It is easy to hope that there is money left over at the end of the month, but many times, our behavior gets in the way."

To curb behavior and work against **bad** spending habits, she suggests automating bills, saving and investing as soon as paychecks come in. "It'll cushion the blow when **emergencies** pop up, and later you'll have something for retirement," she said.

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12. You **Don't** Know Where Your Money Is Going

[Donna Freedman](#), a personal finance expert and writer, said the biggest thing she sees keeping people in the paycheck – to - paycheck cycle is **not** having a budget. "If you **don't** know where your money is currently going, you **can't** turn it in the direction you'd prefer it would do the most good," Freedman said, whether that's saving up an **emergency** fund, staying current on rent or mortgage payments, working toward retirement savings or even paying for a vacation in cash.

"When you know you have enough money to deal with all of your needs and some of your wants — plus those pesky **emergencies** — you can sleep very well at night."

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13. You **Don't** Separate Wants From real Needs

"People, generally speaking, have a hard time differentiating wants and real needs," said Grayson Bell, personal finance blogger at [Debt Roundup](#). "They use the word 'need' for almost everything they purchase, causing them to actually believe they 'have' to spend the money."

"You might 'need' a car for transport, but you 'want' the luxury model," he said. "This mentality keeps us down financially."

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14. You Have **No** Degrees or Training

Louis DeNicola, a consumer expert and writer for Cheapism.com, said that sometimes it comes down to unfortunate circumstances that work against you. Many people lack access to good-paying jobs and have limited time or opportunity to receive training that would allow them to get one of those jobs, according to DeNicola.

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15. You're Investing In Stuff Instead of Yourself

Julie Rains, personal finance writer and founder of [Investing to Thrive](#), also said that economic disadvantages play a big part in why some people are poor, but that's **not** the only thing holding people back. "Others might find themselves in **crises** because they have repeatedly underinvested in areas with long - term benefits — [such as] professional career and education, savings, investments — and overinvested and have overextended themselves in other areas, such as luxury products and upscale housing."

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16. You're Trying to Get Rich Quick

Too many people are looking for the quick and easy way out of poverty and are trying to get rich quick, said Jon Dulin, founder of [Money Smart Guides](#). "Whether it be a **hot** stock, a job or business idea, too many of us chase the idea that we can come into extraordinary wealth overnight," Dulin said.

"Sadly, it **doesn't** work this way," he said. "You have to put in the hard work to become rich. We [see the rich now](#) thinking they got lucky or made it without much work.

But we **don't** see behind the scenes at just how much work they put in to get where they are."

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17. You (and him or her) **Don't** Stick to a Budget

Having a budget is personal finance 101, yet many people still **don't** have a budget or **don't** stick to one. "Many end up in financial hardship because they think they **don't** need a budget," said Michelle Schroeder - Gardner, personal finance blogger at [Making Sense of Cents](#).

"No matter how rich or poor you are, a budget is almost always a necessity because it can help you figure out where your money problems are and what you can do to improve your financial situation."

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18. You're Always One Step Behind Your Bank Account

"**Not** planning ahead is the number one reason I was broke as a younger me," said Linsey Knerl, blogger at [1099 Mom](#). From **not** keeping track of due dates and getting hit with late fees to **not** planning out trips and losing track of deposits and withdrawals that led to overdraft fees, planning was her big challenge, she said.

"It was never about **not** having enough money initially," Knerl said. "It was that I was so **bad** at planning and I missed important opportunities to hold onto it. It's the little things that **kill** a budget."

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19. You Buy Depreciating Assets

"One of the main reasons that people can become poor is that they focus their time on buying depreciating assets like cars, ATVs, boats, etc.," said Deacon Hayes, personal finance blogger at [Well Kept Wallet](#). "Because of this, they have little resources to build wealth and, therefore, they continue to live paycheck to paycheck."

How can you fix this problem? "Focus on buying appreciating assets like stocks and real estate, which would grow over time and eventually give them more resources so that they are **no** longer living in poverty," Hayes said.

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20. You're Unwilling to Sacrifice

"The No. 1 reason people end up poor or in some type of financial hardship is because of **bad** behavior," according to Brian Fourman, personal finance blogger at [Luke14:28](#).

"Success with money is only 20 percent head knowledge," he said. "A person's actions have to change in order to win, and most **aren't** willing to sacrifice and do that."

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21. You're Trying to Have It All

Pauline Paquin, personal finance blogger at [Reach Financial Independence](#), said, "People end up broke because they want too many things too soon." This is especially challenging for recent college grads who go from living on peanuts to having a livable paycheck but still **can't** "realistically afford the new house and the new car and all those nights out and the holidays abroad," she said. This gets particularly dangerous when you start using credit to fund all those purchases, which "can cripple your future financial life," Paquin said.

Instead of trying to have it all, right now, Paquin advised picking one big "want" to budget for and leave the rest for the future when you've had a chance to build up some savings and earn a pay raise. "Living one more year like a student while saving your first paychecks can help tremendously."

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22. You're Paying Too Much for Your Cell Phone

Lance Cothorn of Money Manifesto said that the No. 1 reason people end up broke is that "they buy cell phones and cell phone plans they **can't** afford." Instead of opting for a top – of – the – line smartphone and unlimited data, he said, "People should stick with **cheaper phone carriers** that have affordable rate plans, **no** contracts and lower - cost phones that you **aren't** pressured to upgrade every year or two."

"You can get phone plans that only cost \$10 a month plus taxes for a simple unlimited talk – and - text plan if you look in the right places," Cothorn said. "That definitely beats \$100 a month plus expensive upgrade fees to get the latest iPhone."

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23. You Spend More Money Than You Make

Nick Loper, founder of [Side Hustle Nation](#), said the root cause of being broke is nearly always the same: People "spend more than they make." "As far as I know, that's the only cause of bankruptcy," Loper said.

"The good news is you can tackle this from both sides of the equation," he said. "Spend less to live within your means and work to earn more so you have more financial breathing room."

(May view this at:)

<http://www.msn.com/en-us/money/personalfinance/23-reasons-why-you-will-always-be-poor/ss-AAbZmeL>

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Welcome to the **1099 Mom!**

I'm Linsey Knerl, a mom of 6, homeschooler, gardener, tech - junkie, public speaker, blogger, consultant, drummer.... (you get the picture.)

Chances are good that you've found this blog because you've wanted to know more about working from home.

You're tired of the 9 - 5 hours work grind that keeps you from your kids, your family, and your passions. You **don't** believe in your heart that you should have to stuff your identity as a mom, a wife, and a wonderfully - created woman into the closet while you put on your "business pants" and earn that much-needed paycheck. You know that you bring something amazing to the work world, and it's beginning to feel like time to make it on your own.

This blog is a product of 7 - years of working from home as the primary bread winner, while my loving husband and children help in our home business. It is designed to help you:

1. Learn more about working from home and if it is right for you.
2. Figure out what work-from home jobs are best suited for you and your lifestyle.
3. [Find the perfect job.](#)
4. Manage the issues that arise from working at home, such as balancing family duties, paying taxes, and taking care of you.
5. Grow your business, be more productive, and achieve goals like never before.

If you'd like to know more about me, you can visit the [Knerl Family Media website](#), or my media page at [LillePunkin](#) (my full time lifestyle blog).

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The kids

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You are more than welcome to ask **questions** as you go. Just post to our [wall over at Facebook](#), [tweet](#) at us, or shoot me an email at [linsey{at}knerlfamilymedia.com](mailto:linsey@knerlfamilymedia.com)

You've found the perfect place to explore, make friends, and pursue your dreams! You're ready to do it for real, this time. You're a 1099 Mom.

<https://www.1099mom.com/2010/08/welcome-to-1099-mom.html>

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Well. Kept Wallet

[What is a Sinking Fund and Why Do You Need One?](#)

When it comes to personal finance, you may have heard about the importance of having an **emergency** fund. But have you ever heard of a sinking fund? Having an **emergency** fund in place will help cover unexpected costs. For example, maybe you'll ...

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[53 Easy Ways to Get Free Stickers in 2019](#)

You might be surprised to learn that all kinds of companies send free stickers to kids and adults. Each company has different requirements for obtaining free stickers. Some may merely require you send an e-mail. Others might request you send a...

[13 Great Ways to Invest Small Amounts of Money](#)

Everyone in your life is telling you that you need to begin investing. But it's hard to get started when you **don't** have a lot of money. It sometimes seems like the system is stacked against you. Many mutual funds require an initial investment of...

[The Difference Between Subsidized and Unsubsidized Loans](#)

There is a lot to know in the vast world that encompasses college student loans. Perkins, FFEL, public, private; all of these terms and more will become your friends (or enemies) as you begin accruing student loan debt balances. One thing you should know...

[Where to Sell Your Antiques](#)

Vintage and antique goods can often bring you money if you're selling the right items. But where should you sell your antiques for the most cash? In my experience, selling at local antique shops will bring you fast money, but **not** necessarily the most...

[37 Best Term Life Insurance Companies](#)

Most of us like to think we will always remain young and invincible. Unfortunately, nobody can predict the future and if your family will struggle financially if you **can't** be there for them. Having one of the best term life insurance policies can give...

[25 Best Selling Apps to Sell Your Stuff Online and Locally in 2019](#)

Do you want to sell something locally? If so, you save on shipping costs. That means more money in your pocket! Now, you can use an app to sell nearly anything you own locally. There are also apps that make it easy and painless to sell smaller items...

[Credit Karma Review: is it Legit?](#)

With so many “free” credit monitoring companies sprouting up in recent years, the claims of Credit Karma may, at first, seem too good to be **true**. Many such companies offer “free” services (**despite their fine print pointing to the contrary**) but...

[11 Best Pet Insurance Companies in 2019](#)

If your pet got sick or needed **emergency** surgery, could you cover the unexpected expense? You pay for health insurance, life insurance, home insurance, and auto insurance. Why **shouldn't** you do the same with your pet? Even though I've never had to use...

[What is Student Loan Forbearance and is it Worth it?](#)

If you've got student loans you're repaying, you may have heard people talk about student loan forbearance. But what does it mean to put your student loans into forbearance? And, is it worth it? According to the Federal Student Aid department, the...

<https://wellkeptwallet.com>

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[20 Flexible Part Time Jobs For College Students](#)

Every fall about this time, parents are gearing up to send their kids back to school. In some cases, that means sending them to college. It's an expensive proposition putting a child through college. But there are so many part time jobs for college students that can help bring in some extra spending money. Etc.

<https://luke1428.com>

[20 Flexible Part Time Jobs For College Students](#)

Every fall about this time, parents are gearing up to send their kids back to school. In some cases, that means sending them to college. It's an expensive proposition putting a child through college. But there are so many part time jobs for college students that can help bring in some extra spending money.

More than likely, students have figured out [how to finance college tuition](#), student fees and room and board. However, there are so many [hidden costs of college](#) for which students **don't** prepare. These little incidental items can certainly add up. So, unless an endless stream of cash is flowing from mom and dad, students will need to secure some extra spending money.

The big **question** though is, what part time jobs can reasonably be done by college students? Yes, you could work a full-time job and attend classes but that's **not** what most students are looking for. The average student just wants enough spending money to go to parties, put gas in the car and pay for their books.

With that in mind, here is a list of 20 – part - time jobs and activities that could earn a college student a little bit of extra spending money.

Part Time Jobs for College Students: On Campus

A student **doesn't** have to leave campus to find part-time work. In many situations, these jobs are given to students who have applied and qualified for financial aid. So if you **don't** need financial aid, these jobs may be hard to come by but are worth pursuing nonetheless.

1. Work in the cafeteria. This was my part - time college job for four years, working in the dish pit and restocking plates, silverware and other food supplies. I was able to manage between 10-15 hours per week. It **wasn't** always fun or clean but it did keep me from asking mom and dad for money all the time.

2. Work in the library. If you like quiet workplaces this one's probably for you. You'll probably need to learn [how to work the microfiche machine](#) though. (**Do colleges even use these anymore?**)

3. Be a part of the maintenance team. Several of my friends worked for the maintenance department doing mowing, trash cleanup and dorm room repairs. With all those frat parties there will likely be a few holes to patch and paint.

4. Be an RA. A [resident assistant](#) helps oversee various sections of a dorm. However, it's unlikely you will get one of these positions your freshman year as they almost exclusively go to upperclassmen who have proven to be trustworthy and competent. Prove you have these attributes and maybe pick one of these up by your junior year.

5. Type papers. My 11-year old son just started taking computer classes this year. He asked me the other day, "Why do I have to learn typing. It's so hard." I said, "So you **don't** have to pay someone else to type your papers in college."

6. Sell your research papers. There are websites that purchase student essays and term papers. Prices can range from a minimum of \$15 up to \$100 for lengthy, high quality material. Just make sure you understand how the process works. And also check with your state as some have laws against the sale of term papers.

7. Participate in research or drug studies. All those braniacs in the science department are going to need humans to experiment on. (Haha... just kidding... sort of.) Listen for opportunities within your major's department for professors seeking assistance for their projects.

8. Tutor. If you have the heart of a teacher and a skill for explaining concepts to people, market yourself as a tutor. The biggest needs for this would probably be found in the math, science and English ([writing](#)) departments.

9. Blog about college. It is possible to become proficient at making money from a blog. If you understand the process this might work for you. There are some very popular college themed blogs specifically geared towards college students.

10. Do people's laundry. It's hard to believe doing laundry would find it's way onto a list of part time jobs for college students. Believe it or **not**, there are college students who **can't (or won't)** do their own laundry. That means you could cash in by doing someone's undies. I saw it happen at my school time and time again.

Part Time Jobs for College Students: Off Campus

Of course, **not** all part time jobs for college students have to be on campus. Here are ten flexible, off campus jobs that might fit with your time and talents.

1. Waiter or waitress. This may be the most flexible job of all for the college student. Store managers will work with your class schedule, especially if your work proves to be top quality.

2. Have a roommate. If you live off campus in a house or apartment this might be an option. While **not** technically a job, one could rent out a room and charge them a monthly fee. So you would sort of be acting like a landlord here. Make sure to check your rental contract first to make sure this is allowed.

[Related Content: How to Be a Successful Landlord: 5 Key Areas to Focus On](#)

3. Baby sit. All those profs and other campus staff members have (**and want**) a life too. See if you can take their kids off their hands for a few hours while they enjoy a nice evening out.

4. Be a mystery shopper. I've always wanted to do this. [Companies hire people to shop their stores](#) to see how their employees are following company procedure. Plus you will feel like James Bond going undercover.

5. Be an extra in a movie. Sound far fetched? It happens. Movie studios are all over the country now. Just **don't** skip a test to be one of those screaming street people who flees when disaster strikes.

6. Recycle. **Not** only are you earning extra money but you are cleaning up your college town and being good to the environment.

7. Sell photos. If you have an eye for photography consider selling your photos to online websites or news publications.

8. Washing or detailing cars. This might take a little start - up money to get the necessary tools you will need. If you can go to people's homes or place of work to do this, you will increase your reach and profitability. Great thing is that this can be done on the weekend when classes are **not** in session.

9. Mow yards and do landscaping. Again some start up money is necessary but this is also a great weekend activity. Look to purchase cheaper used equipment to get started.

10. Give **blood**. Last but **not** least, this is an old standby on the list of part time jobs for college students. Again, several of my college buddies did this regularly to raise some cash.

It's important to [understand how the process works](#) and what to expect. Some centers will let you do this several times a week while others limit it to once a month.

With classes and other activities, your time in college to earn money will be limited. Be creative with your schedule so some part-time work can be plugged into it. As long as work does not negatively affect your classes it's worth having that extra spending money around.

And mom and dad will really appreciate you **not** nickel – and - diming them every two seconds. They've paid for enough already.

Wrapping It Up

For some further reading, check out this article from ThePennyHoarder.com: [32 Legitimate Ways to Make Money From Home](#). The article offers some very creative ways to make money, most of which are **not** mentioned on my list.

In addition, there is this great article at CashCowCouple.com if you are into [taking surveys online to make money](#).

Finally, if you are just looking for additional ways to save money and keep some extra cash around, **I've outlined 99 of them in a document you can access for free**. Just enter your e-mail in the form below and get the list that will kick-start your journey to financial freedom, even while you are in college.

Questions: What other part - time - jobs for college students would you suggest? What job did you have in college? How many hours per work did you work? What's the craziest job you've ever heard someone doing to earn extra money while in college?

<https://luke1428.com/20-flexible-part-time-jobs-for-college-students/#more-7955>

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Etc. Coming – soon.

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