



# INCREASING INCOME & BENEFITS

Personal Finance Guide



# Think about strategies for **Increasing Income & Benefits**

## Identify ways you can increase the money you bring home each month.

There are two ways to bring home more money. You can bring in more income through a one-time activity like selling items in a garage sale or online, or learn if there are additional tax credits you can claim to increase your refund.

Or you can bring in more income or benefits on a regular basis. For example, you could get a part-time job, apply for public benefits you qualify for, or start a small business.

There are lots of ideas for ways to earn from a one-time activity or on a regular basis. Not all options will work for everyone, so focus on the ones that seem realistic for you and your family.

### What to do

- ✔ Review the strategies for increasing income and benefits and check any that could work for you
- ✔ Write down ideas for how you can accomplish the strategies you've selected, like where you might look for a part-time job or when and where you might hold a garage sale



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Together, we can make  
your financial goals a reality.



Category	Strategy	Ideas
 <b>User your skills and resources</b>	<ul style="list-style-type: none"> <li><input type="radio"/> I can earn extra money with skills I have (providing childcare, doing yard work, etc.)</li> <li><input type="radio"/> I can use my talents or hobbies to make items to sell online or start a part-time small business</li> <li><input type="radio"/> I can trade things (like house cleaning or baby-sitting) for services I need (like car repairs) from friends or relatives with those skills</li> <li><input type="radio"/> I can run errands for other people for a small fee</li> <li><input type="radio"/> I can become a driver for a ride-sharing service</li> <li><input type="radio"/> I can rent a room in my home to a friend or relative (if allowed in my housing agreement)</li> </ul>	
 <b>Look for job opportunities</b>	<ul style="list-style-type: none"> <li><input type="radio"/> I can ask for a raise or additional hours at my current job</li> <li><input type="radio"/> I can get a part-time job</li> <li><input type="radio"/> I can look for opportunities for training or education to increase my wages at my current job or help me get a better job</li> </ul>	
 <b>Sell household items</b>	<ul style="list-style-type: none"> <li><input type="radio"/> I can hold a yard/garage sale</li> <li><input type="radio"/> I can sell items I don't need or want online</li> <li><input type="radio"/> I can sell produce from my garden</li> </ul>	
 <b>Consider government options</b>	<ul style="list-style-type: none"> <li><input type="radio"/> I can see if I'm eligible for public benefits (TANF, WIC, SNAP, Medicaid, public housing, Social Security Disability, SSI or unemployment)</li> <li><input type="radio"/> I can learn if there are tax credits I can claim</li> <li><input type="radio"/> I can change my tax withholding (if I generally receive a large tax refund)</li> <li><input type="radio"/> I can decide when to claim Social Security to maximize my benefits</li> </ul>	

## WE'RE HERE FOR YOU

We understand when talking about your personal finances that it's... well, personal. It can be a difficult subject to talk about, especially with a stranger.

We get it.

That's why our personal 1-on-1 counseling is completely confidential.

We'll sit with you to discuss your goals, challenges, and solutions, while helping to change your stress and anxiety into a hopeful plan for the future.

[scefcu.org/MoneyCoach](https://scefcu.org/MoneyCoach)



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