Make Cash Fast

The economy may be in the dumps, but you can always pull in extra dough doing the following.

**Become a tutor.** If you are math-minded or have killer writing skills, contact local high schools and colleges to see if you can post an ad about tutoring students. You can charge anywhere from $30 to $50 an hour.

**Babysit.** Put up fliers at day-care centers and playgrounds advertising your availability. Or list yourself at care.com, where parents in your neighborhood can contact you. You'll rake in $10 to $20 per hour.

**Pawn old clothes on eBay.** As long as the garments you're willing to part with are in decent shape, they'll likely find a buyer. Upload a few digital photos, set a minimum price, and ask that the buyer pay postage.

**Sign on with a temp agency.** Most of the jobs will be weekday 9-to-5ers, but many companies need help on weekends as well. Fill out an application at nearby agencies. You may need to take a typing test, but you don't have to be a keyboard whiz to start scoring regular gigs.

**Hold a massive garage sale.** There's strength and money in numbers, so gather a few friends and post signs around your hood. Combining lots of items for a blowout rummage sale will bring in more of a crowd than if you sat in your driveway with just your own wares.

**Dog-walk or pet-sit.** Rates for walking a single pooch at a time run from $10 to $15 per half hour. If you critter-sit at a client's house while they're away, you can make even more. Post ads for yourself at veterinarian offices and the Humane Society, and put up signs at dog runs.

---

**3 Money-Etiquette Issues—Solved**

**Q:** My friend planned her birthday dinner at a pricey cafe. My hours got cut at work, and I can't afford it. Can I decline?

**A:** Yes. She shouldn't be hurt if she knows your bailing is not about her but rather about your bank account. Explain that things are really tight and you can't make it but you'd love to celebrate with drinks beforehand.

**Q:** My coworkers are going in on a baby-shower gift. How do I say I can't spend as much as they want to?

**A:** Say you had another gift in mind and are going to purchase it on your own. This way, you can spend within your budget. Or explain to the group that a new-mom friend of yours loved a certain less-expensive baby item and suggest getting that.

**Q:** Are there any tricks to looking polished at work without spending a ton?

**A:** Invest in a few basics—nice black pants, a slim skirt, a dark-colored blazer. Then go cheap everywhere else. Inexpensive shops like Forever 21 offer trendy shirts and jewelry.

---

**Recession-Proof Careers**

According to experts, these professions are safe.

**Health Care**

No matter what, people will need medical care, so hospitals and clinics will be hiring.

**Education**

Each year, more and more kids are born. And where there are kids, there is always a demand for teachers.

**Energy**

Eighty percent of oil-industry execs are close to retirement age, opening up jobs in gas and oil.

---

**Sources:** Galia Gichon, founder of Down-to-Earth Finance; financial adviser Ellie Kay, author of Living Rich for Less; financial counselor Judy Lawrence, author of The Budget Kit; Jeremy Vorwinkle, founder of Gendrinance.com