

Here’s a fun activity: once in a while, set aside a dedicated block of hours, typically the majority of a working day, to spend specifically on brainstorming things that can be done to improve or add to your current cashflow. I used to call this a personal finance day, but then I had a better idea: a block of tasks like this can essentially be a “Mo’Money” day—a day set aside to tidy up your work and finances, all for the purpose of making mo’money.

**Here are a few things I typically work on during a Mo’Money day. Your tasks may vary, of course.**

**Sell your unused stuff.** Recently I realized I had purchased a pair of shoes a while back but had never worn them. It was too late to return them, but I was able to sell them at a local used clothing store for \$44.

Sure, you could argue that this was actually a loss, because I purchased them for more. That’s true, but the point is that I wasn’t using them. They were essentially valueless while sitting in my closet, but they turned into \$44 during a five-minute errand.

**Audit your credit or debit card statements.** When I did this recently, I saw that my cell phone provider had overcharged me by more than \$100 during a trip to Canada. I also noticed a duplicate charge from another vendor. I followed up and got these charges removed. It may have been my money to begin with, but if I hadn’t done the audit, it would have just disappeared.

**Cancel your unused services.** Is there anything you’re paying for but not using? Cancel it and get the equivalent of free money in your bank account every month. Bam!

**You may also want to...**

- Call your cable or cell phone provider to ask for a better deal
- Review the interest rates on any credit cards or investment accounts, then call the credit card company and try to negotiate them down
- Rebalance your investment portfolio (if you have one)
- Open a new savings account for an incentivized bonus
- Set financial goals, both long-term and short-term

**What would you add to the list?**