



50 MONEY MAKING IDEAS FOR Kids

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50 MONEY MAKING IDEAS FOR Kids

DEAR PARENTS

Generating funds to sustain our lifestyle, plan for college and retirement, or contribute to worthy causes is important to individuals throughout the world, seemingly regardless of age. Children as young as three are already beginning to understand the power of money. By the time those children reach fifth or sixth grade, they've learned the fundamental mathematical principles that will influence their money-making potential for life.



Long before our children reach the legal working age, where they will begin to apply the mathematical and economic lessons they've learned, we have the opportunity to influence how they think about money, earning it, saving it, investing it, and giving it away. We can teach them that with a desire to learn, all things are possible. Any goal is attainable. We can also cultivate their ability to dream beyond what a traditional job holds for them.

We can encourage our children to develop critical skills, such as managing cash flow, managing time, and managing people. We can model for them how to earn cash through a traditional employer-employee relationship (earned income), generate more cash by creating something that can make money over and over again (passive income), and accumulate cash over time through income-producing investments such as stocks, bonds, and other savings accounts (portfolio income).

Most of us fund our lifestyle and plan for the future through earned income. Any passive or portfolio income we earn likely doesn't cover the cost of our monthly expenses. Whether or not that is the case for you, this guide - 50 Ideas for Making Money Work for You: How to Generate Funds with Little to No Time Investment - is designed to help your children grow beyond earned income and begin to build a future that includes passive and portfolio income, thereby freeing them from the budgeting stresses we often face ourselves. We have begun that journey with our own children, and we're glad that you have chosen to do the same for yours.

Throughout this report, you will find stories of inspiration, youths who have taken ideas to a new level in pursuit of a fundraising dream. Regardless of the age, intellect, and talents of your child, we hope that you will find at least one idea that changes your child's future life direction and provides

your son or daughter with a confident future at a time when financial security is fairly scarce but good-hearted wishes are abundant.

Sincerely,

Amanda van der Gulik
Melanie R. Negrin



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GET TO KNOW OUR AUTHORS



AMANDA VAN DER GULIK along with her husband, Robb van der Gulik, owns Clever Dough Kids, a company which is devoted to increasing the financial intelligence of kids everywhere, Clever Dough Cakes, a company which inspires cake decorators to create passive income using their cake decorating skills, and Clever Dough Properties, a company which creates positive passive income through investing in real estate. Amanda's enthusiasm for teaching kids and adults about how to create their own positive passive income from their own passions and hobbies is contagious. Amanda's particular love is in teaching and working with children and teens to encourage them to be financially free from a young age so that no matter what each kid's personal goals in life are, those goals will be achieved without the need to worry about money. If you would like to get in touch with Amanda you can contact her at amanda@cleverdoughkids.com



MELANIE R. NEGRIN is the owner and managing director of Merocuné Marketing & Public Relations, a firm that specializes in marketing and development communications that build community awareness, brand equity, and financial sustainability for nonprofit organizations and entrepreneurial businesses. She believes in the power of youth to change the world and encourages them all to dare to dream, make an impact, and tell their story. If you have a story to share, contact Melanie at melanie@merocune.com



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TEN IDEAS TO GET YOU STARTED

1

Are you a collector?

Organize your collection in an accessible space, i.e., the family garage, and offer entry to your museum for a small fee. Pay your sister or a friend to supervise the collection and accept the money, and spend your time amassing more collectibles. Try garage sales, flea markets, and estate sales, or just add an item or two from every family vacation, day trips in your area, or eBay auctions.

2

Are you known for being the queen of gossip?

Write your own gossip column about kids in your school and have them subscribe to an email once a week to stay abreast of the latest developments. Charge a monthly fee and have it go directly to your savings account. Just be sure to keep a positive angle to it so you don't make enemies in the process!

3

Are you the class valedictorian?

Start your own tutoring service and help kids who are struggling succeed for a fee. Arrange for a group of tutors to help out and pay them half of what you earn, keeping the rest as a client finder fee. Go out and recruit struggling students to your program.

4

More into athletics?

Start your own athletics team, setup a competitive game at a football, volleyball, racquetball, hockey, soccer, or baseball venue, and invite members of the community to buy tickets to your event.

5

Want to earn even more from your event?

Sell refreshments and pay a few reliable buddies to staff the snacks booth.

6

Heavily involved in music?

Hire some members of your school's band to teach lessons and reap profits for bringing them together with others interested in learning. Or book kids parties and have the band play kid-friendly music for every kid-focused occasion.

7

Want to take it to the next level?

Host your own concert event and sell seats to attend the performance..

8

Are you highly organized?

Offer to help your friends declutter and then sell their stuff at a garage sale or flea market for a profit. Offer advice on organizational tools like containers and labels if that's your thing, or create and sell tip sheets on how to stay clutter-free for those trying to do it on their own, and be sure to charge an extra fee.

9

Know some great shutterbugs? And someone who likes to dress in costume?

Pay them by the hour and sell holiday or seasonal themed photos of people or their pets.

10

Know any gifted artists?

Set up a booth at a community fair and have your artists turn photos into caricatures, pencil drawings, or paintings.



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TEN IDEAS TO KEEP YOU GOING

11

Spring or summer?

Hire some friends to cut the lawns and bushes of neighbors and take a cut for finding customers.

12

Prefer something that doesn't require a lawn mower?

Offer to weed gardens or plant flowers for families in your area!

13

Fall?

All you need is a rake and some friends to gather up leaves, bag them, and take them away for a little cash.

14

In the depths of winter?

Break away from cabin fever by getting exercise shoveling snow with a set of pals.

15

Do you have a hobby or interest?

Write a book about something you know and sell it online. Participate in community forums and blogs that discuss the same subject.

Farrah's Story

Born in 1984 and raised in the South side of Chicago, Farrah Gray began his journey in entrepreneurship at the age of 6, when he began selling home-made body lotion and hand-painted rocks door-to-door. His inspiration was his hard-working, single-mom of five children. At age 7, he proudly carried a business card with the title "21st Century CEO". At age 8, Gray founded UNEEC (Urban Neighborhood Economic Enterprise Club), which later became NE2W (New Early Entrepreneur Wonders), an organization headquartered on Wall Street in New York City and dedicated to educating at-risk youth about legal ways to acquire additional income. At age 9, Gray co-hosted a radio show in Las Vegas, reaching 12 million listeners every Saturday night. By age 12, he became a sought-after motivational speaker, bringing in as much as \$10,000 per appearance. At 13, he started his own food company, selling products to kids and teens. Within a year, he was a millionaire. Gray has since sold the food company, founded the Farrah Gray Foundation (to which he donates his speaker fees and other royalties), purchased Innerscity magazine, financed a comedy show on the Las Vegas strip, and published his autobiography (2004) entitled Reallionaire: Nine Steps to Becoming Rich from the Inside Out. Gray recently received an Honorary Doctorate degree of Humane Letters from Allen University and was named as one of the most influential black men in America in the National Urban League's Influence Magazine. www.drffarahgray.com

16

Got any friends who love to make home-movies?

Create your own video Web site, i.e. YouTube, and invite friends to feature their amateur videos on your site for a monthly fee.

17

Love to bake?

Invite friends over for a baking party and then sell the yummy treats.

18

More of a candy connoisseur?

Make chocolate lollipops from molds and distribute them for some change at Valentine's Day, Mother's Day, and other holidays.

19

Great with animals? Live in the city?

Start your own dog walking service, and recruit your little brother to help you walk more dogs.

20

Prefer to stay in one place?

Host a puppy party instead. Invite anyone you know to bring their puppy to your house to celebrate their birthday. Provide decorations, puppy play toys, and puppy treats.



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TEN IDEAS TO KEEP YOU INSPIRED

21

Rather take care of small animals, i.e., birds, gerbils, hamsters, or rabbits?

Offer to watch pets while families are away on vacation for a small fee.

Want a more year-round opportunity?

22

Connect with working families who leave pets at home every day. Offer to stop in on your way home for a small fee and fill their pet's water bowl and food dish or let their pet out to play. If you walk home in a group of two or three, find more families and play with more pets.

23

Like to help out people your grandparents' age?

Consider cage cleaning and refreshing the water and food for pets of all sizes for some cash.

24

Obsessed with appearances?

Extend yourself further and offer grooming services. Relax as you and your employees brush pups and cuddle kittens.

25

Know someone who just had a litter of puppies or kittens?

Offer to take them all off their hands immediately and sell them for a fee.

26

Mechanically minded?

Buy used bikes for cheap, fix them up, and resell them for a profit. Get your uncle to help for free, and spend your time collecting the bikes and marketing your services.

27

Know someone with lots of broken toys?

Collect them for free, repair them and sell them to someone younger than you.

28

Class clown?

Host your own stand-up comedy show and offer classes to people with less humor than you. Sell a book of tips to supplement hands-on instruction and practice.

29

Like to shop?

Ask people, especially the elderly and homebound, what they need to buy and if you can help them buy it? Recruit a parent or older teen to help you pick up the supplies and deliver them to customers' homes. Put them away for an extra fee. Expand your service by hiring others to do the deliveries while you find more business.

30

Fashion-fabulous?

Put on your own fashion show for the less fashion savvy. Provide lessons on what not to wear, and share your expertise throughout the seasons with a subscription-based newsletter.



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TEN IDEAS TO FUEL YOUR MIND

31

Computer-expert?

Gather others as tech-literate as you and organize hands-on "Learn to use your computer" lessons in your home.

32

Reliable Techy?

Take computer support to the next level by offering expanded services, such as loading new computer software or backing up customer data on a weekly or monthly basis.

33

Neat freak?

Assemble a group of self-motivated housecleaners and offer to clean telephones, dust, vacuum, mop, do laundry, wash windows, or do some other cleaning task typically uninspiring to others.

34

Love to dance?

Create a signature dance move in a signature style, and get others to pay you cash to teach them how to do it. Hook up with a DJ and create music to accompany your moves. Then make a video and sell it.

35

Love to hang out with the littlest of kids?

Recruit some parents and some girl friends and host a sleep-over for the young and young-at-heart to give parents, who pay you a child-sitting fee, a much needed night off. Pamper each princess or prince who attends, and they'll ask for more.

36

Want to spend the day outdoors?

Watch out for shabby fences and ask homeowners if they would like you to paint them. Get the job done faster with a hired helper.

37

Looking for a way to help friends and family while they are traveling?

Offer to water their plants and check for newspapers and mail. Ask neighbors to help out and you could make more for doing less.

38

Are you a regular Houdini?

Share the secrets of magic with others, then swear them to secrecy. Have them all put on a magic show and cash in at the end, teaching others a trick or two to keep them coming.

39

History buff? Trivia king?

Create your own trivia game and educate the world with every sale.

40

A budding journalist?

Start your own newspaper or tips sheet. Offer it for free and collect advertising dollars based on your distribution.



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TEN IDEAS TO GIVE BACK & MAKE A DIFFERENCE

41

Like Lemons?

Take a new approach to the Lemonade Stand. Recruit friends from all over town to staff lemonade stands in their community. Pay them 25% of the proceeds, donate 25% to charity, and keep the rest. Need some inspiration? Take a look at Alex's story.

Alex's Story

Diagnosed with cancer before the age of 4, Alexandra "Alex" Scott organized her first "Alex's Lemonade Stand for Childhood Cancer" in July 2000. Her goal was to collect money to help her doctors find a cure for childhood cancer. When her body gave into the cancer and Alex died in 2004, she had raised over \$1 million dollars for childhood cancer research. A nonprofit was created in her name, Alex's Lemonade Stand Foundation. Fueled by Alex's story of inspiration, children, schools, businesses, and nonprofit organizations across the United States raise funds for her cause, and Alex's foundation continues to fight childhood cancer "one cup at a time". www.alexslimonade.org

42

Know any artists?

Make your own art supplies kits and sell them to teachers and friends during Back-to-School season. Collect community sponsors for each kit and donate the supplies to low-income families through a favorite local charity during its Back-to-School supplies drive.

43

Like to cook?

Ask your parents to help you host your own pasta party and charge \$5 a head. Donate the proceeds to a soup kitchen.

44

Crafty?

Hire a group of kids to create handmade cards and gifts. Then offer them to nonprofit organizations as a heartfelt, affordable fundraising tool.

45

Love finger painting?

Have a group of young children create placemats covered in hand prints, laminate them for a longer life, and offer them to restaurants as a fundraiser for an orphanage or homeless shelter.

46

Got any soap?

Bring together a group of buff beauties to wash cars for cash. Choose a charity to donate a portion of the profits to.

47

A-thon-aholic?

Organize your own walk-a-thon, bike-a-thon, or roll-a-thon (for those on skates or in wheelchairs and strollers) for a cause. Ask every participant to ask their friends and family for donations in support of your mission. Invite local companies to provide sponsorship in exchange for publicity.

48

A natural producer?

Stage your own game show or talent revue and solicit advertising for each event. Donate a portion of the profits to a local nonprofit theater that offers programming for kids.

49

Talented at creating paper gifts?

Try making paper roses or origami decorations for a festive fee. Sell some of them on behalf of your favorite charity as a creative fundraiser to celebrate the anniversary of an organization or couples in the community.

50

Want to inspire your younger peers?

Organize a coloring competition with a theme. Charge a dollar entry fee, and then donate the colored pages to a nonprofit organization such as Color a Smile (www.colorasmile.org)



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7 BONUS IDEAS, A SPECIAL GIFT FROM AMANDA!

I want to give you seven bonus ideas for making money work for kids because I am a big believer in “Under Promising and Over Delivering!” So what does that mean? Well if you “under promise” then you make sure that the promise you make is doable and that you know that you can do even more than you promise to do. “Over delivering” means you deliver on your original promise but you deliver much more than what you initially promised.

“Under Promise, Over Deliver” Example

Xanthe promises a neighbour that she will mow the neighbour’s lawn for \$20 every Saturday. So her promise is to mow the lawn every Saturday but she decides to “under promise and over deliver” so she not only mows the lawn but she also weed eats along the edges of the house and garage as well! She does the extra weed eating along the house and garage for FREE! The neighbour doesn’t expect the weed eating to be done at all and still only has to pay for the \$20 for mowing the lawn. How does this help Xanthe with her lawn mowing business? By giving that extra bonus weed eating to really make the neighbour’s lawn look tidy she creates loyalty and referrals for her lawn mowing business. Now that same neighbour is so pleased with Xanthe’s work that she recommends Xanthe’s lawn mowing business to all of her friends and family. Xanthe gets so many extra work orders from the neighbour that she is now able to hire her brother Quinn to join her business to work for her. She tells Quinn to also do the weed eating even though each new lawn mowing contract only requires the lawn mowing and not the weed eating.

Xanthe arranges for all of the contracts and then schedules the work for both she and Quinn. Xanthe pays Quinn 85% of the fee for lawn mowing work that he does and keeps 15% for herself because she will be doing all the work to secure the lawn mowing contracts. Quinn is happy because he now gets to join her business without having to find the clients for himself and Xanthe is happy because she can grow and profit from her expanding business which was all due to her original “under promising and over delivering” on her lawn mowing services.

Now here are your 7 extra “over delivered” bonuses! This ebook for 50 Money Making Ideas for Kids really has 57 Money Making Ideas for Kids! “Under Promise and Over Deliver” and you, too, will build customer loyalty and enjoy the benefits of a successful business!

I’ve kept the best for last! These next 7 Money Making Ideas for Kids should have no costs and no overhead to them. These ideas will harness the power of Joint Ventures. A Joint Venture is where two or more people get together to work together to create a profit. When done correctly, these 7 ideas will bring you continual, on-going money very quickly. These will really help you create passive residual income (you do the work once and the money keeps on coming in after that without hardly any more effort on your part). The types of Joint Venture ideas that I am giving you below are ideas where you are going to help bring new customers to a business in exchange for a commission on the purchases made by those people that you helped to bring to that business. You won’t need to have any costs of your own, you won’t need to sell anything either. Here we go, get some ideas and then create your own versions. When you come up with some new ideas please send them to amanda@cleverdoughkids.com so that we can share them with other kids just like you.

Got a lawn mowing business?



Find other friends who will do related jobs, like swimming pool cleaning, window washing, car washing, etc. Refer your friends’ services to your customers and receive a commission for on-going business from your referred customers as a thank-you payment from your friends for increasing their businesses for them. Have them do the same for you, refer their customers to you and you share the wealth with them. You will create more income all around.

Got neighbours with kids and know a good friend who loves to babysit?



Write a letter to your neighbours telling them all about your good friend and about how great a babysitter he or she is. You will be helping your friend to get more babysitting jobs and you will ask your friend for a share in the resulting, on-going profits from all babysitting requests resulting from your referral.



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7 BONUS IDEAS, A SPECIAL GIFT FROM AMANDA!

Are you a great listener?

53

Listen to people and you will hear something they would like solved, like, "I wish someone could..." Ask some questions and you may know just the person to solve this problem. A simple thing like looking for a good mechanic, maybe your dad knows one which you can refer. Be sure to ask the mechanic first for a small on-going commission before recommending him or her.

Are you a sports fan?

54

Go to your local sports store and ask them if they would be interested in more business for a part of the profit. If they say no, then look for another store. If they say yes then ask them what they could comfortably afford to pay you in commission for every sale that your customers spend in their store. Ask for ongoing commissions on every purchase made by customers and ask if they have any coupons that they can give you to help you get kids to their store. They might, for example, give you gift vouchers for a free sport shoe wallet. Then put your name on each voucher and hand them out to your sports friends telling them about the amazing offer the sports store is offering your team. Make sure the store owner knows that whenever one of your customers comes in they will be giving the store a voucher that has your name on it and you will be expecting the commission that was promised to you on any resulting sales. You will enjoy receiving your commission cheques! You get paid when they get paid, it's a win-win combination!

Theatre groupie?

55

Find a local theatre group and ask them to put on a play for you. Approach local interest groups and invite them to come to the show. Ask for a percentage of the profit from performance sales. You can even find appropriate sponsors to pay for advertising to put into the play's programs or pay for the printing of the programs. Ask them to put a special offer in the program. Make sure they share the profits with you for any sales generated from the audience who received and used the offers in the program. Make sure it is somehow traceable back to you, have your name or a code on the bottom of the programs that the advertisers will recognise as your work.

Love music?

56

Get a local store to promise to pay you commission on every purchase made by customers that you will recommend to that store. Ask them to supply you with a gift voucher for something free that the store is prepared to offer you to help you get the customers for them. It may be a free music single, or a free set of ear phones or maybe a \$10 gift voucher towards their own choice of music. Just make sure to have the store owner track your sales and pay you your fair commissions on each customer for at least two years on every sale made by that customer in their store. They wouldn't have had those customers if you had not brought them into the store so they will be happy to help you help them make more sales.

Got a special hobby?

57

Go on the internet and locate a few great websites that will offer you an affiliate fee (commission) to promote their products to people that you send to their websites. Just go to www.Google.com and type in, "(type your hobby here) affiliate program" and you should get an immediate list of potential websites to work with. Make sure you really like them and that they won't spam your customers. Then set up a website and put links on it to those affiliate websites. Start out with a free website and then after you make some money you can go and set up a paid website to have even better results.

I hope you enjoyed your FREE bonus gifts. If you use these ideas and make them your own, I know that you too can be successful!

To Your Success,

Amanda



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SUMMARY

Always remember that making money the earned income or passive income way is only the first step. Once you've created the cash, invest it in something bigger, an asset that will create the money you need for a car, a college education, an apartment, a house, etc. and remember to make sure you keep some of the money to reinvest in your next money making adventure. Apply your knowledge and talent to have your money work you.

Research options for creating your own corporation or nonprofit institution, and learn how your money can be protected from over-taxation through these means. Always be learning and on the look-out for the next big opportunity, and be fearless.

Dare to Dream. Make an Impact. Tell your Story.

Best of luck,

Amanda van der Gulik
Melanie R. Negrin

P.S

Do you have other money-making ideas or a "Making Money Work for You" story that will inspire others to dream big?

Send them to amanda@cleverdoughkids.com.

We might include them in the next edition of this report!

