Christmas is just around the corner and you may find yourself just a little short this year. If you aren’t willing to reduce gift giving, skip traditions or forgo entertainment, you will need an influx of cash. There are ways to increase your money in the short term.

Make a quick trip around the Internet — not to buy presents but to sell items. At Christmas we are always looking for places to put our new stuff, so start by cleaning out your storage space first. Selling your old things could generate money for your Christmas budget. It takes a little effort — you have to take pictures of the items, list them and ship them.

Amazon is a great place to sell books, and eBay will sell jewelry, small items and antiques. Etsy is a great place to sell handwork or handmade items. There are even special auction sites that cater to buyers of a certain type, such as jewelry collectors, gun enthusiasts or antique collectors. There are fees associated with selling and, of course, the shipping costs come into play. Craigslist or other specialty auction sites are great places to sell old furniture, appliances or jewelry here locally. The advantage of a local auction is that there may be no charge for listing and buyers pick it up from your home. These are all great ways to sell what you don’t want to make money for what you do want.

Cash-back offers can come from your credit card company or online with a company such as Ebates. Either way, when you buy something, you get cash back in your pocket. On the date I’m writing this, Ebates was offering 6 percent back on Dell computer purchases. So if your family needs a new computer, that $1,500 purchase can net you $90 in cash back.

Taking surveys on the Internet can earn gift cards or presents. I take surveys all year, then trade in my points at the end of the year for gift certificates for nieces and nephews. No cost presents make your holiday budget stretch farther.
Loyalty points are a great way to trade for gifts. Check out MyPoints or Swagbucks to earn points that can be converted to gifts. If you have frequent flyer miles, give someone the gift of a plane ticket. Or trade in hotel loyalty points for a weekend away for someone you love. These are gifts that are very expensive to purchase and much appreciated by your family.

Make and sell crafts or art pieces. If you have a talent, share it. Whether you sew, knit or do other crafts, others may want to purchase your handwork for their gifts. Set up a table at one of our local craft sales, advertise on Craigslist or eBay, or sell to friends and co-workers. Handmade presents are prized this time of year.

If you haven’t managed to get together enough money by now, you might consider taking a second job. Retailers are looking for extra help during this season. An added bonus is many retailers offer a discount for employees. Not only are you making extra money, you are able to buy presents at a lower cost.

Offer to work extra at your regular job. As we discussed earlier, retailers are looking for extra help during the holidays and your employer might need extra help. It is easier and faster to give you extra work than hiring a seasonal worker.

Enjoy your holiday, but make sure you don’t go in debt to finance the expenses. To avoid the problem next year, start right after Christmas to put money aside for next year.

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