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12 Managing your money Smart tip Simple ways to save money There are many ways to make your money go a bit further. Here are a few: X Join your local library " borrow books, audio books, magazines, CDs and DVDs for free. X Look for pre-loved bargains " check op shops, free online swap meets and local markets for bargains.

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Money, you always wish you had a bit more " to buy that fancy dress or a new gadget, to save more for your vacation or a cool dinner date, to pay off your debt faster or just feel more laid back about your whole personal finance situation. The follow list features some simple, yet effective and creative ways to make money on the side.

22 Creative Ways to Make Money (Simple and Effective)

you earn interest on the money you save and on the interest that money earns. Over time, even a small amount saved can add up to big money. If you are willing to watch what you spend and look for little ways to save on a regular schedule, you can make money grow. You just did it with one cup of coffee.

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on-cash return. On the other hand, if the investor leveraged his money by putting only \$200,000 down and borrowing the other \$800,000 he would make a better cash-on-cash return. For example, if he is able to borrow the money at 7% interest and a 20 year amortization, his annual mortgage payments will be \$73,997. Thus his cash flow is

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