

Money Making Mama

Mini

Mom's Guide to Pocket Change



Money Making Mama Mini Presents: Mom's Guide to Pocket Change

By Rayven Perkins

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About the Author

Rayven Perkins is the author/webmaster of <http://www.stay-a-stay-at-home-mom.com> a website which focuses on the three critical strategies to surviving off one-income in a two-income society:

- Reduce Expenses
- Stretch Your Dollar
- Supplement Income

Rayven has stayed home with her children for over 12 years. She is a webmaster, wife, work-at-home mom to two preteens, three-time surrogate mother, and network marketing professional.

Her flagship website, *Stay a Stay at Home Mom*, features a variety of resources that are designed to help each mom find her unique path towards staying home.

From Extreme Couponing and Frugality to Mystery Shopping and Direct Sales, moms can feel confident that the information contained on the site, presented in a no-nonsense, honest way, can help them achieve their goals.

Sign up for updates from *Stay a Stay at Home Mom* and receive free information on ways to save money and make money in order to stay a stay at home mom: <http://www.stay-a-stay-at-home-mom.com/sahm-newsletter.html>

Mom's Guide to Pocket Change

Too much month left over at the end of your money? This quick guide highlights eight easy ways to make a little extra cash. Most of them are for quick cash once-in-a-while; you'll rarely be able to rely on these ideas for income on a regular basis.

1. Take Surveys for Money

As amazing as it sounds, there are real places where you can take surveys for money. Paid research studies are not a scam, but you're not going to make it rich, either. This option is a great way to earn maybe enough for a lunch with the kids or entrance fees to a local museum.

Many larger cities across the United States (and increasingly smaller cities as well) have market research firms that conduct paid research studies. You can take a paid study by going to their facility.

Many of these facilities are in strip malls and shopping malls across the country. Once, I even did one in Universal Studios in Orlando, Florida. (I was pregnant and everyone else wanted to go on a fast ride; I did the survey while they waited in the line.)

You've probably walked through the mall and seen those people walking around with clipboards approaching shoppers and asking for a moment of their time. You may have even been approached yourself. Most people do not want to be bothered to stick around and hear the punch line.

But those that are interested enough to stick around often find out that they can take surveys for money, and may qualify for a paid market research study. Now, I should mention here, that not all market research firms in shopping malls pay cash. Some want you to donate your time. But many will pay for the market research survey.

Though you can take surveys for money, don't expect a whole lot of money. I've seen studies as low as \$4 and as high as \$20, with most around the \$9 range. But for 15-20 minutes of your time; not bad.

If your kids are still babies or toddlers, it's usually not a problem to take them into the survey room with you. I've done this several times. Another tactic I've used is to go to the mall with another mom friend, and while one of us is taking the survey, the other is watching all the kids, then we switch.

Another fun reason to do a paid market research study: you often get to try brand new products before they are put onto the market. I've tested the following types of products:

- FeBreeze
- Electric Toothbrushes
- Soda
- Orange Juice
- String Cheese
- Breakfast Bars
- Movie Trailers
- Pudding
- Body Wash
- Perfume
- Toys
- Fast Food

Looking for a market research survey in your area so you too can earn stay at home mom income? Try [this directory of mall survey groups to find a location near you.](#)

Taste Tests

Some locations also offer taste tests. This is where you get to try a new (or current) product from a restaurant or company, and answer questions about how you liked it.

I've done several fun taste tests over the years, for fast food restaurants, places like Olive Garden, and several beer and wine taste tests. They're fun!

We have a local firm here that does Burger King taste tests. They pay \$20 for about a half-hour's worth of time, and participants can do a taste tests once every 6 weeks.

The really nice thing is they offer taste tests for the kids! They have special studies for kids 6-12 and they pay them the full \$20. My daughter decided to save all her allowance and taste test money for four months and was able to buy herself an American Girl doll. The Burger King tests were her first part time job, at age 6.

Taste tests are done in a market research firm location, not at a restaurant. (Though once I did one at Sea World, and they gave me free admission to the park in addition to \$20.)

[Find taste test kitchens near you](#)

Networking

I've done research studies in three different states in several cities. I can tell you that the best way to learn about firms in your area is not through an internet search. It's through word-of-mouth.

Some firms are located in out-of-the-way locations. Some do no advertising. Some have no website or internet presence. Networking with other participants is the single best way to learn about them.

Participants at a study are the best tools you have in finding more. Share your finds (like this website!) and have them tell you theirs. It's a great way to get the scoop in your town.

2. Do Focus Groups

If you haven't checked out focus groups for instant cash in your area, I highly recommend you do so. They can be fun and profitable.

A focus group is a paid research study of a group of similar people, called together to evaluate a product or service. This might be a product that is going to come out onto the market soon, or one that is already available that the manufacturer is considering revising.

A manufacturer will hire a research firm to conduct the study, and the firm will pay individuals to come and give their unbiased opinions on the product or service. Focus groups for cash are sporadic, and cannot be depended upon for a regular source of income, but they often pay well when you qualify for one.

The amount of money each focus group is worth will vary, but generally, you are looking at ***\$50-200 for 1-3 hours of your time.***

In order to participate in a paid research study, you need to be put into the firm's database. [Find market research firms in your area at FocusGroups.com](#). I have done them based on:

- Political TV Ads
- Flavored Snacks
- Paper Towels
- Art Supplies
- Flavored Beer
- House Wines

I've had research firms feed me lunch and dinner in addition to compensation. One time, I qualified for a \$150 focus group about pens.

When I got there, the research firm had over booked the study. They took me aside, told me I was no longer needed, then they paid me the \$150 *anyway* and I got to go home! It was a 3-hour study for everyone else.

They almost always pay in cash, and it is your responsibility to report your income to the IRS. Unless you make over \$600 from any one firm in a year, you will not receive a 1099 from them.

Sign Up Your Spouse

I sign my husband up for the research firm databases as well. He has participated in several paid research studies himself over the years, usually before or after work, sometimes on his lunch hour. One time they paid him \$200 to come into their facility before work and shave with a new type of razor! He came in three times during one week, used the new razor, and collected his cash.

Qualifying for a Focus Group

It's really important that you give your best contact information to the firms. I give them my cell phone. This way, when they are qualifying people for their paid research studies, they get a hold of me right away.

Some firms call almost once a week, others once in six months. It depends on how busy they are.

When the research firm contacts you, they will have a study that you may qualify for. They will call you and ask you a couple dozen questions, to see if you meet the exact requirements of the manufacturer. Don't be discouraged if you do not qualify. It is hard to tell exactly what the manufacturer is looking for. Just take the time to answer all their questions, and make sure that the firm knows that you are not put-out doing so.

Most of these firms are ***not allowed***, to use the same participant on too many studies too close together. For instance, one firm may require that you have not completed a study within the last 90 days, while another may be six months.

Also, when they ask you the qualifying questions, try not to be too firm on your answers. Words like "always" and "never" can disqualify you for a study very easily. You don't want to be indecisive, but saying you would "never" try a particular brand isn't the best idea. It helps to listen to the person qualifying you as well. Sometimes, they give you little "clues" along the way, based on their tone of voice or inflection. Pick up on these clues (don't lie) and you may qualify for more studies.

Middle of the road answers are likewise not good. Keep in mind that if you just choose "sometimes" all the time does not make you a good candidate either.

3. Medical Research Studies

You may have heard rumors about human guinea pigs, being experimented on in labs across the country. You may also have heard that people do these clinical trials for pay. Well, those rumors are true!

Yes, you can do paid medical research studies, which is essentially being paid to be an experimental human guinea pig. These paid clinical studies, also called paid medical trials, are an interesting way to earn income.

What are Paid Medical Trials?

What exactly are paid medical research studies? A medical research firm is contracted by a drug manufacturer to test their new products out on live patients. The product is most likely a drug, either oral, injection, or topical, or it may be a procedure of some sort. In an actual setting, the drug would be used to prevent disease, treat a disease, condition or disorder, or to treat symptoms.

The medical research firm will then find participants for the study. The participants fall into one of the following two classifications, depending on the needs of the manufacturer:

- Healthy Person Studies
- Afflicted Person Studies

The afflicted person studies are those done on groups of people who currently have the disease/disorder/condition/symptoms being treated by the experimental drug. These studies may or may be paid clinical studies. Sometimes, the experimental care received is worth more than money.

The healthy person studies are the ones we are interested in. This is where the firm will hire healthy individuals who do not have the treated condition to see how the drugs will affect their system.

How much do you make for clinical trials for pay?

Payment for paid medical research studies varies greatly, and ranges from an outpatient study at \$20 a visit, to an inpatient study at \$500-3,000+. Participants are either outpatient or inpatient. Outpatient studies require you to come to the clinic for multiple visits, while inpatient trials require you to stay on premises, so that they can monitor you and make sure that all participants are eating the same foods, have the same level of exercise, etc.

You can [find a participating clinic in your area by going to the paid medical research studies index.](#)

Paid Clinical Studies Phases

There are three phases to paid medical research studies.

Phase One

These paid medical trials are drug trials done for the first time on humans. These groups are relatively small, and are usually done as a healthy person study.

Phase Two

These clinical trials for pay are larger groups, and are to test drugs or procedures currently on the market, or ones that have been extensively tested in a Phase One

trial. These can also be healthy person studies, or persons currently suffering from the disease being tested. They are the most common form of clinical trials.

Phase Three

These paid medical trials are usually conducted with the patients with the disorder, though not always. They are much larger studies, and are usually performed with a control group. A control group is a group of participants in the study that are given the standard treatment, or placebo, which is compared to the new treatment.

Risks with Paid Clinical Studies

All three phases of paid clinical studies have risks involved. Though there is no real physical "work" involved in order to participate in these studies, the decision to participate in a study should not be taken lightly.

I participated in one Phase Two healthy person study a few years ago. It was for a medication used to treat gout that was currently on the market. It consisted of me spending two weekends inpatient in the medical research firm's facility. I was given two pills (one per weekend) and had my blood drawn three dozen times each weekend.

They placed a catheter in my arm to aid in the extraction of the blood, which they capped off in-between withdrawals.

When the catheter stopped working properly, it required the nurses to squeeze and twist my arm to get blood to keep flowing, or else they would have had to prick my arm for each of the 3 dozen draws.

Other than the blood tests, it was actually kinda fun. I got to meet a lot of interesting people at the facility, other participants. Many were college students who were broke. Others were stay at home moms, like myself. One woman was there just to add some extra funds to her savings account.

I got to have almost a mini vacation away from my then small, in diapers, children. I had two full-nights' sleep, got to watch rated R movies with other participants, and was even able to go to the bathroom and take a shower without interlopers. I got paid a total of \$500 for my participation. In cash.

The facility called me back for two other paid clinical studies. One they canceled at the last minute but gave me \$75 for my time, and the other I qualified for but decided not to participate in. The prerequisite was that women had had a hysterectomy. Since I had had a tubal ligation, they were going to let me do it anyway, but it made me nervous and I backed out. That study would have paid \$3,500. They gave me \$75 again for my time.

Because these medications are being tested on you, you have to keep in mind that you could suffer ill effects or side effects from the testing. If you are healthy, and have the ability and desire to participate in these studies, it can be a lucrative way to earn income without investing any money, or doing any real work.

4. Donate Plasma

Yes, you can sell blood plasma and get paid! I'm sure you've run across ads to donate plasma before. Some are in the newspaper, others are on radio stations or even online. If you sell plasma, you can earn around \$50 a week for no work whatsoever.

What is Plasma?

Plasma is the yellowish liquid part of your blood.

Is Donating Blood the same as Donating Plasma?

No. You do not get paid to donate blood. (Though check with your local Red Cross...we've gotten dinner gift cards, theme park tickets, and other incentives for donating blood.)

When donating plasma, the plasma is extracted from your blood, and the non-plasma is returned to your body. You will have two needles in your arms. One going, and one coming. The procedure generally takes 1-2 hours.

Locate a plasma center in your area. You can try this [blood plasma centers directory](#) or a google search.

Then call to see if your center takes walk-ins or if you will need to set an appointment. On your first visit, expect to fill out a mountain of paperwork. After this, you will get hooked up to the needles and will begin your donation.

Once through, you will be paid, usually in cash. You can donate 1-2 times per week. Usually you will get around \$20 for your first donation, and \$30 or so for the second one that week. This is your incentive to come back a second time.

While donating plasma is not the most fun thing in the world, it is a lifesaving act that is really needed. And it's nice to know that you have the ability to earn some quick cash if you are in an emergency situation.

5. Get Paid to Drive Your Car

Like new cars? Drive a totally free car! Really! I'm sure you've heard of the car wrap phenomenon. If not, I'm sure you've seen some on the road. Yes, people get paid to drive cars with advertisements on them.

These colorful billboards-on-wheels are driving in towns all over the country. Advertisers pay a marketing company to display their ad on vehicles. The marketing company will then look for the perfect driver to drive these vehicles, and will **pay them** to drive the car wrap car!

How it Works

There are two ways the paid advertising car programs work, either:

- **Companies give you a totally free car to drive -or-**
- **Companies pay you to drive your own car**

In some cases, you may get a free car and get paid to drive it. They will wrap your paid advertising car with a vinyl film that can easily be removed. Sometimes the ads are small, on the sides of vehicles, and sometimes they wrap the entire vehicle.

The amount of money you can get varies by the size of the car wrap ad. Smaller car wrap ads do not pay as much as total vehicle wraps. Popular new cars to wrap are Volkswagen Beetles, PT Cruisers, Hummers, and other SUVs, though many makes, models, and years are considered.

Some companies will pay for your auto insurance, while others will expect you to handle it.

How You Qualify

- You need to be 18+ with a good driving record
- You need to drive in a populated area
- You need to park in a populated area (no garages)
- You need to drive **A LOT**

If you do not drive much, being a stay at home mom, you might consider having your husband apply for the program if he does a lot of driving. The competition is fierce, and you should expect to be placed on a waiting list for 90+ days.

Car Wrap Directories

Also, though you can go online and apply for some of the bigger companies like [CarWraps](#), many of the smaller, regional companies do not post online, due to the overwhelming response.

These directories have a fee, usually around \$30, but if this is something you are interested in, it's really not that much if you end up making \$400 a month or get a totally free car in the long run.

Don't pay extra for things like expedited service or for the directory to fill out applications for you. You can do all that yourself.

What you need is the information. The following directories have a good reputation in the field. Check to see if they have any opportunities in your area before you buy. They won't let you get any contact info for free, but at least you will know if there is a company for you to apply to.

[Free Car Index](#)

Drive a Free Car or get paid \$500/mo to drive your car with an advertisement on it. The internet's most complete database of free cars.

[The Free Car](#)

Drive a free new car or get paid to drive your car. Check program availability in your area before you subscribe.

[For Free Cars](#)

Drive a brand new car for free! Check your area for sponsors.

Words of Caution

It's important that you do not waste your time with this opportunity if you do not live in a populated area or drive very much. The companies install GPS systems into the car to verify where you drive, and how often you drive. You can't scam them, and may even be held financially responsible if you try.

6. Test Drive Offers

Test drive offers are a fun way to get free gifts for looking at new cars, even if you are not in the market to buy a new car.

New cars these days are a tough sell, so car manufacturers are going to great lengths to get you to consider them when you buy a new car. Did you know that you can go into a car dealership and get a free gift simply for driving one of their new cars? Seriously.

You don't have to fill out a survey, or have your credit report checked. Heck, most of the time you don't even have to drive the new car! How? Well, many auto manufacturers send out test drive offers, or test drive incentives, to potential customers.

These incentives can be received by email, postal mail, or are sometimes advertised locally on a radio or TV station or in the newspaper.

The offers vary; they can be anything from a baseball cap, to a \$100 gift certificate to a particular retailer. The most common freebies are \$50 either in a prepaid Visa or MasterCard, or \$50 in your choice of gift certificate at select retailers.

Sound interesting? It is. In order to receive the test drive offers for new cars, you need to be on their mailing list. The easiest way to do this is to go to each manufacturer's website, and request a brochure on one of their new cars. Do this every 6 months or so. If you're married, request a brochure for a different vehicle for your husband, and use his email address.

New cars are so much fun to test drive! They are even more fun if you are in the market to buy a new car. You will want to go to each website and request a brochure of one or more of their new cars.

Make sure that you put both your email and mailing address in, don't put your phone number, and ask that a brochure be mailed to you, not emailed.

It may take a few months, but check your email and mail box for smaller pamphlets from manufacturers. The test drive offers usually look like an ad, or a postcard. There will be instructions inside on how to get your free gift.

The incentives are usually one per person, not per household, so sometimes if you and your husband both get the offers, you can get two prizes. Once you receive an incentive, you take it to your local dealer and hand them the card. They will need to **fill it out** for you, stating that you took the test drive.

I always let the dealer know that I will not be buying a new car today, but got the test drive incentive in the mail (or email) and decided to stop in for the prize. Nine out of ten times, the dealer just **signs the card** for me and I **don't have to drive the new car**.

This works out for the dealer, as they are not wasting time on you instead of trying to sell a car to another customer. Once your card is filled out, mail it in to the address provided, and you will be mailed (or emailed) your prize.

Make a copy of the offer before you submit it, so that if for some reason you do not receive your test drive free gift, you can call and ask about it. This has only happened to me once.

Sometimes you can find offers on the Internet. These offers are not sent to a preselected list, but are available for anyone (with a valid driver's license) to do.

[The Fun Place Forums](#) is a great FREE website that I drop in on weekly that has postings of these offers. Sometimes, you won't see a good offer for weeks, or even months, but other times there are 4 or 5 available at the same time. Over the years I've gotten the following from test drive offers:

- Free Steak Dinners
- \$100 Gift Certificate to Dean and DeLuca
- \$50 Gift Certificate to Cabela's
- Countless \$40-50 Visa Gift Cards

- Many \$50 Amazon Gift Certificates
- Free Gas Cards
- Strange Gift Boxes with Things Like DVDs
- Movie Cash (lots of this)
- Other Gift Certificates

It's a fun, occasional, hobby. I like to store up my prizes for Christmas or birthday presents for my extended family (like the gift certificates) or vacation for my immediate family (all the Visa gift cards).

7. Sell Your Hair

If you're planning to cut your locks anyway, or are looking for a change, your long, thick, healthy hair might pay for gas money, some Christmas gifts, or a cheap vacation.

I'm planning to sell my hair soon. It's 24 inches long, extremely thick...and it's almost summer. Normally, I would just cut it off and be done with it. But I just learned that there are people out there willing to buy it! So, I'm going to sell my hair, and you can sell your hair too!

Remember the touching story about the poor newlyweds who wanted to get each other something terrific for Christmas their first year married? Her most prized possession was her glorious hair. His most prized possession was an antique pocket watch.

He decided she needed beautiful combs for her luscious locks, so he sold his pocket watch to buy tortoise shell combs. She decided to buy him a gold chain for his pocket watch, so she sold her hair to buy it.

In the end, they had both sacrificed their most treasured possession for the other. A real sweet story.

This story reminds us that the business of buying and selling human hair has been around for quite some time. Though the concept seems novel, it's really not.

Here's the scoop on selling your locks and how to make money quick.

- Prices range from around \$200-1,000+
- Hair must be 10+ inches long; the longer the better
- Hair must be bound in ponytail or braid; no loose hair
- Virgin hair, which is hair that is not dyed or treated, sells better
- Prices ranges for thickness, color, etc

Who Buys Hair?

The main types of people who buy human hair are those looking to make human hair wigs for clients all over the world. Some of these clients are cancer survivors, others are simply people looking for an instant change. This legitimate industry pays top dollar for quality hair, and does something constructive with their purchases.

There is also a group of people who buy human hair for the purpose of making other sorts of products, such as high quality artist paint brushes. Then there are the hair collectors. Some are just connoisseurs of various types of hair, and have collections.

Others are a little scarier. There are those out there who have hair fetishes.

Where to Sell Hair

Though you can place an ad on eBay or Craigslist, you probably will only receive pennies on the dollar at either location. There are special places online specifically for selling your hair.

BuyandSellHair.com

BuyandSellHair.com is the number 1 marketplace to buy and sell real human hair. Want to sell your hair? Create an ad within minutes. Want to buy hair? Search through hundreds of listings. A listing costs \$10.

[Hairwork](http://Hairwork.com)

This website charges a \$20 fee to place an ad, but is a very popular place for those wishing to buy and sell hair. One of the oldest online.

Safety Precautions

When selling your hair, make sure that you accept Paypal only for payment. There are several scammers out there who will try to tell you that they have sent payment via money order, and get upset when you don't get the fictitious money order. They will waste your time, and may become verbally abusive.

Make sure that you only ship your hair after payment has been received. In the case of shipping hair overseas, make sure that the buyer understands that he will be responsible for customs duties. It's sad that I need to mention this, but as stated above, there is a certain section of the population which has hair fetishes, and they reply to ads for hair for sale.

These people often volunteer to cut your hair for you, suggest meeting in a hotel room to do so, or may ask that you videotape your hair being cut for them. They may even ask you to act during the filming, as though you are getting your hair cut against your will. It is said that they make copies of these films and resell them online.

I mention this not to scare you; so long as you do not volunteer personal information or actually met any of these people you should be just fine, but I mention it so that you are aware that this happens in the hair for sale community. Simply open a free email account while selling your hair that you can dispose of afterwards, never give out any of your personal information, and use some common sense and all will be well.

Donate Your Hair

For those who do not wish to sell their hair, but would like to donate it to charity, there are several programs out there that will take hair donations.

- [Locks of Love](#)
- [Wigs for Kids](#)
- [Pantene Beautiful Lengths](#)

Or you can sell your hair and donate the money to a charity of your choice. This way, you can be sure that the hair you donated has actually been used (and not thrown away, as often happens) by the charity, and you can choose any charity that you are fond of.

8. Recycling for Cash

Yes, being Green can earn you money! Recycling for cash is a great way to teach your kids about conserving and consumerism, and makes a great side business idea for them as well.

Cash for Recycling Cans

When I was a Junior Girl Scout way back in elementary school, my scout leader had us collect all of our aluminum cans so that she could take and turn them into cash for our troop at the local scrap metal facility and earn cash for recycling cans.

We saved all year long. Each family contributed dozens upon dozens of bags full of crushed cans throughout the year. My scout leader's garage and back porch were overflowing with bags of cans, and when it was finally time to take them down to the scrap metal facility to get the cash, it took 4 vehicles to do it.

We made \$93.52.

That's it. For the entire year's worth of cans.

Aluminum cans are lightweight and just plain and simple do not add up to much money when it comes to scrap metal prices, which are generally a few cents a pound. But there is an exception to this rule. If you live in a state that requires a deposit for your cans, you may be able to earn a little extra cash each month.

Now, this won't make you rich, but if you are looking for a little extra pocket change, this might be a solution! Some states require a 5cent deposit when you purchase soda or beer or other drinks in cans or bottles. This deposit is then refunded to you when you return the bottles to an authorized facility. Some states make you go to a special location, while others let you take them back directly to the store.

So if you figure that right, 5 cents a can means you only need 20 cans for a dollar. Or 200 cans for \$10. You can collect these cans from your family, your neighbors who don't want to bother redeeming them, and even local businesses. If you decide to collect cans from others, provide them with some sort of box or receptacle to collect the cans for you, and pick them up regularly.

Also important to note: Taking non-deposit cans from a state that does not require a deposit and trading them in for money in a state that does require a deposit is illegal. It may be tempting if you live on the border of a state to do this, but DON'T DO IT. It's wrong, and not what the deposit is intended for.

Cash for Recycling Toner Cartridges & Cell Phones

Stop throwing away your empty computer ink cartridges and stop giving the kids your old cell phones to play with! You can get cash for recycling toner cartridges and cell phones.

Several websites exist online to pay you for these common items. You can have your friends and neighbors save them for you and earn a little extra money.

You're not going to hit the big time with these, but you can get some nice pocket change. These sites offer cash for recycling toner cartridges and cell phones. They pay shipping.

- [Toner Buyer](#)
- [eCycle Group](#)
- [Planet Green Cycle](#)
- [Cell Phones for Cash](#)

Recycle Scrap Metal

Yes, you can make money in scrap metal. Iron, aluminum, copper, steel, and other metals are ways to earn money recycling. Call around to various scrap metal facilities in your area for prices.

Don't think you'll get rich; most metals pay pennies or fractions of pennies a pound. Some around a dollar. The key here is quantity.

This works best if you have some large place at your home to store your metal, and preferably, a pick-up truck. I once heard a story about a single mom who supported her children exclusively through scrap metal recycling, so it can be done!

Some of these ideas are a little wacky, but they all are useful ways to earn some extra pocket change. Go for it!

