

## **SURE-FIRE METHODS OF RAISING INSTANT CASH**

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## **SURE-FIRE METHODS OF RAISING INSTANT CASH**

The inability to come up with the necessary cash when suddenly presented with a "can't miss" opportunity, is one of the most frustrating experiences anyone ever live through. Yet, there are literally hundreds of ways to raise unlimited amounts of cash in an hour or less!

You may not be aware of many of these cash-raising methods we're about to describe for you, but they are all legal and any one of them could be the answer to your money needs the next time you have an opportunity to get in on the ground floor of a sure-fire winner. The important thing is to be aware of the possibilities, and then to position yourself to use them when the need arises.

Almost everyone uses plastic credit cards in place of money for the purchase of many of the things they want and need. Most people aren't aware though, that in addition to merchandise and services, you can also buy money with these credit cards.

The "Cash Advance" privilege of these cards is actually the best and easiest way to raise cash - immediately and with no questions asked. Generally, most people can write themselves a check for at least a thousand dollars against these credit cards and with no questions or quibbling relative to the amount requested. With an American Express card, you can even write yourself a check for \$2,500 with no argument.

Now then, if you have 10 of these credit cards, and you needed \$10,000 - all you'd have to do would be to write 10 different check for \$1,000 each - a \$1,000 check against each of your credit cards with this cash advance privilege - present the checks at each of the banks sponsoring the credit cards, and you've got the \$10,000 you were needing.

Besides the no-fee cards such as MasterCard and Visa, there's a growing number of travel and entertainment cards such as American Express, Carte Blanche and Diners Club. Your annual income and credit rating has to be higher than for many of the others, and they charge you an annual service charge for the privilege of using them, but the amount of cash you can draw against them is much higher. For instance, with an American Express "Gold Card," you can draw up to \$5,000 in instant cash, immediately with no questions asked.

In addition to the "cash advance" privileges of most credit cards, most modern bank accounts include an automatic overdraft provision. This amounts to the privilege of your being able to write a check for more than the balance you have in the bank, and the bank honoring your check by merely loaning you money to cover the amount of the check. In effect, this is an immediate and automatic loan to you - without questions. Most of these "check guarantee" accounts will cover you up to at least \$1,000 and if you have 3-such accounts, you can write three \$1,000 checks, and be on your way with whatever you need instant cash for .

Another source of money is your circle of friends and relatives. Therefore, it's always to your benefit to make friends, encourage them as necessary, and keep them believing in you. One of the easiest of all money-raising ideas to promote amongst your friends and relatives is the sale of "private stock" in your idea or project. For instance, if 100 of your friends and relatives were to give you \$100 each, you'd have \$10,000 with which to either jump into or launch a new venture. And

by-the-way, it's always important to have at least 3 people you can count on to co-sign a note or loan for you if the need should ever arise.

Loans against life insurance policies are another source of "no questions asked" instant cash. You simply borrow against the cash value of the policy, and in most cases, the interest you pay is far lower than against other loans, plus you never have to pay it back nor will your insurance policy lose value, so long as you keep the interest payments up to date. Still another avenue to explore is the feasibility of using your insurance policy as collateral when you don't seem to have enough unassigned collateral otherwise.

If you're buying the home you live in, and have a conventional home mortgage, you can often-times borrow against the equity you've built up. Generally speaking, if you buy a home for \$50,000 - live in it and make regular payments on the mortgage for 10-years - the value of your home has probably increased to the neighborhood of \$100,000 and conceivably, you could borrow \$50,000 against your equity. In these times of tight money, this is a most intelligent method of coming up with the cash you need to start a new business.

There's also a lot of possible instant cash just lying dormant in people's attics, basements and garages. Go through all the things you've got stored - you may find valuable heirlooms, priceless antiques and collectibles that other people are looking for, and willing to buy from you. And, don't forget all the money you've loaned out to friends, neighbors and/or relatives over the years - check your memory and get in touch with these people - ask for repayment.

Finally, if you're wanting to start a business, and you've got your business plan all together, don't be afraid to take it in and show the people at your commercial bank. These banks - as opposed to regular savings banks - are always on the lookout for new businesses to invest in, and are willing to take risks - they'll welcome you with "open arms" and can really help.