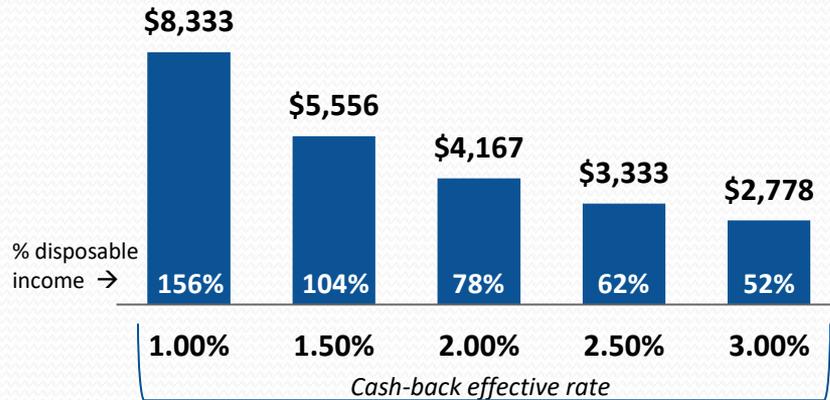


How to generate \$1,000 annually in “free” money

From spending:

Using a cash-back credit card to pay for your expenses generates monthly rebates. Here's how much monthly spend is needed at varying effective cash-back rates to generate \$1K annually, and percent of disposable income it represents for average US family*:



From savings:

Investing in securities, such as bonds and dividend stocks, generates regular income. Here's how much you need to have invested at various yields to generate gross income of \$1K per year:



*Assumptions: \$5,348 average monthly disposable income (CES-2016), excludes any 1x bonuses