

FREE GUIDE

The Lazy Money List

Every app from my videos in one place: what it actually does, how you get paid, and how to start in under five minutes.

Money Made Easy

Some links are referral links. I may earn a bonus if you sign up, at no cost to you. Not financial advice. Earnings vary, these are not a job or income replacement, and each app's terms and minimum payouts apply.

1 Get paid for stuff you already do

These pay you for being bored on your phone. It won't replace a job, but it's real money for zero skill.



Swagbucks

Surveys, short videos and shopping, all paid in points you cash out for PayPal cash or gift cards.

1. Sign up and finish your profile so you get matched to more surveys.
2. Do a few quick tasks a day: surveys, videos, or shop through it.
3. Cash out once you hit the minimum shown in the app.

[Get Swagbucks](#)



KashKick

Pays you for playing mobile games and trying deals. The further you get in a game, the more you earn.

1. Sign up and pick a game from the offers list.
2. Play until you hit the milestone it lists. That's when it pays.
3. Cash out to PayPal once you reach the minimum.

[Get KashKick](#)



AttaPoll

A simple survey app. Short surveys, small payouts, easy to do while you wait for anything.

1. Download it and fill in your profile.
2. Answer surveys when you get a notification.
3. Cash out when you reach the minimum.

[Get AttaPoll](#)

2 Get money back when you shop

You're buying this stuff anyway. These apps just hand some of it back to you.



Fetch

Scan any receipt, from groceries to gas to fast food, and get points you trade for gift cards.

1. Download it and enter the referral code before your first scan.
2. Snap every receipt within a couple of weeks of buying.
3. Trade your points for gift cards.

[Get Fetch](#)



Ibotta

Cash back on groceries and everyday stuff at stores you already shop at.

1. Sign up and link your store loyalty cards.
2. Add offers before you shop, or upload your receipt after.
3. Withdraw your cash once you reach the minimum.

[Get Ibotta](#)



Rakuten

Cash back at thousands of online stores. You click through it first, then shop like normal.

1. Sign up and add the browser extension or app.
2. Before you buy anything online, open the store through Rakuten.
3. Your cash back gets paid out on a set schedule.

[Get Rakuten](#)



TopCashback

Another cash-back site, often with higher rates. Check it against Rakuten before big purchases.

1. Sign up and verify your account.
2. Search the store, click through, then buy like normal.
3. Withdraw your cash back once it's confirmed.

[Get TopCashback](#)

3 Make your money work instead of sit

If your savings earn almost nothing at a big bank, you're leaving free money on the table every single month.



SoFi Checking & Savings

A high-yield savings account that pays way more interest than most big banks. Same FDIC protection.

1. Open the account online in a few minutes.
2. Move your savings over, or set up direct deposit.
3. Let the interest stack every month.

Get SoFi

SoFi Bank, N.A. Member FDIC. Rates and bonuses change, check the current APY.



Chime

Online banking with no monthly fees, so your account stops charging you just for existing.

1. Open the account from the app.
2. Set up direct deposit.
3. Stop paying your old bank's fees.

Get Chime

Chime is a financial technology company, not a bank. Banking services provided by The Bancorp Bank, N.A. or Stride Bank, N.A.; Members FDIC.

4 Your 10-minute money setup

Do these five things this week. Each one is small. Together they add up.

1. Download Fetch and scan this week's receipts.
2. Sign up for one earning app (Swagbucks or KashKick) and do 10 minutes a day.
3. Install a cash-back extension before your next online order.
4. Check what interest your savings actually earn. If it's close to zero, move it.
5. Cancel one subscription you forgot you had.

Want more? Every week I send one new app, one money trick, and my newest video. Watch your inbox.