CourseMints

GUIDE

Side Hustle Starter

Turn a Skill into Extra Income

SELF-PACED PDF COURSE

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How to Use This Guide

A side hustle is paid work you do alongside your main job: fixing bikes on Saturdays, designing logos in the evenings, tutoring online, selling things you make. Done well, it can pay off debt faster, build savings, test a business idea without quitting your job or simply turn a skill you enjoy into money. Done badly, it eats your evenings, costs more than it earns and leaves you exhausted.

The difference is rarely the idea. It is the process: choosing something that fits your skills and your week, testing whether people will actually pay before you spend money, finding your first customers, pricing so the hours are worth it, and running it without wrecking your job, your sleep or your relationships.

An honest word about income

This guide makes no income promises. Many side hustles earn a modest, useful amount; some grow into businesses; some never get going. What you earn depends on your skill, your market, the hours you can give and luck. The method here is designed to help you find out quickly and cheaply whether an idea works, so you put your limited time into the ones that do.

What you will learn

- How to set a money goal and an honest time budget before you choose anything.
- How to generate ideas from your skills and score them against real demand.
- How to shape a clear, small offer and test demand without spending much.
- How to find your first paying customers and price your work so it is worth your time.
- How to run a side hustle alongside a job without burning out.
- The legal, tax and money basics in plain terms, and how to decide whether to grow, hold or stop.

How to get the most from it

1. **Read Chapters 1 to 5 before you spend any money.** Most expensive side hustle mistakes happen when people buy equipment, courses or stock before testing demand.
2. **Write in the worksheets.** They turn a vague “I should start something” into a specific plan.
3. **Follow the 90-day plan in Chapter 11** once you have an idea worth testing.

TIP

About the examples

The people in the examples are illustrative composites, not real people. Their numbers show how the method works; they are not typical results or predictions. Dollars are used for illustration only; the methods work in any currency.

CAUTION

Not financial, legal or tax advice

Chapter 9 explains common legal and tax issues in plain language, but the rules differ widely between countries, states and regions, and they change. Check your own obligations with your tax authority’s official guidance or a qualified accountant, and get legal advice about your employment contract, licences or business structure where it matters.

KEY TAKEAWAYS

- A side hustle succeeds or fails on process more than on the idea.
- No income is promised; the method helps you test ideas quickly and cheaply.
- Read Chapters 1 to 5 before spending money, and use the worksheets.

CHAPTER 1

Start With Your Goal and Your Limits

01

Most people start a side hustle by picking an idea they like the sound of. A better starting point is two questions: what do you want the extra income to do, and what can you realistically give it? Your answers rule out more ideas than any market research, and they protect you from the most common failure: a side hustle that does not fit your life.

Three kinds of side hustle

Type	What you sell	Examples	Good to know
Service	Your time and skill	Bike repair, bookkeeping, design, pet sitting, tutoring, editing	Fastest to start and earn from; income is limited by your hours
Product	Things you make or source	Crafts, baked goods, printables, refurbished furniture	Needs upfront costs and time per item; can sell while you are at work
Teaching and content	What you know	Workshops, lessons, guides, templates	Often starts as a service, can become a product later

Services are usually the best first side hustle. They need little money to start, you get paid quickly, and talking to customers teaches you what people really want. Products and content can come later, once you know your market.

Set a money goal

A specific goal tells you how many customers you need, which tells you whether an idea is realistic.

1. **Decide what the money is for:** paying off a card, an emergency fund, a holiday, testing a future business, or simply more breathing room.
2. **Put a monthly number on it,** after costs. “An extra $500 a month” is a goal; “some extra money” is not.
3. **Translate it into sales.** If a typical sale earns you $50 after costs, $500 a month means 10 sales a month, or about 2 to 3 a week. Is that plausible in the hours you have?

Know your limits

Write down your constraints before you choose an idea:

- **Hours:** how many a week you can give (Chapter 2 helps you find an honest number).
- **Money:** the most you are willing to spend before you have proof of demand. Keep it small.
- **Your job:** contract restrictions, conflict of interest, shift patterns, travel (Chapter 9).
- **Your household:** caring responsibilities, a partner’s schedule, space at home.
- **Your energy:** a demanding job may leave room only for work that feels different from it.

⚠ CAUTION

Opportunities that ask you to pay first

Be wary of any “side hustle” where you must pay to join, buy starter stock, recruit others or pay for coaching before you can earn. Multi-level marketing schemes are the best-known example: the US Federal Trade Commission warns that most people who join them make little or no money. Genuine side hustles start with a customer who wants to pay you, not with you paying someone else for the chance to sell.

EXAMPLE

Ravi sets his goal

Ravi works full time as a software tester. He wants to clear a $4,800 credit card balance in a year, so his goal is $400 a month after costs. He has about six hours a week to spare, mostly on Tuesday and Thursday evenings and Saturday mornings. He is willing to spend $100 before he has a paying customer. His job contract says outside work must not compete with his employer or use its equipment, which rules out freelance testing for software companies. Those limits already point him toward something different: helping people who are trying to move into tech jobs.

EXERCISE

Your side hustle brief

1. What the extra money is for:

2. My monthly goal after costs, and what that means in sales per week:

3. Hours a week I can give, and when:

4. The most I will spend before I have proof of demand:

5. Constraints from my job, household and energy:

Common mistakes

- **Choosing the idea first.** Start with the goal and your limits.
- **"Passive income" fantasies.** Almost everything takes active work at the start.
- **Spending before testing.** Your spending limit applies until people have paid you.

KEY TAKEAWAYS

- ✓ Set a monthly goal after costs and translate it into sales per week.
- ✓ Write down your limits before you choose an idea; services are the easiest start.
- ✓ Be wary of any opportunity that asks you to pay before you can earn.