HUSTLE FOR DOLLARS

# The Insider Playbook

**Survey sites worth your time, cashback & round-up apps that actually pay, and a few money habits that quietly add up.**

hustlefordollars.com · by Chase Monroe

# Before you dig in

I spent about 17 years in market research and the "get paid to" industry before a round of layoffs sent my family from Manhattan to Western Massachusetts. That move is what got me paying real attention to the stuff in this guide, not as a side hustle guru, just as someone figuring out where the extra few dollars a month were actually hiding.

This isn't a get-rich-quick anything. There's no secret system and nobody's quitting their job by Friday. It's a short, honest set of picks: survey sites I've actually used and would tell a friend about, apps that quietly round up (or cash back on) your spare change without nickel-and-diming you for it, two extra picks worth a special mention, and a handful of habits that don't take willpower, just a five-minute setup.

*Pick one thing from this guide and set it up today. That's the whole strategy.*

PART ONE

# Survey Sites Worth Your Time

These won't replace a paycheck, but they're legitimate, flexible, and easy to fit around whatever else you've got going on. Here's what to actually expect from each.

## ✓ Survey Junkie

You earn points for completing surveys (100 points = $1) and cash out via PayPal, bank transfer, or e-gift card once you hit the $5 minimum. PayPal payouts are typically fast, often within a day once your account is verified.

*My pick if you want the simplest path from "survey done" to "money in PayPal."*

## ✓ Swagbucks

More ways to earn than a typical survey site: surveys, watching videos, shopping through their portal, searching the web, and playing games all add up to "SB" points. Redeem for gift cards or PayPal cash once you've built up a balance.

*Best if you want to stack small earnings from a few different habits instead of just surveys.*

## ✓ InboxDollars

Tracks your earnings in actual cents instead of points, which makes it easy to see what you're making. Minimum cash-out is roughly $15–$30 depending on your payout method (PayPal or gift card), and processing typically takes one to two weeks.

*Good second site to run alongside Survey Junkie, since different survey partners means more opportunities show up.*

PART TWO

# Round-Up Apps That Actually Pay Off

It's already your money. These just make sure the spare change doesn't disappear into nothing. A quick honesty check on fees is included, because a couple of these do charge one.

## ✓ Acorns

Rounds up your card purchases and invests the spare change once your pending round-ups hit $5. Plans run $3–$4/month and up depending on tier, worth it mainly if you're rounding up a real volume of purchases.

*Heads up: this is the one on this list with a flat monthly fee regardless of your balance.*

## ✓ Chime

Automatically rounds up debit card purchases and moves the difference into your Chime savings account. No monthly service fee for the round-up feature itself.

*The simplest “set it and forget it” option if you'd rather not pay anything to save spare change.*

## ✓ Cash App

Turn on “Round Ups” and it'll sweep your spare change into savings, or toward stocks or Bitcoin instead if you opt in. Flexible if you already use Cash App day to day.

## ✓ SoFi

SoFi's Roundups feature sends spare change from purchases straight into a SoFi Vault, a separate, goal-labeled savings bucket within your SoFi account.

*Nice if you like earmarking savings by goal (“Vacation,” “Emergency fund,” etc.).*

## ✓ Qapital

Rounds up purchases toward custom “rules” you set yourself, with visual goal tracking. Free to try, then a membership fee kicks in once you connect a bank account, so check current pricing before committing.

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### Also worth a look: cash back apps

Different mechanism, same idea: **ibotta** and **Rakuten** pay you back a small percentage on purchases you're already making instead of rounding up spare change. Ibotta's own numbers put average users around $18/month; Rakuten scales with what you spend.

*None of these will make you rich, and I'm not going to pretend they will. But spare change you won't miss, moved somewhere it can actually grow, adds up faster than people expect.*

PART THREE

# Two More Quick Wins

Two picks that don't fit neatly into the categories above, but are worth knowing about on their own.

### ✓ Get Paid to Mystery Shop

Retailers, restaurants, movie theaters, and hotels pay real people to shop, dine, or stay somewhere and report back on what they experience. Payment is typically reimbursement for what you spend, which works out well if you're already earning points or cash back on the card you use. Start with MSPA Americas, Shoppers' View, or Market Force, all free to join.

*Not a fast track to a free hotel stay. You build up to the better assignments over time, starting with retail.*

### ✓ OpenBank (High-Yield Savings)

Currently paying 3.85% APY with no gimmick introductory rate that drops after a few months, backed by Santander, one of the larger banks in the space. It won't show up in most “best high-yield savings” searches because it doesn't run an affiliate program, which is honestly part of why I trust it.

*Rates move, so double-check the current APY before you transfer anything.*

PART FOUR

# A Few Habits That Quietly Add Up

None of these take willpower, just a five-minute setup, once.

### Actually pick up the change

Sounds small, but it's the whole premise of this site: most people won't bend down for a penny or a dime. Keep a jar. It genuinely adds up, and every so often one turns out to be worth a lot more than face value.

### Pick one recurring bill to audit this month

Not your whole budget, just one subscription or bill. Cancel it, downgrade it, or call and ask for a better rate. Repeat next month with a different one.

### Automate one small savings transfer

A recurring $10–$25 transfer to a separate account on payday, set once, beats a big one-time resolution you'll forget about in March.

### Check your net worth loosely, not obsessively

Once a month, not once a day. The goal is noticing the trend line, not stressing over daily noise.

### Start a sinking fund for the next known expense

Think car registration, holiday gifts, back-to-school: whatever's coming that you know about in advance. A little each paycheck beats one gut-punch bill.

# That's it. Pick one thing and start today.

Thanks for reading. If you want more of this (earning a bit more, saving a bit more, stressing less about the whole thing), that's what the blog is for.

**Read more at hustlefordollars.com →**